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# Experiential Learning Implementation Based on Joint Responsibility in Women's Cooperative Development (Case Study on Farmer Women Cooperative, Sumedang, West Java)

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**Abstract.** Cooperative extension is one form of non-formal education. The follow up of cooperative extension is a coaching that aims to cooperative boards and members apply the knowledge and skills acquired during extension. Learning from the experience (experience learning) of others combined with the concept of joint responsibility is expected to develop the participation of cooperative members as indicated by the repayment of loans on time. The research was conducted at Sumedang Farmer Women Cooperative of West Java with the stages of cooperative extension and coaching for 6 months so it can be evaluated its impact. The results showed that from 30 extension participants who stated willingness to be a member of joint responsibility group as many as 15 people (50%), which then divided into 3 groups of mutual responsibility with member of each group is 5 people. The result of impact evaluation showed the development of group dynamics of the joint liability shown by 9 people (60%) developing business, 3 people (20%) business stagnant and 3 (20%) less profitable business. Implementation of experiential learning based on the concept of mutual responsibility encourages the improvement of entrepreneurship and cooperative skills and the ability of members to pay loan installments on cooperatives in a timely manner.

## INTRODUCTION

Substantial human resource development means the process of promoting, developing, and enlarging human resources. In this regard, existing human resources are not only directed toward physical progress (material) but also on the progress of non-material values (knowledge, attitudes and skills). The Indonesian people realize that the quality of human resources is still low. One of the efforts to raise the quality of human resources in the framework of economic development is through an education program. Therefore, the implementation of education management should be oriented to the effectiveness on all aspects of education both in its growth and development.

Besides through formal education, an important concern to be aware of the actual government is economic development through the non-formal education sector. Based on Law Number 20 Year 2003 on National Education System, non-formal education is the path of education outside formal education which can be implemented in a structured and tiered manner. Non-formal education is an education that is conducted outside of primary, secondary and higher education.

Non-formal education becomes one of the weapons to face of free competition toward the global economy. Non-formal education contributes no less to formal education in the economic development effort. One area of the economy that can be developed by the non-formal education sector is cooperative. Formal education as if not able to develop the potential of society which in this case is learners in the field of cooperatives. This is indicated by the lack of

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cooperatives in Indonesia that can strengthen the national economy. Some examples of non-formal education are specialized skills training institutions and trainings in various fields, through good training management.

Seeing this reality, the non-formal education sector should be empowered in developing cooperatives in Indonesia. Non-formal education must be optimized, especially in managing education and training, in order to increase the contribution of cooperatives in an effort to build an economy that can compete in the midst of global economic turmoil, and in addressing the problem of poverty in Indonesia. One of them is through women's cooperatives. Women's cooperatives are cooperatives whose boards and members are women so that this cooperative is from, by and for women.

Until now, some cooperatives manage their cooperatives traditionally, that is for savings and loan cooperatives are done to accept deposits and lend to the members. The all-round cooperative manages its cooperative by providing the need for its members to make members of the cooperative shop. Farm cooperatives provide agricultural production facilities for their members. How to manage finances and members is still simple so that the level of progress of the cooperative itself is very slow. In this era of globalization it is needed to change in managing finance and members of cooperatives for cooperatives to go forward. One way of managing members of the cooperative is to apply the concept of joint responsibility combined with experiential learning (learning from experience). It is hoped that the application of the concept of mutual responsibility can increase the sense of responsibility in the group so that the strong will continue to nurture the weak that can finally move forward both in managing their business and managing their finances. Fenwick [1] defines five broad categories of (perspectives on) experiential learning: (i) reflection - a constructivist perspective, (ii) interference - a psycho-analytical perspective, (iii) participation - a situative perspective, (iv) resistance - a critical cultural perspective, and (v) co-emergence - the enactivist perspective.

The concept of joint responsibility has been applied by the women cooperative Setia Bhakti Wanita (SBW) Surabaya, and shows significant development so that the cooperative is entered into 100 major cooperatives in Indonesia. Joint responsibility able to change attitudes and behaviors of members, changes occur along with the growth of a sense of togetherness, honesty, openness, mutual trust, deliberation, discipline and responsibility, which are then referred to as values of entrusted joint responsibility. Therefore, the researcher tries to apply the principle of mutual responsibility in managing members of farm women cooperatives located in Sumedang, West Java. With different cultures it is hoped that this concept can still be implemented so that it can improve and advance the cooperative.

## PROBLEM IDENTIFICATION

Based on the above background the problem of this research is how the impact of the implementation of experiential learning based on joint responsibility in managing women's cooperatives.

