

# PROBLEM ANALYSIS IN ISLAMIC COOPERATIVE IMPLEMENTATION FOR KARANGASRI FARMER GROUP KAMPUNG DURIAN PONOROGO

*by Atikah Rukminastiti*

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## **PROBLEM ANALYSIS IN ISLAMIC COOPERATIVE IMPLEMENTATION FOR KARANGASRI FARMER GROUP KAMPUNG DURIAN PONOROGO**

Faaza Frsiky Aulia, Atika Rukminastiti Masrifah<sup>1</sup>  
([freesqfaaza@gmail.com](mailto:freesqfaaza@gmail.com), [atikamasrifah@unida.gontor.ac.id](mailto:atikamasrifah@unida.gontor.ac.id))

### *Abstract*

*Cooperatives in Indonesia is the cornerstone of the economy for all people, especially those with low economies. Agriculture in Indonesia experienced a decline in 2017. One of the problem factors is the problem of capital. To overcome the problem of capital in agriculture, the right step is the establishment of a cooperative. The cooperative will regulate the financial circulation of the farmer groups. The farmer group that is the object of this research is the Karang Asri Kampung Durian Ngebel farmer group. This Karang Asri farmer group is the focus of this research because it has the potential for agricultural products that are much sought after by the community, namely durian fruit. In this study, the researcher will analyze the problems that exist in the Karang Asri farmer groups in Durian Ngebel Village which are the causes for the not yet established cooperatives in the farmer groups and formulate a cooperative model that can be established in the Karang Asri farmer groups. The method used in this research is descriptive qualitative with data collection techniques through, observation, interviews, and documentation. By interviewing the head of the Karang Asri farmer group representing the entire group. The results of this study indicate that six problem sectors are ranging from human resources, natural resources, production, distribution, systems, and problems from outside the farmer group. The problems that exist are divided into two groups, namely roots and branches. The root problem is the main problem because there is no cooperative in the farmer group. The branch problem is a factor that indirectly causes the absence of a cooperative. Then the cooperative model that was successfully designed was the sharia producer cooperative. It is hoped that this cooperative model will be a capital solution and also all problems that exist in farmer groups.*

**Key words : Cooperative, Sharia Cooperative, Farmer Group, Problem Analysis, Karang Asri Farmer Group**

### **INTRODUCTION**

Indonesian Ulema Council (MUI) established a sharia bank for the first time on May 1, 1991. In law number 7 of 1992, the House of Representatives (DPR) listed

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<sup>1</sup> Kampus Pusat UNIDA Gontor, Jl. Raya Siman Km. 06, Siman, Ponorogo Jawa Timur, Telp. +62 352 483762 Fax. +62 352 488182.

the legal basis for bank operations that use the Sharia system but have not yet made a detailed basis for sharia law and the types of businesses permitted. In 1998 the DPR perfected Law no.10 of 1998 which emphasized two banking systems in Indonesia, sharia and conventional. Sharia cooperatives themselves began to exist since the starting lot of the establishment of several Baitul MaalwaTamwiil (BMT), the first to pioneer Baitul MaalwaTamwiil (BMT) was BMT Bina Insan Kamil in 1992. These BMTs have a base of activities which are community economic activities which "from members, by members, and for members" as its philosophy. Based on Law number 25 of 1992 BMT Bina Insan Kamil has the right to use cooperative legal entities.<sup>2</sup> In other words, Sharia cooperatives are born from the Baitul MaalwaTamwiil (BMT) institution which has a foundation like a cooperative and finally has the right to form a cooperative institution.

