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Cooperative Challenges in the Midst of the Covid-19 Pandemic

Enang Sulaeman^{a*}, Qurroh Ayuniyyah^b, Irfan Syauqi Beik^c

^aSharia Economics, Ibn Khaldun University, Indonesia

^{b2}Sharia Economics, Ibn Khaldun University, Indonesia

**Corresponding author e-mail: irfan_beik@apps.ipb.ac.id*

A B S T R A C T

The covid-19 pandemic is not over. The covid-19 pandemic condition is a big challenge for cooperatives to be able to attend as well as provide solutions to economic uncertainty due to the Covid-19 pandemic. Based on data collected from the Ministry of Cooperatives, there are 1,785 cooperatives affected by the pandemic, and based on online data systems (ODS) as of December 31, 2020, it was found that many cooperatives experienced a decrease in their own capital and outside capital, resulting in a shift in liquidity, declining sales and the occurrence of bad debts. Therefore, the purpose of this study is to discuss and find out the performance of cooperatives in facing various challenges due to the Covid-19 pandemic and efforts in handling them. This research uses a qualitative method with a descriptive type of research. This research uses a library study approach (library research). The data collection procedure is taken from various literature sources relevant to this discussion. The results of this study found that in facing various challenges due to the Covid-19 pandemic, cooperatives must make strategic efforts, namely digitizing cooperatives, maintaining liquidity and solvency, product innovation and improving the human resources of cooperative management. This research is not specific to one cooperative institution, but discusses in general how cooperatives perform in facing various challenges due to the impact of the Covid-19 pandemic which affects cooperatives themselves. The novelty of this study is that the data studied has not referred to the current updated data, this study only refers to data in 2020-2021. It is hoped that researchers will be able to provide broader and more up-to-date data inputs.

Keywords: *Challenge; Cooperatives; Covid-19 pandemic*

INTRODUCTION

The COVID-19 pandemic that has hit Indonesia since March 2020 has caused a lot of losses in Indonesia. The coronavirus had a major impact on various aspects of life, especially the economic aspect. One of the most affected sectors is the financial sector, where debtors have difficulty settling their financing obligations while financial institutions have difficulty disbursing their loans. This is experienced by all financial institutions, both banks and non-banks. The Central Statistics Agency (BPS) noted that Indonesia's economic growth contracted by 5.32% in the second quarter of 2020. This figure has decreased when compared to economic growth in the first quarter of 2020 of 2.97% and 5.05% in the second quarter of 2019. The Indonesian government estimates that Indonesia's economic growth in 2020 will be around -1%. Currently, the government has allocated additional spending of 405 trillion rupiah in various sectors as a response to the impact of COVID-19, this is based on Presidential Decree (Keppres) Number 11 of 2020 concerning the Determination of the COVID-19 Public Health Emergency.

Micro, Small, and Medium Enterprises (MSMEs) and cooperatives, especially Savings and Loan Cooperatives (KSP), have also been affected by the spread of this outbreak in several major provinces in Indonesia. This pandemic has also affected the liquidity of savings and loan cooperatives. Cooperative and SME observer Rully Indrawan said that 70% of cooperatives, especially savings and loan cooperatives during the pandemic, experienced disruptions. This is due to the taking of members' deposits ahead of the holidays and also the increase in bad debts (NPLs) because members' finances are disrupted. The large number of regions that implement Large-Scale Social Restrictions (PSBB) and the implementation of emergency Community Activity Restrictions (PPKM) make it difficult for cooperatives to collect for their members.

The government through the Ministry of Cooperatives and Small and Medium Enterprises (SMEs) has allocated funds of IDR 2 trillion as a form of liquidity assistance for large cooperatives under the guidance of the Revolving Fund Guarantor Institution (LPDB). Therefore, this number is not enough to help all cooperatives, considering the large number of cooperatives in Indonesia that are currently soko-guru for the country's economy. According to the latest data from the Ministry of Cooperatives and SMEs, the number of cooperatives in Indonesia is 126,000 units.

The challenges of cooperatives during the Covid-19 pandemic must be used as momentum to change the way cooperatives work more efficiently. Cooperatives have a big role in maintaining the economic stability of the community, so it is referred to as the Soko Guru Ekonomi Indonesia, therefore, facing the covid-19 pandemic outbreak that has not yet ended, cooperatives are expected to have strategic measures to overcome various problems arising from the Covid-19 pandemic. The Covid-19 pandemic is a momentum for the transformation of cooperatives and MSMEs towards the digital economy to achieve efficiency and effectiveness of cooperative services without having to change the basic values and principles of cooperatives (Kemenkop UKM, 2021).