## RESEARCH PURPOSES

The purpose of this study is to examine the change of knowledge, attitude, skills and impact of implementation of experiential learning based on joint responsibility.

## USEFULNES OF RESEARCH

The results of this study can be an input for Indonesian cooperative institutions or cooperative societies concerned with the development of cooperatives, especially women's cooperatives.

## LITERATURE REVIEW

Cooperatives are one of the economic institutions that have social character, come from society, managed and for the welfare of society itself. Roy, EP [2], defines a cooperative as: "A voluntarily organized business operates at the cost, owned, utilized and controlled by its member customers as users, shares risks and benefits in proportion to their participation". The development of these institutions depends on the participation of the community as members and the tenacity of the board in managing the cooperative and members of the cooperative itself. Member level participation indicators can be seen from the engagement and activeness of members in:



- a. Contributed capital
- b. Utilizing the business services provided and attendance at meetings of members (groups)
- c. Oversee board and management in managing cooperatives
- d. Bear the risk in case of loss

8 The active involvement of the members can be done in the form of capital investment, participation in decision making, product development, and culture of putting the interests of members. The active participation of cooperative members conducting business transactions will strengthen the business of self reliance [3]

Besides due to the low understanding of member's human resources towards the cooperative, another major cause of low member participation is allegedly related to the low performance of the board, which occurs due to the low understanding of human resources of the cooperative towards both cooperative objectives, cooperative values and principles (co-operative identity), as well as cooperative business management. Management (board) as the manager of the cooperative must have other plus capabilities related to the cooperative's business (cooperative's entrepreneurship). Nur Sutrisno in [4], stated that the main problem is the cooperative human resources (HR) itself, which is shown by the low capacity of the Board, Supervisors, and the business in managing, overseeing and / or managing the organization's activities and cooperative effort, and the low member participation in the cooperative, either as owner or customer cooperatives.

Some other factors that cause weak competitiveness of cooperatives in Indonesia include :

1. Lack of attention of cooperative management.

The reality in the field, many cooperative boards who are also community leaders. Community leaders are regarded as the most intelligent and courageous person to argue and connect with various parties, so directly elected to be a cooperative management. The problem is that community leaders have various matters outside the affairs of the cooperative, so little time is devoted to managing the cooperative. As a result, many cooperative issues are not resolved properly. This condition is exacerbated by the low system of delegation conducted by community leaders, because the average member of the cooperative has a low level of education.

2. Low of managerial skill of cooperative board.

Managerial skill of cooperative board is low, making it difficult for cooperatives to maintain trust from members or improve the trust of banks in order to obtain a capital loan. With relatively small business capital, the business volume is very limited. However, if the cooperative wants to increase the volume of activities, the skills possessed can not cope with considerable effort. In addition, with low incentives, people are not moved to run large complex businesses.

As the member's executive committee, the board plays an important role in guarding the cooperative wheels. Therefore, their performance should always be monitored and assessed with measurable indicators. The board has a very decisive role in directing all cooperative activities, both in terms of institutional and business. Although, for example, the cooperative has a great manager, but if the board is not competent, it may not be worth much. A board must always improve its competence through learning activities. 11 Learning is the process whereby knowledge is created through the transformation of experience" [5]. Experiential learning or experience-based learning is one method of learning by studying, following, and analyzing experiences gained either by yourself or others in studying something of science, attitude and skills as one effort to increase one's competence. Experience is the primary teacher, besides it is based on the science of andragogy that adults have experiences and experiences can be communicated to others in enhancing their insight. The success of a person can be used as a reference for others therefore the method of experiential learning can be implemented in non-formal education, especially in coaching women cooperative members. 2 This is important as constructivist theories of learning neglect issues of power. For example, Michelson [6] argues that a focus on reflection about experience is dualistic (body/mind) and that it disregards relations of power. She points to how the process of prior learning assessment makes the body invisible where reflection and experience are seen as two separate processes – i.e. the reflection of the mind is in the foreground and the bodily experience invisibly present in the background. Similarly, Fenwick [7] holds that experience and the knowledge-making process (reflection) are construed as two separate elements. She says: 'reflection itself is experienced, and experience as event cannot be separated from our imaginative interpretation and re-interpretation of the event'. Thus, she argues that one cannot separate experience from reflection and knowledge [8].



When human beings share an experience they can share it fully, concretely, and abstractly. Action research and laboratory training are based on feedback process. Lewin borrowed the concept of feedback from electrical engineering to describe a social learning and problem solving process that generates valid learning. Learning is the process whereby knowledge is created through the transformation of experience.