From various existing cooperatives many cooperatives in Indonesia stand based on groups, because based on groups will produce unity and cohesiveness of members of the cooperative. The basis of this group grew from a group of people who were equally committed to establishing the cooperative.<sup>3</sup>

There are several examples of group-based cooperatives which now occupy the ranks of 100 large cooperatives in Indonesia. Setia Bhakti Wanita Cooperative, which is located in Surabaya, for example, a cooperative based on woman's lottery club is now the largest women's cooperative in Indonesia, with an initial capital of only Rp. 300 thousand until its assets can be developed to Rp. 123.5 billion with a business volume of Rp. 155,2 billion, and with an initial membership of only 35 people who have now grown rapidly to 11,193 members spread across 382 groups. There are several types of business models developed by the cooperative, namely savings and loans, self-service, Learning Centers, Guest Houses, E-Kopwan, and

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<sup>2</sup>Sofian, "Koperasi Syariah sebagai Solusi Keuangan Masyarakat : Antara Regulasi, Trend, Dan Kemudahan Layanan", *Industrial Research Workshop an National Seminar* Vo. 9, Oktober 2018, p. 725

<sup>3</sup>Irsyad Muchtar, Muhammad Taufiq, *100 Koperasi besar di Indonesia*, (Jakarta : Majalah Peluang dan Informasi, Juli 2013), p. 5

SBW Ticketing.<sup>4</sup> Another cooperative that has a group basis is the SauanSibarung Cooperative located in Toraja, this cooperative started with a group of which almost all members were farmers. This cooperative can develop rapidly because of its efforts to change the mindset of its members from consumptive to productive, and the results of the business carried out to fruition are very satisfying, within six years this cooperative can develop assets of Rp 122.158 billion, it was obtained from the same unit members the same is committed to developing and maintaining mutual trust.<sup>5</sup>

The problem experienced by farmer groups is the problem of regulation in the development of farmer groups themselves. Other problems that may need to be specialized in their handling, namely capital. Capital must be taken seriously to maintain and develop these farmer groups. The most appropriate countermeasure for capital problems is the formation of cooperatives. As we know that the cooperative is an institution that becomes the pillar of the economy and is close to farmers.<sup>6</sup> Because the cooperative will regulate financial circulation in the farmer group, if it arrives at harvest, the results obtained will be grouped to be taken as profit and set aside in part to be used as the next seed. And also allowance for cash from the sale of products to be distributed to members and also for business capital back. Therefore, to maintain and develop farmer groups is to form a cooperative in the farmer group.

The farmer group that is the focus of this research is the Karang Asri farmer group. This farmer group is a durian village farmers group in Ngebel sub-district, Ponorogo district. This Karang Asri farmer group is the focus of this research because it has the potential for agricultural products that are sought after by the public, durian fruit.<sup>7</sup> In the field of agricultural technology, this farmer group has received assistance from a study, but for capital there is still no solution from any institution. As stated by Arif Pujiono and Hari Sutanta in the formation of the Sharia

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<sup>4</sup>*Ibid*, p. 45

<sup>5</sup>*Ibid*, p. 62

<sup>6</sup>Arif Pujiono, "Strategi Pembentukan Koperasi Pertanian Syariah Di Jawa Tengah : Pendekatan Analytical Network Process", *Unisbank Semarang*, Juli 2016, p. 583

<sup>7</sup>Atika Rukminastiti, *Program Pengembangan Produk Unggulan Daerah*, (Ponorogo, Maret 2019), p. 6

Farmers' Cooperative in Central Java, they found agricultural potential in Central Java from various aspects, but this potential is not supported by capital problems.<sup>8</sup> This is the basis for forming a Sharia Agricultural Cooperative. Referring to this research, a cooperative with members from farmer groups is needed to maintain the business that has been carried out. Because the capital and financing that will be needed by these farmer groups must be handled independently. Sharia cooperatives are implemented because sharia cooperatives carry out their activities based on the law in Islam, and will bring blessings when viewed from a spiritual perspective, not just material aspects. This research was conducted to find out what cooperative models can be applied in this farmer group by finding out what problems exist in the farmer group.

The type of research to be carried out is descriptive qualitative. While the methods to be used are Observation, Interview and Documentation, with the object of the research being the Karang Asri farmer group, Kampung Durian Ponorogo. There are two formulations of the problem in this study ; What problems are there in the Karang Asri farmer group in forming Sharia Cooperatives? And, What is the sharia Cooperative model that will be implemented in the Karang Asri farmer group?