The rapid development of technology is a common challenge for the cooperative movement in the millennium era. Cooperatives must digitize, follow technological

developments as well as banking institutions that have developed internet banking and mobile banking services, because in terms of cooperative regulations there is no problem. Permenkop no. 2 of 2017 allows the digitization of cooperatives, therefore, the mindset of cooperative management (chairman, secretary and treasurer) must be changed along with technological developments (Rio, 2018).

Furthermore, he added that the adaptation of cooperatives to the development of information and technology (IT) will expand the space for cooperatives to move, which so far do not have a connectivity network as wide as banking. The industrial revolution 4.0 is relevant today, with the application of technology can attract young people to operate. The highly effective Cooperative Movement can develop cooperatives for the better, where in the era of the industrial revolution 4.0 Cooperatives and SMEs faced today have entered the all-internet era, all financial activities can be easily accessed.

The success of the cooperative in running its business can be seen from the performance it obtains through financial statements. With the financial statements, you can find out the real picture of the financial condition of the cooperative concerned (Firdaus, 2014). The manifestation of the success of a company holistically can be viewed from the fundamental factors of the company's financial statements by reviewing the performance of its financial ratios (Romdhoni, 2015).

According to (Garcia et al., 2019), liquidity is a ratio to measure a company's ability to meet maturing debt obligations, in other words, the liquidity ratio is used as a tool to pay short-term company obligations (Silitonga et al., 2017). The liquidity ratio is important for a business entity, but the amount of its availability must be controlled. Overliquid conditions can result in profits generated because business entities must provide a greater cost of capital for these current assets. In addition to liquidity, another factor that affects the survival of cooperatives in the midst of the covid-19 pandemic is the solvency factor.

According to Riyanto (2010), solvency shows the company's ability to fulfill all its financial obligations if the company is liquidated at that time. This ratio is also called the *leverage ratio*, which assesses the company's limitations in borrowing money.

In addition to maintaining liquidity and solvability, cooperatives must be able to make constructive efforts in the midst of the Covid-19 pandemic, namely developing product creativity and developing human resources for cooperative management. The development of human resources aims to realize the increase in potential and expertise possessed by the individuals involved in it. Human resource development is an activity in sharpening human skills with training and development held in order to improve organizational performance (Diwanti, 2020). The dimension of HR development consists of: training activities, upah, recruitment and working conditions (Arfah, 2018)

Previous research by Takanjanji, F. D., & Yowi, L. R. K (2022) said that the liquidity or adequacy of cooperative cash before Covid-19 had increased. Meanwhile, the level of liquidity of cooperatives after the Covid-19 pandemic has decreased. The cause of liquidity problems in cooperatives is because the sales turnover of cooperative customers

as MSME entrepreneurs has decreased, and there is a collection of deposits by kopera si members.

The strategy or solution carried out to overcome the liquidity problem of cooperatives is to reduce the number of loans submitted by cooperative members, reduce the number of employees, limit the taking of deposits on a large scale and increase capital from the cooperative headquarters. Ratih, N. R., Oktaviana, D., & Kusumaningarti, M. (2022) concluded that the financial performance of the Langgeng Mulyo Agricultural Cooperative (Koperta) before and during the Covid-19 pandemic was still not good. The measurement of the ratio of profitability to ROA shows that financial performance is not good even though every year there is an increase in the number of assets and the results of the ratio assessment are still below the standard financial ratio of cooperatives.

The measurement of the profitability to ROE ratio shows that the financial performance is quite good because the increase in equity is always followed by an increase in SHU and meets the financial ratio of the cooperative. The measurement of the liquidity ratio to the cash ratio shows that financial performance during the Covid-19 pandemic is better because it has increased, but based on the standard financial ratio, these results are considered not good.

Furthermore, according to Muthiani, J., & Rizaldi, A. (2022) Cooperatives in addition to providing capital to the community, cooperatives also need to ensure the follow-up of the times that require cooperatives to develop better and side with the community in driving the cooperative economy with interference from the government that manages cooperative policies. One of the efforts is the use of technology in the IT 4.0 era, namely the transformation of cooperative digitalization. The purpose of this study is to discuss and find out the role of cooperatives in facing various challenges that arise due to the Covid-19 pandemic and strategic efforts and steps in handling them.

