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Efforts to Overcome Obstacles to Bailout Funds for KGPN Cooperative Customers in Medan Tembung District

Ripho Delzy Perkasa¹, Nugraha Pratama Ramadhan², Ahmad Zaki³

^{1,2,3} Universitas Islam Negeri Sumatera Utara Medan, Indonesia

ABSTRACT

This research aims to determine the factors that cause problematic credit at the KGPN Cooperative, Medan Tembung District. This research uses qualitative research with interview observation and documentation methods. The problems in this research are: 1. What causes Bad Credit in Cooperatives? 2. What are the Efforts to Pay Off Loans for Cooperative Members Who Bail Out Customers of the Medan Tembung District KGPN Cooperative? The effort to resolve the loan bailout from cooperative members which was bailed out by KGPN Cooperative customers in Medan Tembung District is to carry out good communication with customers. If you don't get results, you will contact someone close to the customer. Cooperatives are the implementation of chapter 33 of the Constitution as regulated in Law Number 25 of 1992 concerning Cooperatives. Cooperatives in Indonesia have a big influence on the survival of local residents. Moreover, in cooperatives there are several cooperative members and non-cooperative members who are not punctual in returning their debts at the predetermined time. Bad credit in savings and loan cooperatives has become a matter of great concern for the health of the cooperative itself. Bad debts in cooperatives are increasing over time and are difficult to collect. Gutter funds are widely used in the current transaction process. Such as implementing the pay late concept which uses bailout funds first. So that the main payment is made in accordance with the terms and policies of both parties. In other cases, bailout funds can be applied to various transaction areas, not only buying and selling transactions.

Cooperatives, Bailout Funds, Bad Credit, Cooperative Settlement.

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riphodelzyperkasa@uinsu.ac.id

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INTRODUCTION

Cooperatives are the implementation of Article 33 of the Constitution as regulated in the Cooperative Law no. 25 of 1992. Cooperatives in Indonesia have a big influence on the survival of local communities. Apart from that, cooperatives have several cooperative members and non-cooperative members who are not punctual in returning debts at the agreed time. Bad credit in savings

and loan cooperatives has become a major concern for the health of the cooperative itself. Cooperatives have more and more bad debts over time and it is difficult to collect them. Cooperative bad loans themselves do not fully protect cooperatives from loan defaults from customers or cooperative members who are in debt (Handoyo et al., 2014).

Related to this, the existence of bailout funds cannot be separated. The word bailout funds is used a lot in everyday life. In context, bailout funds have a very broad meaning because they refer to something important, but according to the Big Indonesian Dictionary (KBBI), bailout funds are funds that are first used to make certain payments or events. Talang funds are widely used in today's transaction processes. Like implementing the pay later concept which uses bailout funds first. So that the main payments are made in accordance with the terms and policies of both parties. In other cases, bridging funds can be applied to various areas of transactions, not only in buying and selling transactions.

This happened in Medan Tembung, when researchers conducted research directly in Medan Tembung. There was a case where a customer bailed out one of the Teacher and Civil Servant Cooperatives (KGPN). In this case, the researcher conducted an interview with one of the cooperative employees on March 25 2024 at 08.00 WIB. The problem that often arises is that customers do not want to pay the bailout funds that have been issued by the cooperative. The cooperative took the initiative by cutting the customer's monthly salary. However, it turned out that the customer did not want to pay compensation for the funds that had been released by the cooperative so that KGPN funds experienced a bottleneck, and it was the customer's employees who objected when the cooperative cut the salary of the customer's employees so that some of the customer's employees reported to the police and some even brought in lawyers. and the Medan Tembung District KGPN cooperative is not afraid of actions or reports made by customer employees because the KGPN cooperative still refers to the agreement they made between the cooperative as the lender and the borrower as the debtor, which is called a credit agreement.

Regarding this matter, the employee in his interview revealed that during this problem there were several customer employees who brought the police to threaten the cooperative because the cooperative was cutting customers' salaries to pay the bailout funds. In this case, the employee revealed that this action could cause the cooperative's funds to become stuck.