## **PROBLEM ANALYSIS**

In this research, the researcher wants to dig deeper and unravel the various problems that exist in the Karang Asri farmer groups which are the cause of the not yet having a cooperative in this farmer group. The research was conducted with in-depth interviews with the most influential experts from all members of the farmer group, namely Mr. Bambang Subagyo who is also the chairman of this farmer group. After researching it, the researcher can describe the problems that exist in the farmer groups which are the cause of the not yet having a cooperative here. Of the various kinds of problems that exist too, the researchers managed to classify them from the

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<sup>8</sup>Arif Pujiono, "Strategi Pembentukan Koperasi Pertanian Syariah Di Jawa Tengah : Pendekatan Analytical Network Process", p. 583

most important ones that must be resolved first, to problems that are not the core and can be put aside. The problems that exist will be described in the following sections :

- a. Human Resources Issues
- b. Natural Resource Problems
- c. Production Problems
- d. Distribution Problems
- e. System Problems
- f. Problems From Outside the Farmer Group

The following is an explanation of each part of the problem that the researcher found in his research at the Karang Asri farmer group:

1. Human Resources Problems

On the issue of human resources, the researcher found several problems that affect the performance of farmer groups and also the background for the absence of a cooperative in this farmer group, here are some of the problems :

- a. The average farmer in this farmer group has a very low educational background. Only a few have reached the Junior High School (SMP) level, and more have only completed education up to Elementary School. The only member who has pursued the education level at university is Mr. Bambang as the head of the Farmers Group. So that he is used as a foundation in almost all fields in the farmer group. Things like this also often happen in farmer groups in Indonesia, where on average, farmers have low education which makes agriculture must be given special attention continuously because with education farmers can be independent and develop so that farmers can increase their production.<sup>9</sup>
- b. From the education problem earlier, double subject causes another problem related to knowledge, namely, farmers still do not know what a cooperative is. Farmers in the farmer groups do not even know how the

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<sup>9</sup> Mikael Eukarista, "Peranan sumber daya manusia dalam meningkatkan aktivitas kelompok tani di desa Tember", *e-journal "Acta Diurna"*, Vol. IV No. 3 2015, p. 9

cooperative system is, then how do they want to establish a cooperative institution, especially the Sharia Cooperative if they don't know it, said Mr. Bambang as a research respondent at that time. So the farmer's unfamiliarity with the cooperative is also a factor in the absence of a cooperative in this farmer group.

- c. The next problem is the economic background of the farmers. Where the farmers are still limited to the problem of facilities because they do not have capital, the farmers are still focusing on their respective farms and have not yet arrived at planning the formation of cooperatives. This capital problem is very crucial in agriculture.<sup>10</sup> Even though if we look further, Cooperative is the solution, but because of ignorance of cooperatives, farmers have not thought about establishing their cooperatives.
- d. Furthermore, most of the farmers in the Karang Asri Farmer Group still have not made farming their primary occupation or are only doing it as a side job. As the result, the performance of the farmer groups remains suboptimal and the coordination remains fragmented, making it an obstacle also in the establishment of cooperatives.

## 2. Natural Resource Problems

The problem that often occurs in the agricultural sector is the problem with natural resources. Here is a problem with natural resources :

- a. As emphasized by Mr. Bambang himself, Ngrogung village still has difficulty in irrigation. This irrigation problem is ingrained in the Karang Asri farmer group. The availability of water in Indonesia is still not proportional to the level of existing agricultural needs, this has happened

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<sup>10</sup> Jack Mangoal, "Pemberdayaan Masyarakat Petani Dalam Meningkatkan Pengembangan Ekonomi Pedesaan Di Desa Tumani", *e-journal unsrat*, p. 7

on 7 islands which result in farmer productivity.<sup>11</sup> Various efforts have been made by all members to solve the problem of irrigation but still have not found an effective solution, from making irrigation to collecting rainwater, all have been tried. Of the various kinds of assistance, whether in the form of materials or funds, which the farmer groups receive, this problem is still not completely resolved. In this way, it can be seen that farmer groups have not yet come to think about or formulate a cooperative because there are still many things that are considered to be more important than financial problems in the farmer groups themselves.