This research will discuss a wider scope than previous studies that discuss handling the impact of the Covid-19 pandemic by maintaining the level of financial liquidity of cooperatives and utilizing technological advances in the current digital era, while in this study apart from maintaining liquidity and digitizing cooperatives, it will also be discussed maintaining cooperative solvency, creativity in product innovation and increasing human resources of cooperative management.

RESEARCH METHODS

This research uses descriptive qualitative methods. Qualitative research is the collection of data in a natural setting with the intention of interpreting the phenomenon that occurs where the researcher is a key instrument (Anggito, A., & Setiawan, J, 2018). This study aims to gain enlightenment, understanding of a phenomenon and extrapolation in the same situation.

According to Siyoto and Sodik (2015) explained that qualitative research is research that is related and closely related to an interpretation by adjusting to the phenomenon or event that occurs and is more likely to use analysis in conducting research. Meanwhile,

descriptive research can be interpreted as a situation that describes (description) an event that refers to and focuses on problems that occur during the study (Noor, 2012).

Data and qualitative research needs to be analyzed because qualitative data is an effort that can be done through organizing data by categorizing or classifying data to produce the integrity and coherence of a data so that it can be analyzed more deeply. This research uses a library study approach (*library research*). Literature research is a type of research that is used in collecting information and data in depth through various literature, books, notes, magazines, other references, as well as the results of relevant previous research, to obtain answers and theoretical foundations regarding the problem to be studied (Indrawan, & Yaniawati, 2014).

The steps of the literature study are carried out in a way, yes it is *First*, researchers observe and analyze based on phenomena that occur related to the research topic. *Second*, determining focus research based on information that has been processed and obtained from literature review. *Third*, the source of data collected is in the form of empirical information or data sourced from books, journals, research reports and other literature that can provide new research scope. That way researchers will be able to help identify various variables related to the research topic. *Fourth*, researchers examine various literature sources to be able to obtain maximum results so that they will find new ideas related to the research topic. *Kelima*, analyzing research notes from various literature to obtain conclusions compiled in the form of research reports with applicable writing systematics.

Thus, the literature study method can combine the findings of the same theme as *preliminary* studies with contemporary studies (Zed, 2008). Thus, verification of previous studies can find elements of novelty in subsequent studies. The main initiatives elaborated are the efforts and strategic steps of cooperatives in facing various challenges of the impact of the COVID-19 pandemic that occurred in Indonesia. This research seeks to explain the performance of cooperatives in maintaining their existence in the midst of the Covid-19 pandemic outbreak as an economic pillar that can survive and even become part of the solution to economic problems in the midst of the Covid-19 pandemic outbreak.

RESULTS & DISCUSSION

Challenge

The word "challenge" in the Big Indonesian Dictionary (KBBI) is a thing or object that arouses determination to improve the ability to overcome problems. Exemplified as the stimulation to work more vigorously and so on. Challenges are things or objects that need to be addressed. Challenges are problems, distractions and difficulties that must be solved, overcome and find solutions or solutions. An institution that successfully completes a challenge can be said to have passed and had success. Then an institution that successfully completes the challenge, is also said to have achieved its success. However, it should be understood that in solving challenges, it is necessary to take strategic actions, courage and the ability of each institution, especially non-bank financial

institutions such as cooperatives in the midst of the Covid-19 pandemic. In relation to the challenges of cooperatives in the midst of the COVID-19 pandemic, cooperatives must be able to survive various problems that occur as a result of the COVID-19 pandemic.

Cooperation

According to the Cooperative Law No. 25 of 1992, it has been stated that a cooperative is a legal entity consisting of a person or legal entity of a cooperative as well as a people's economic movement based on the principle of kinship. Meanwhile, according to the Indonesian Accounting Association, Cooperatives are business entities that organize the utilization and utilization of the economic movements of their members on the basis of cooperative principles and economic business rules to improve the standard of living of their members and the community of working areas in general, thus cooperatives are people's economic movements and soko teachers of the national economy. (Sons, Y. P., & Laely, N. 2015). According to Efendi, R., & Bakhri, B. S. (2018) cooperatives are associations of people voluntarily with the aim of improving the welfare of their members.