Cooperatives have priority over litigation in resolving bad credit disputes because it can have an impact on the development of the cooperative itself, and it is more humane to use dispute resolution methods and approaches that can resolve debt and bill problems. without having to be tried in court. Because bad

credit also has legal consequences for the cooperative in the loan agreement, namely the borrower is obliged to compensate the cooperative for losses, the borrower is also obliged to pay back the loan if it is still possible. based on a warning from the cooperative, and the risk shifts to the borrower, because the loan is not repaid within a certain period.

In connection with this problem, the author is interested in presenting it in summary form with the title "Efforts to Overcome Obstacles to Bailout Funds for KGPN Cooperative Customers, Medan Tembung District".

RESEARCH METHOD

In answering the problem, this research used an interview survey method, namely collecting information by directly answering questions and answers together with informants who were deemed necessary and related to the problem being studied. This journal uses field research and uses qualitative data.

Qualitative research is common and is used especially in the world of social sciences and humanities in the form of micro research. This mainly refers to people's patterns and behavior and what is behind this behavior which is usually difficult to measure with numbers. Because what appears as a symptom is not always the same as what is actually in your thoughts and desires. Qualitative research is research that originates from an inductive way of thinking based on objective and participatory observations of a social phenomenon (Harahap, Nursapia., 2020).

Qualitative research aims to understand, investigate and penetrate very deep phenomena, then interpret and obtain these symptoms according to the context. So that objective and reasonable conclusions can be drawn according to the symptoms of the subjective context.

RESULT AND DISCUSSION

Causes of Bad Loans in Cooperatives Due to Gutter Funds

When the researcher interviewed employees of the KGPN Cooperative, Medan Tembung District, especially the chairman of the cooperative, namely SB, he said "that there is no time limit for repayment of loans in the cooperative because the system is that members or employees can borrow and repay based on their teacher's tenure and time as a member of the cooperative

Yes also said that "there is no limit on borrowing or a time limit for repayment of loans, this is also the main factor causing bailouts due to the lack of firmness and minimal supervision of the cooperative in providing agreements and warnings to members or employees who borrow loans.

Based on the statements explained by the two respondents, AS also emphasized that "apart from these two factors, the cause of this bailout was

because the nature of the debtor was not open. This cannot be separated from the contradictory nature of the relationship shown by the debtor during negotiations. On the other hand, debtors always try to get maximum relief in negotiations, while cooperatives try to find the best negotiation solution so as not to harm the cooperative or the debtor itself.

From several of the respondents' explanations above, it can be concluded that there are several factors causing the bailout of the KGPN cooperative, Medan Tembung District, including the following:

- a. that there is no time limit for repayment of loans in cooperatives because the system is that members or employees can borrow and repay based on their teacher's tenure and period as a member of the cooperative.
- b. lack of firmness and minimal supervision by the cooperative in providing agreements and warnings to members or employees who borrow loans.
- c. The nature of the debtor is not open. This cannot be separated from the contradictory nature of the relationship shown by the debtor during negotiations. On the other hand, debtors always try to get maximum relief in negotiations, while cooperatives try to find the best negotiation solution so as not to harm the cooperative or the debtor itself.

Cooperatives became known at the beginning of the 19th century as a reaction to the economic liberalism that prevailed at that time, when community life was dominated by groups with large capital that controlled community life. Cooperative comes from the words Co and Operation which means cooperation or mutual cooperation to achieve common goals. The legal basis for Indonesian cooperatives is Article 33 of the Republic of Indonesia Law of 1945 and Cooperative Law no. 25 of 1992. A common thread can be drawn from the history of Indonesian cooperatives which explains that Indonesian cooperatives were born and grew from the savings and loan process, which means that savings and loans are a stepping stone for the development of cooperatives in Indonesia.

Credit problems are the most common problems everywhere, resolving credit risks in cooperatives is the same as resolving bad credit in cooperatives in general. For this problem, which is usually in the form of bad credit that has been tried and failed in collection or friendship, the cooperative will resolve the problem as best as possible.

In the problem of bad credit that occurs in Medan Tembung District, a very common thing that occurs is when customers are reluctant to return the bailout funds to the cooperative. One of the cooperative employees said that customers are generally reluctant when the cooperative rules involve cutting civil servants' salaries. This becomes an obstacle and causes the emergence of

bad funds in the cooperative. The cooperative employee revealed that one way that can only be done is by deliberation with the customer so that the bailout funds can be returned properly.