- b. Frequent weather changes are not very supportive of durian farming such as heavy rain when the durian flowers are growing and shedding them. Or dry weather, there is no rain during the production period of the tree itself, where the trees need water during the production period. From this unfavorable weather, the yields will not be optimal and the income for the farmer groups is not optimal. In fact, in some harvest seasons the crops are not sold or marketed to the farmer groups and cause no income for the farmer groups. Weather problems are an important factor for plant growth and productivity, agricultural productivity changes significantly from year to year due to drastic weather changes..<sup>12</sup> This also affects the system in which there is no planning for the formation of cooperatives.

### 3. Production Problem

Another problem factor that the researchers found was production problems. The production factor is also a factor in the absence of a cooperative institution in the Karang Asri farmer group, the following is a description :

- a. In the production of crop yields, the farmer groups themselves are still subject to many obstacles, such as weather, irrigation, and fertilization, so

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<sup>11</sup> Farida, "Produktifitas Air Dalam Pengelolaan Sumber Daya Air Pertanian Di Indonesia", *Jurnal Spasial*, Vol. 3 No. 5 2018, p. 68

<sup>12</sup> Sutoyo, "Masalah Peranan CO<sub>2</sub> Pada Produksi Tanaman", *Buana Sains* Vol. 11 No. 1 2011, p. 87



that the yields are not optimal. Sometimes none of the crops are used as income. Farmer productivity is one of the quality factors of a farm or farmer group, within a certain limit the physical environment will remain but productivity can be increased so that it meets the physiological needs of the plant. Back again to the previous problem where cooperatives need financial circulation if established.

- b. The lack of creativity of members of farmer groups in processing agricultural products to fill the stalls if a cooperative is established. Farmers in rural areas are often limited in creativity because of the impact of rural communities who often depend on the government alone,<sup>13</sup> so that there are no products other than crops from the farmer group, such as processed products from the farmer group's agricultural products. This is because farmers are still fixated on their respective agricultural problems such as irrigation and fertilization and only sell raw products directly.

#### 4. Distribution Problem

The next problem factor is the distribution problem. The distribution referred to here is the distribution of agricultural products in the farmer groups:

- a. The high market demand for the harvest of the farmer group in the form of durian, especially durian, has become the image of the farmer group, durian Kanjeng. This high demand demands that Karang Asri farmers continue to improve the quality and quantity of their harvest but not in a favorable situation. As happened to the demand for rice in Indonesia, which still exceeds its supply limit, which causes gaps in production and consumption.<sup>14</sup> This excessive demand makes the attention of farmers

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<sup>13</sup> Dwi Sadono, "Pemberdayaan Petani : Paradigma Baru Penyuluhan Pertanian Di Indonesia", *Jurnal Penyuluhan* Vol. 4 No. 1, Maret 2008, p. 67

<sup>14</sup> Edy Siswanto, "Dampak Kebijakan Perberasan Pada Pasar Beras Dan Kesejahteraan Produsen Dan Konsumen Beras Indonesia," *Jurnal Ilmu Pertanian Indonesia* Vol. 23 No. 2 Agustus 2018, p. 95

fixated on the field or land rather than on the system within the farmer group itself.

#### 5. System Problem

The problem factor that becomes the spotlight of researchers is the system. Because if viewed from the cooperative itself is an institution or system in a group. So the farmer group system is the focus of this research. The following is a description of the problem:

- a. Simple financial activities such as group cash contributions and regular monthly regular social gathering are already running, which are deemed sufficient to finance day-to-day group activities. The results of the fees and regular social gathering are still not sufficient for the daily activities of the farmer groups, because the farmer groups still need financial assistance and submit proposals for assistance to the government. In retrospect, developing a cooperative group is needed to make the finances and activities of the farmer group more efficient. It can be concluded that the existing simple financial system is considered sufficient by farmer groups and does not plan to establish cooperatives.
- b. The division of tasks in the management of farmer groups is still not directed with certainty. In this case, Mr. Bambang, as the head of the farmer group, admits that he still cannot rely on every individual directly in his duties. Organizational problems in agriculture are still common in Indonesia because many agricultural institutions in Indonesia as a forum for farmer organizations have not run optimally..<sup>15</sup> The most fatal thing in this case is the financial problem where financial management is hampered because it still has to be directed by the chairman where the overall task of the chairman is to all sectors. That way the financial system cannot run optimally to develop farmer groups.