According to article 5 part 3 of Law No. 12 of 1967, the principle of Indonesian Cooperatives is family and mutual cooperation. With the principle of kinship has reflected the awareness of the human conscience to do everything in the cooperative for the common good. Meanwhile, the principle of mutual cooperation means that in the cooperative there is an awareness of the spirit of cooperation and shared responsibility for the consequences of the work. In Law No. 25/1992 on cooperatives article 3, it is stated that cooperatives aim to advance the welfare of members in particular and society in general, as well as participate in building the national economic order, in order to realize a developed, just and prosperous society based on Pancasila and the Constitution '45.

According to Chapter III of Cooperatives No. 25/ 1992 Functions, Roles and Principles of cooperatives. The *first* role and function of cooperatives is to build and develop the economic potential and capabilities of members in particular and society in general to improve their economic and social welfare. *Second*, strengthening the people's economy as the basis for the strength and resilience of the national economy. *Third*, actively participate in efforts to improve the quality of human life and society. *Fourth*, trying to realize and develop the national economy which is a joint effort based on the principles of kinship and economic democracy. While the cooperative principle is that membership is voluntary and open, management is democratic, shu division is carried out fairly in proportion to the limited repayment of capital and independence.

Covid-19

Coronavirus disease 2019 (English: *coronavirus* disease 2019), is an infectious disease caused by SARS-CoV-2, a type of corona virus. The disease resulted in a pandemic. People with Covid-19 can experience fever, dry cough, and difficulty breathing. Sore throat, runny nose, or sneezing are less common. In the most susceptible patients, the disease can lead to pneumonia and multiorgan failure. The infection spreads from one person to another through droplets from the respiratory tract that are often produced when

coughing or sneezing. The time from exposure to the virus to the onset of clinical symptoms ranges from 1–14 days with an average of 5 days. The standard method of diagnosis is a reverse transcription polymerase chain reaction (rRT-PCR) test of a nasopharyngeal swab or sputum sample with results within a few hours to 2 days.

Examination of antibodies from a blood serum sample can also be used with results within a few days. Infection can also be diagnosed from a combination of symptoms, risk factors, and computed tomography scans of the chest that show symptoms of pneumonia 27. Washing hands with soap, keeping a distance from the person who coughs, and not touching the face with unclean hands are recommended steps to prevent this disease. It is recommended to cover the nose and mouth with a tissue or elbow that bends when coughing.

The World Health Organization (WHO) and the U.S. Centers for Disease Control and Prevention (CDC) recommend to people who suspect they have been infected to wear surgical masks and seek medical advice by calling a doctor and not directly visiting the clinic. Masks are also recommended for those caring for someone suspected of being infected but not for the general public to use. Several countries have successfully made Covid-19 vaccines. However, it is still being researched and further developed. The management includes treatment of symptoms, supportive care, and experimental measures.

Quoted from <https://inet.detik.com/science/d-6515697/otopsi-covid-19-ungkap-virus-menyebar-melalui-seluruh-tubuh>. Covid-19 is defined as a respiratory infectious disease. But the effects of the novel Coronavirus are certainly not limited to a single organ. Dozens of autopsies conducted recently showed evidence that SARS-CoV-2 is found throughout the body, including in the lungs, heart, spleen, kidneys, liver, colon, chest, muscles, nerves, reproductive tract, eyes, and brain. In one particular autopsy, the remains of the novel Coronavirus were found in the brains of patients who died 230 days after they began showing symptoms. "These data suggest that in some SARS-CoV-2 patients it can cause systemic infection and persist in the body for months," the study authors concluded. The study, led by researchers at the United States National Institutes of Health (NIH), writes that, previously, autopsies in patients who contracted covid-19 had shown early signs of multi-organ spread. The genetic remains of the virus appear in a myriad of tissues, organs, and fluids. In July 2020, further autopsies showed evidence of blood clots in almost every vital organ of those who contracted covid-19.

New research from the NIH now replicates and confirms these results in more detail than ever before. The researchers estimate their latest findings are the most comprehensive analysis so far, regarding the 'persistence' of SARS-CoV-2 in the human body. The study involved 44 autopsies. The researchers carefully detected and calculated messenger RNA levels from SARS-CoV-2 at 85 sites and liquids. This genetic information indicates where the virus may have replicated during a person's lifetime.

From autopsies conducted in April 2020 to March 2021, researchers found older, unvaccinated individuals who died from covid-19 showed many signs of SARS-CoV-2 replication at a total of 79 sites and bodily fluids. What's more, some changes are

noticeable within two weeks after the first symptoms begin to appear. The lungs show the most inflammation and injury, while the brain and other organs do not show significant tissue changes despite the large viral load. The author isn't sure why that is. It may be that, for example, the human immune system in the lungs is not as good as other organs. "Our results suggest that although the highest load of SARS-CoV-2 is in the respiratory tissue, the virus can spread throughout the body," the researchers concluded.