At the KGPN Cooperative, Medan Tembung District, the lending system that differentiates it from other institutions is that this cooperative only accepts civil servant employees or, except for customers who have businesses, customers who have a salary as an initial condition for becoming members of this cooperative. Plus, this cooperative only focuses on savings and loan businesses. And more than that, regarding the customer's financial system, cooperative funds are stored in the bank so that when customers want to borrow money they can get transparent data and there is no withdrawal of funds by the cooperative's employees.

Therefore, this cooperative uses ATMs and savings books as its main collateral. Every payday, the cooperative explains the withdrawal at the beginning of the contract, ie. via ATM. And the remaining salary is given at the customer's request either by transfer or cash at the cooperative.

Efforts to Settle the Loan Bailouts of Cooperative Members to Customers of the KGPN Cooperative, Medan Tembung District

In an effort to resolve the problem of bailouts in cooperatives, the solution from each respondent is as explained by SB: good communication between the cooperative and the customer, when the customer does not respond or there is no news after being contacted, the cooperative will contact the person closest to the customer.

Also explained that the cooperative still refers to the agreement that was made at the beginning of the loan between the cooperative as the lender and the borrower as the debtor, which is called a credit agreement.

AS also emphasized that another option is for the cooperative to go to the home address listed on the form and ask the customer's closest neighbors, after that the customer or client's family will be met and the problem explained and how to resolve it.

Based on statements from several respondents, it can be concluded that efforts to resolve the bailout funds that occurred at the KGPN sub-district Medan Tembung corporation can be done by: good communication between the cooperative and the customer, when the customer does not respond or there is no news after being contacted, the cooperative will contact the person closest to the customer. When contacting the customer there was no answer, so the cooperative went to the customer's residence according to the initial address or went to the nearest relative's house to ask about the customer's condition.

The cooperative still refers to the agreement that was made at the

beginning of the loan between the cooperative as the lender and the borrower as the debtor, which is called a credit agreement.

Another option is for the cooperative to go to the home address listed on the form and ask the customer's closest neighbors, after that the customer or the client's family will be met and the problem explained and how to resolve it. For example, a customer changes jobs, in this case the cooperative asks for the latest ATM card from the customer to collect the customer's payment.

Every financial institution must have certain products for lending money to potential customers. The product of the Medan Tembung District KGPN cooperative is Savings and Loans, which means that every prospective customer who wants to borrow money from the cooperative, the cooperative must have a certain reason for offering money to the prospective customer, but the cooperative cannot do so directly to buy the goods the customer needs. So the cooperative represents the customer and makes an agreement by signing a written contract so that the customer buys the goods they need (Maulidatul K & Aslikhah, 2019).

Providing credit requires the existence of an agreement or agreement between the cooperative as the lender and the borrower as the debtor, which is called a credit agreement. When providing community credit, cooperatives must believe that the money lent to the community will be returned on time in accordance with the terms agreed in the credit contract.

Before signing the credit contract, the cooperative is in a stronger position than the prospective borrower, because the prospective borrower needs credit assistance from the cooperative. As the cooperative's position becomes stronger, the cooperative enters into a credit agreement in a predetermined form, which contains agreements and regulations in a form similar to the cooperative's written agreement, which is determined unilaterally. However, by fulfilling the credit agreement, the cooperative becomes the weak party, because it does not rule out the possibility of problems arising when returning/paying off the credit.

CONCLUSION

The signing of the KGPN Savings and Loans Cooperative credit agreement, Medan Tembung District, is carried out in writing and still follows the conditions for the validity of the agreement as regulated in Article 1320 of the Civil Code. Savings cooperatives and credit cooperatives recognize the principle of prudence in cooperative credit activities, which is not only based on trust, but also assesses the nature of business activities, capital capabilities, income and future prospects of members. Collateral is needed if the loan the debtor borrows is large enough. Cooperatives provide many benefits directly to residents who do not want too

much capital for their business capital, so that small communities are free from intermediaries. If installments are delayed due to bankruptcy, they can be processed either through court or without litigation. Because cooperatives are families, researchers try to deal with the factors that cause funding bottlenecks in a family way or unpredictable methods

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