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<sup>15</sup> Wedy Nasrul "Pengembangan Kelembagaan Pertanian Untuk Peningkatan Kapasitas Petani Terhadap Pembangunan Pertanian", *Menara Ilmu* Vol. 3 No. 29 Juni 2012, p. 167

- c. The next problem is based on law or law that regulates the farmer groups themselves. In establishing a farmer group there is no obligation to have a cooperative in it. The law only states that the characteristics of farmer groups are that they know each other, have the same views and are similar in the tradition of business stretches and types of business, they are not required to have a cooperative there.<sup>16</sup> So from the establishment of the Karang Asri farmer group until now there has been no encouragement or pressure whatsoever to establish a cooperative in the Karang Asri farmer group.

#### 6. Problems From Outside the Farmer Group

The last problem factor is the problem factor from outside the farmer group. Because not all problems only come from within but also from outside the group. Problems from outside the group also vary, the description is as follows:

- a. A large amount of assistance in the form of funds from the government and the private sector is not accompanied by any form of counseling or training. So that the farmer groups only receive funds and use them according to the limited knowledge that exists in the farmer groups themselves. There is no demand or encouragement whatsoever to set up a cooperative. Agricultural research itself is very much needed to help farmers to help themselves to overcome their problems so that the degree of farmers increases so that farmers are empowered so that farmer independence is formed.<sup>17</sup>
- b. There has never been any socialization from any party, be it the government or the private sector, regarding the establishment of a cooperative so that the knowledge of the farmers about the cooperative

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<sup>16</sup> Peraturan Menteri Pertanian Republik Indonesia, *Undang Undang Republik Indonesia No. 67*, p. 32

<sup>17</sup> Dwi Sadono, "Pemberdayaan Petani : Paradigma Baru Penyuluhan Pertanian Di Indonesia", p. 72

does not exist. As mentioned above, the educational background of this farmer group is very low, so it needs input or guidance from outside parties in many ways, especially the establishment of cooperative institutions.

There is no pressure from the local government for any farmer groups to set up cooperatives. Regulations on farmer organizations or farmer groups from the government are still weak, one of the weaknesses is that they do not regulate membership structures and types of social or business organizations..<sup>18</sup> If the agriculture agency or the minister of agriculture wants to make equal distribution of all farmer groups, it is possible to establish a cooperative, but neither the government nor the private sector emphasizes it.

#### **SOLUTION / COOPERATIVE MODEL**

From the problems above, the researcher offers respondents what cooperative models can be implemented in farmer groups. With the consideration of the head of the farmer group as a respondent, the cooperative that the head of the farmer group wants is a producer cooperative. Producers' cooperatives are cooperatives that provide service business activities in the field of procurement of production facilities and marketing of products produced by cooperative members..<sup>19</sup> If viewed from the activities of the farmer group, the producer cooperative is a cooperative model that is in accordance with the activities of the farmer group if a cooperative is established in the Karang Asri farmer group. So the researcher offers a sharia producer cooperative model that trades the products of farmer groups, either direct production or processed production of agricultural products which is a halal item.