How the virus spreads so far and wide is another mystery that needs to be solved. Autopsies in the study did not necessarily show the remains of the virus detected in the blood plasma, which suggests that the pathogen may have spread through other means. Understanding how SARS-CoV-2 spreads and survives in the human body can reveal a lot about why some patients suffer from long covid-19. The NIH study did not experiment with long-standing covid patients specifically, but the results were relevant to possible treatment plans.

Cooperative Challenges in the Midst of the COVID-19 Pandemic

The covid-19 pandemic condition is a big challenge for cooperatives to be able to exist to run their businesses. The role of cooperatives as a forum for business actors and sources of capital is faced with severe challenges. *First*, declining sales and market demand. The government's policy to limit human movement during a pandemic certainly hit cooperative business activities. Declining sales, declining market demand, disruption of production processes and inhibition of distribution of goods are various logical consequences of pandemic conditions. On the one hand, electronic commerce transactions have increased during the pandemic.

This can be a challenge for cooperatives to be able to take advantage of information and communication technology through the digitization of cooperatives. The cooperative sales method is also required to keep up with the times. Conventional model buying and selling transactions that are commonly applied, must also be equipped with an electronic commerce model. In addition to maintaining business continuity, these efforts are also to prove that cooperatives are not outdated business entities.

Through the use of information technology, it can make it easier for cooperative businesses to connect with consumers, producers, or distributors. This pandemic has forced business owners to switch marketing, promotion and transaction strategies from conventional to digital. Even during the pandemic people continue to use social media, and TV broadcasts have changed so that they have the opportunity to reach a wider audience (Forbes, 2020).

The *challenge of Kedua* is the problem of solvency liquidity. Liquidity is often used by companies and investors to determine the level of the company's ability to meet its short-term obligations such as, paying electricity bills, employee salaries, or debts that have matured inrawan, A., Jubi, J., Silitonga, H. P., & Sudirman, A. (2020). One component of cooperative health assessment is the cooperative liquidity assessment. in general in 2016, the World Bank reported that the cooperative's ability to control its liquidity risk for three years was relatively good with an average liquidity level of 47.43%.

Therefore, the covid-19 pandemic has not only impacted the institutional operations, but also on cooperative members. Many cooperative members have difficulty paying member dues. Even in the context of savings and loan cooperatives, members find it difficult to pay installments, along with that, many members take voluntary dues for pandemic needs. As a result, cooperatives are constrained by liquidity which can lead to business bankruptcy.

In a study conducted by Ruzaini (2013) Partially Likuidity and solvency have a positive and significant effect on rentability, so that the size of rentability received is influenced by the size or size of liquidity. The solvency of a company indicates the company's ability to fulfill all its financial obligations if the company is liquidated, in other words, solvency is intended as the company's ability to pay its debts both short-term and long-term. This condition can be a challenge for cooperatives to be able to maintain liquidity and solvency.

To overcome this, cooperatives must carefully access various capital assistance and liquidity funds from the government, such as through the KUMKM Revolving Fund Management Institution (LPDB). If the source of capital comes from banks, cooperatives must also be smart to take advantage of the credit relaxation and credit restructuring program initiated by the OJK. Of course, the principle of prudence and professionalism must always be carried out by cooperatives in carrying out their business activities, especially when providing credit facilities to members.

Tanchallenge *Third*, is product innovation. During the pandemic, many business actors went out of business. This is because market demand has dropped drastically. Creating creative and innovative products according to market needs can be a cooperative strategy to maintain business continuity. In the context of producer cooperatives, for example, innovating products based on consumer needs. For example, batik cooperatives can temporarily switch to producing cloth masks that are currently needed by the community.

Through a touch of creativity and art, batik masks are not just cloth masks, but also masks with cultural nuances. In addition to masks, producer cooperatives can also produce personal protective equipment (PPE) and the needs of other medical personnel. Therefore, always maintaining product quality standards is an important thing to pay attention to. Then in savings and loans cooperatives, namely adding to the specifications of loan products by increasing the credit term and segmentation of borrower members, these are all strategies for surviving in the midst of a pandemic.