This model refers to the farmer group cooperative model which is the farmer group role model of the four Gapoktan in the Cocoa Farmer Institution in Kolaka Regency, Southeast Sulawesi, the Gapoktan Harapan Jaya. In the Harapan Jaya

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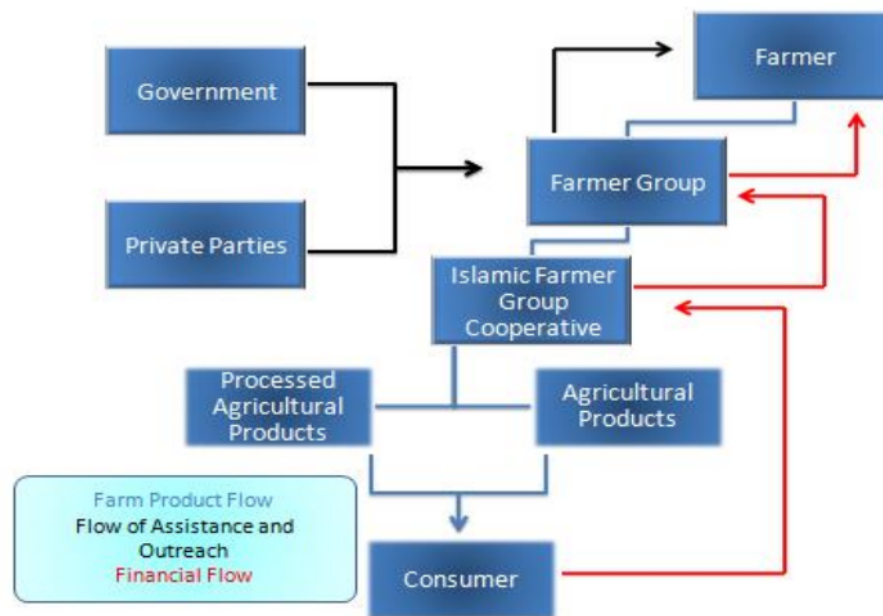
<sup>18</sup> Sri Hanggan "Analisis Kelemahan Regulasi Poktan, Gapoktan, UPJA Dan LKM-A dalam Peningkatan Pendapatan Petani", *Analisis Kebijakan Pertanian* Vol. 15 No. 2 Desember 2017, p. 140

<sup>19</sup> Presiden Republik Indonesia, "Undang Undang Republik Indonesia Nomor 17 Tahun 2012", *Presiden Republik Indonesia* 2012, p. 34

Gapoktan cooperative model, the flow of information is delivered, the income of the cooperative and the distribution of agricultural products are neatly arranged. This model will be imitated and slightly modified to be implemented in the Karang Asri farmer group in Durian Ngebel Village.

In the Karang Asri farmer group, the cooperative model that will be applied will be similar to the cooperative model above. This model will cover several parties as well as fewer parties because the basis is only one farmer group, not a combination. That party is:

1. Farmers, as suppliers of agricultural products in the form of durian, mangosteen and others from their respective lands to be supplied to farmer groups.
2. Farmers Group, as a container for agricultural products from farmers who are members of the Karang Asri farmer group. Farmer groups will also hold training and counseling for farmers who are members of farmer groups in processing both land processing or processing agricultural products.
3. Farmer group cooperatives play a role as part of distributing agricultural products accommodated by Karang Asri farmer groups to consumers and buyers. The cooperative will also carry out the processing of agricultural products that are accommodated to be processed into processed goods such as cakes and so on to increase the selling price of agricultural products as well as increase income to the cooperative.
4. The government and private parties (parties outside the farmer groups), play a role in supporting farmer group cooperatives in terms of supporting funds such as investment or assistance (grants). Apart from funding, it also assist in the form of counseling or training which is given to farmer groups and then distributed to farmers.



Picture 1. Karang Asri Farmer Group Cooperative Model

The picture above is an illustration of the cooperative model that will be established in the Karang Asri farmer group, Kampung Durian Ngebel. This model is modified from the Harapan Jaya Gapoktan Cooperative Cooperative model in Kolaka Regency because the existing model is the same as the one needed in the Karang Asri farmer group.

## DISCUSSION

Researchers will discuss the results of research related to the problem of implementing cooperatives and an accurate cooperative model to be used as a solution to the problems that exist in the Karang Asri Farmer Group in Durian Ngebel Village.

The problems found in the farmer groups found by the researchers were divided into 6 sectors, namely; (1) Human Resources Sector (2) Natural Resources (3) Production (4) Distribution (5) Systems (6) Outside the Farmer Group. These six problem sectors are taken from all existing activities in farmer groups which affect

the absence of farmer group cooperatives in Karang Asri farmer groups. Of the six sectors of this problem, there are more details in it which are the results of the analysis of this problem. From the problems that exist, some problems are at the root and which are merely branches of the cause of the absence of a Farmer Group Cooperative in the Karang Asri Farmer Group in Durian Ngebel Village.

The root problem that has been successfully researched is in the human resources, in the system, that are not related to the the farmer group. The problem at the root of all existing problems is the lack of understanding of cooperatives, farmers only know the word cooperative, not cooperative systems and activities. This underlies all existing problems, because the knowledge of cooperatives if they do not exist will make farmer groups not run them and even think about establishing them. All of that is also inseparable from the problem of the low educational background of farmers, with only Mr. Bambang having completed university.

Another root problem is in the system sector and also from outside the farmer groups. The problem of the system is about the legal basis or law of farmer groups which does not require the existence of a cooperative in its establishment. From outside the farmer group, there are three problems, namely outsiders who assist only providing funds without any counseling about cooperatives, then there is no socialization from the government or private parties that have come about the establishment of cooperatives, and no party presses or demands the establishment of cooperatives. Farmer groups in the Karang Asri Farmer Group, both providing financial assistance from the private sector as well as from the government. These three things also become a root problem after the farmers' lack of understanding of the cooperative because if there is no knowledge from within, the source of knowledge comes from outside the farmer group.

Another problem apart from the aforementioned problems is a branch problem. Five sectors contain branch problems, namely the human resources, natural resources, production, distribution, and systems sectors. In terms of human resources, there are problems with the economic background of farmers who are relatively

inadequate to start cooperatives because they require capital, and also problems where farming is still a side job so that the focus of farmer group members is not entirely on agriculture. From the natural resources sector, there are irrigation or irrigation problems that are ingrained in this farmer group, and weather problems that do not support the agricultural growth cycle of Karang Asri farmer groups, especially durian fruit. From the production sector, the problem lies in the productivity of farmers in farming as a whole which is still a lot of constraints and problems with farmer groups that do not have processed agricultural production activities which should be able to boost the productivity of farmer groups.

The next sector is the distribution sector, the problem is that the demand is too high, knowing the main agricultural product of the Karang Asri farmer group is durian, where durian is only available when the season arrives, but the high demand cannot be fulfilled by farmer groups. This problem is still related to the production of farmer groups because if the demand increases, the production will be increased, but the production itself is also problematic so that the demand cannot be fulfilled. The last sector is in the farmer group system. There are two problems in the system, first the financial system is run by farmer groups which is deemed sufficient and do not require a cooperative system, second is the irregular division of tasks in the management of farmer groups and more often delegated to a single leader. From the existing branch problems, all of them are not directly related to the not yet established farmer groups, but these problems exist and become complex so that farmer groups are still focused on this problem only and do not realize the main root of the problem, namely knowledge of cooperatives. Both the chairman and members of farmer groups still have limited knowledge, especially about cooperatives, so that problems both root and branch become complex and hinder the establishment of cooperatives.

The solution offered is a farmer group cooperative model with a sharia producer cooperative type modified from the Harapan Jaya farmer group cooperative model in Kolaka district. The model above is applied to solve the problems the researcher finds. From the existing model, there will be counseling or outreach about



cooperatives from outside farmer groups, both government and private, to farmer groups as the initial foundation. Then with external funding, farmer groups will have the initial capital in the establishment of farmer group cooperatives. Capital will also come from each member who wants to become a member of the cooperative because the initial fee or investment capital is a requirement to become a member of the cooperative as stated in the cooperative law.<sup>20</sup> Then the farmer group will improve the quality of its members with various kinds of training, both in agriculture and in the production of processed agricultural products. This training also involves outsiders from farmer groups as a channel of information and knowledge to solve problems such as production problems, system problems and natural resource problems. Then the cooperative will become a means of connecting the production of farmer groups with consumers. This placement of cooperatives will clarify the flow of income for cooperatives and farmer groups and increase income as well as the presence of processed agricultural products.