In addition to digitizing cooperatives, maintaining liquidity and solvency, as well as product innovation, the challenge for cooperatives to survive in the midst of a pandemic is the increase in the human resources of management. Digitalization of cooperatives, of course, requires human resources who master IT and telecommunications. Similarly, maintaining liquidity and solvency also requires accounting experts. Product innovation also requires human resources who master marketing, packaging, and branding. Therefore, cooperatives need to "upgrade" the capabilities of human resources who master various things. The development of human resources aims to realize the increase in the potential and expertise possessed by the individuals involved in it.

HR development strategy is a plan on how to improve the quality of human resources owned by the organization so that it is able to develop in a better direction, improve work ability, work skills and have good loyalty to the organization. The HR development strategy can be carried out in several steps, namely through continuous *training*, *Understudy*, which is preparing participants in this case cooperative administrators to carry out work or fill certain positions. The Understudy concept is a planning technique for qualified employees to fill the position of manager.

Understudy development techniques are similar to the *on the job* method, learning by doing emphasized through habit or. Then with *Coaching-Counseling*. *Coaching* is a procedure for teaching knowledge and skills to subordinate employees. The role of job *coaching* is to provide guidance to subordinate employees in accepting a job or task from their superiors. The purpose of human resource development is to improve performance, work quality control that is logically and comprehensively to develop an environment where employees are encouraged to learn to develop, improve existing skills and capability to improve and be more advanced.

CONCLUSION & SUGGESTION

The economic uncertainty that occurred due to the Covid-19 Pandemic made several cooperatives affected and some even defaulted. The government's efforts that have been carried out through the Revolving Fund Guarantee Agency (LPDB) have not been fully able to restore and assist all cooperatives under the Ministry of Cooperatives and MSMEs. Cooperatives have a big role in maintaining the economic stability of the community, the existence of cooperatives as pillars and drivers of the people's economy is expected to contribute to responding to the challenges arising from this pandemic.

The challenges of cooperatives during the Covid-19 Pandemic must be used as momentum to change the way cooperatives work more efficiently and effectively. Therefore, facing the covid-19 pandemic outbreak that has not yet ended, cooperatives are taking strategic steps to overcome various problems that occur. The research that did can be concluded that to keep cooperatives in existence by knowing the challenges in advance in the midst of the Covid-19 pandemic. The explanation is as follows: *First*, the decline in sales and market demand caused by the government's policy to limit human movement during the pandemic which has an impact on cooperative activities. The decline in market demand and disruption of the production process and the existence of obstacles to the distribution of goods are logical consequences of pandemic conditions. As a solution, namely by utilizing information and communication technology through the digitization of cooperatives. Through the use of information technology, it can make it easier for cooperative businesses to connect with consumers, producers, or distributors. This pandemic has forced business owners to switch marketing, promotion and transaction strategies from conventional to digital.

Secondly, it deals with the liquidity of solvency. As a result, cooperatives must carefully access various capital assistance and liquidity funds from the government, such as through the KUMKM Revolving Fund Management Institution (LPDB). If the source of

capital comes from banks, cooperatives must also be smart to take advantage of the credit relaxation and credit restructuring program initiated by the OJK.

Third, with regard to product innovation during the pandemic, many business actors have gone out of business due to drastically falling market demand. Cooperatives must create creative products and inovatif according to market needs can be a strategy as a form of cooperative sustainability. In the context of producer cooperatives, innovating products based on consumer needs to be done by cooperatives. The transfer of products or the manufacture of produk in accordance with the needs of market conditions is one of the ideas that need to be done by cooperatives in order to increase the sustainability of cooperatives in the midst of a pandemic.

Fourth, it relates to improving the human resources of the operations management. The improvement and development of human resources is important in upholding the good and stable performance of cooperatives in the midst of the Covid-19 pandemic. The lack of human resources capabilities of the management will have a major effect on the productivity level of the cooperative. Therefore, it is necessary to integrate the development of human resources for cooperative management with several follow-up steps, namely through continuous *training*, *Understudy*, which is to prepare participants in this case cooperative administrators to carry out work or fill certain positions. *Coaching-Counseling*, which is to provide guidance to subordinate employees in accepting a job or task from their superiors.

From this research, further research is still needed. This is expected to be able to provide alternative new concepts regarding the development of cooperative digitalization both conventionally and sharia, increasing cooperative capital that is more adequate to more competitiveness. Cooperatives have many roles for the community, especially in helping the economy of the lower middle class. Further research is expected to be able to provide concrete field data that can strengthen theories about the progress of cooperatives in the midst of technological developments and unstable economic conditions.

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