The financial flow comes from the consumer then passes through the cooperative, then the farmer group. Farmers will receive income from the farmer groups when they deliver the agricultural products from each farmer. Assistance in the form of funds from outside parties will be accommodated in advance by the farmer groups before being distributed. The farmer group will arrange the distribution of aid whether it is used as cooperative capital, or providing training for members of the farmer group, or perhaps it will be distributed directly to farmers or members either in cash or in kind. This growth will increase agricultural output as well so that demand will be balanced with the supply of farmer group cooperatives. That way, the problem in distribution where the demand is excessive will be resolved. The application of the sharia producer cooperative model will solve various problems that researchers have found in the Karang Asri farmer group in Durian Ngebel Village.

## **CONCLUSION**

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<sup>20</sup> Ibid, p. 13

Based on the results of research conducted at the Karang Asri Farmer Group in Durian Ngebel Village, the researchers found 2 things, namely, problems that occurred in farmer groups which led to the not yet established farmer group cooperatives there and a cooperative model that could be applied in Karang Asri farmer groups. The explanation is as follows :

1. The problem that causes the absence of a cooperative of Islamic farmer groups in the Karang Asri farmer groups is divided into root problems or main problems, and branch problems. The division is as follows :

The root problem lies in the problem of human resources, system problems, and also problems that come from outside the farmer group. The problem of human resources lies in the knowledge of farmers about cooperatives because of the low educational background of the majority. Karang Asri farmers do not know how a cooperative is from the system to its activities, they only know the word cooperative. Because of this ignorance, the farmers did not establish a cooperative Islamic farmer group.

Furthermore, the farmer group system itself does not require cooperatives in the establishment of farmer groups. Cooperatives are not a requirement for the establishment of farmer groups from the start so that there are no dependents in their establishment. Finally, outside the farmer group, of the assistance provided, all of them only provide funds without any counseling related to cooperatives. Because there is no inside knowledge, the farmer groups need knowledge that comes from outside.

Meanwhile, the branch problems that caused the absence of farmer groups were in the five sectors, human resources, natural resources, production, distribution, and also the system. From human resources there is a problem of low economic background to start a cooperative because it requires fairly large capital. Then the problem of natural resources is constrained by irrigation or irrigation and also the weather which often does not support the agricultural growth cycle of Karang Asri farmer groups.

From the problem of production, there is the productivity of the farmers where there are still many obstacles in agriculture and the products of farmer groups which are still in the form of raw products, not processed products that have higher selling value. Then the distribution problem is still not able to meet the high market demand which continues to increase but the productivity is not sufficient to meet the demand. Agricultural products, which are widely demanded, need to be increased in order to increase income for farmer groups and promote farmer groups.

In the system, the implementation of the financial system in farmer groups is only a monthly fee without any other rounds of fees. Another problem with the system is that the division of tasks in the organization is not yet organized and only fixates on the chairman so that the performance of the farmer groups is not optimal. Not all of the branch problems are directly related to the cause of the absence of sharia cooperatives in the Karang Asri farmer groups, but all of them are additional problems that have contributed to the absence of a cooperative in the Karang Asri farmer group.

2. The cooperative model that will be applied to the Karang Asri farmer groups in Kampung Durian is the Producer Cooperative model. This cooperative has two benefits for the farmer group and all members. First, it will become a container for storing agricultural products from members of farmer groups and part of it will be processed into processed goods. Second, as a channel between agricultural products and consumers of the Karang Asri farmer group. From this cooperative, the farmer groups will increase the income for the farmer groups and then the farmer groups will improve the quality of farmers from agriculture to the farmer group system with the remaining results of their business. Then with the help also from outside the farmer groups received by cooperatives and farmer groups, both government and private, will be managed and made additional to improve the quality of farmer groups and members of farmer groups.

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