Joint responsibility is one of the concepts of managing human groups by providing shared responsibility. The joint liability in the cooperative here is the management of members of the cooperative by advocating in advance establishing groups to be able to obtain loans as capital of a business. The task of cooperative management is to foster these groups in order to expand their business, the task of the board helps to market the group results so that the business is sustainable, and can pay the loan installment.

In Indonesia, women are a large number of workers, their potential, and their role in national development. In the world of work, most women work in informal sectors or as subordinated and exploited laborers. Situations that do not benefit the women demand efforts for liberation and empowerment [10]. In order to empower women, one way is through education both formal and non formal education with various methods and techniques. One of the educational paths considered relevant to the current situation is learning to be self-employed and cooperative which can be obtained through education and training.

The education of women cooperative board is still low on average. This is in line with the results of the research of the Development Economics Foundation Laboratory (LPEP) of Unair [11], which states that the capacity of women's cooperatives board, can be known based on the education level of the board. The board has a high school education level of 6%, junior high level of 57%, college level 2% and elementary school by 35%. In view of these conditions, the need for increased board capability is necessary through the improvement of cooperative management skills so that education and training management becomes necessary. Especially if considering the participation of members of cooperatives in general is also still within the range of 50%. So the need for education management and training for women cooperative management to improve its performance in order to give service to its member, must be identified and formulated appropriately.

From the result of the study on women's cooperatives in 2006, it can be seen that the existence of women cooperatives in Indonesia are significant although not many large women cooperatives, but women's cooperatives are able to assist the Government in overcoming national problems such as reducing unemployment, improving health, and addressing gender issues. Cooperatives are a place for women to improve the family economy, self-actualization for women. Women are no longer merely housewives but cooperatives have proven their superiority in empowering women as pioneers in helping micro enterprises in their region. Women's cooperatives therefore need to be grown and encouraged [12].

Recapitulation result of data confirmation of Women Cooperative in West Java, based on data sources from West Java Provincial Cooperative Office in 2012 shows the number of Women's Cooperative in West Java is a number of 476 cooperatives. Of these, 30 cooperatives are declared inactive. One hundred and thirty other cooperatives, its development shows a stagnant condition, some woman cooperatives are very successful while others are less active, this is a problem that must be followed up in order to develop the women cooperative. Relationship between cooperative education with member participation shows the learning process and the competence of the training instructor simultaneously positively and significantly related to the participation of the members. This is in accordance with the results of Enita et al. [13] research which concluded that the participation of the members of the cooperative can be enhanced by improving the quality of service to members, involve members in various activities, providing adequate facilities and infrastructure and enhance the capabilities of Board in managing, as well as provide a useful education and training. Therefore, one effort to increase the participation of members can be done through education or training.

### RESEARCH METHODS

The research used is qualitative with case study approach that is socialization and implementation of experiential learning based on joint responsibility of members of women farmers cooperative (Koperwat) Sumedang. As the



subject of research it comprises 30 members of the cooperative that made 3 groups as a model of the concept of joint responsibility.

Observed data are changes in knowledge, attitude, implementation of the concept of responsibility and implementation of experiential learning, in the development of participation of members of the joint liability group. The data obtained in the analysis then triangulated for the trustworthiness in the data analysis.

## RESULTS AND DISCUSSION

### Stage of socialization of experiential learning based on the concept of joint responsibility.

The number of members of Koperwat is 151 people while the number of administrators is 3 people, currently the chairman of Koperwat is Tati Herawati SPd, with the address of Koperwat office, Village of Sindangsari, Sub district of Sukasari, District of Sumedang. The number of members present during the socialization of 36 members and 3 cooperative management. Stages of socialization are:

- a. Self-introduction and delivery of goals
- b. Explanation of cooperative members' participation
- c. Explanation of learning
- d. Explanation of the concept of joint responsibility in cooperatives
- e. Explanation of business development for cooperative members
- f. Distribution and willingness to be a member of the joint liability group
- g. Preparation of follow up plans and evaluation stages

From the results of socialization, the method of experiential learning that is exemplified based on success story, inviting business actors who have succeeded, giving co-operative guides that will transmit the success of the group of mutual responsibility so that the other guides who will foster group liabilities jointly. The guides are from cooperative management, so the task is to foster and ensure that group members can return the loan to the cooperative. While the concept of joint responsibility is associated with that if any member can not pay the mortgage then all members of the group work together to pay, so fellow members will help each other for the development of the group that indirectly develops the cooperative. From this activity, 3 groups of mutual responsibility with 5 members of each member are Mawar Berkah group, Hijau Subur group and Barokah Jaya group. For business development still varied yet can be grouped in one same kind of business, grouping more emphasized at proximity of house location to facilitate guide in doing evaluation and coaching.

From the observation, cooperative members who are interested to engage in the implementation of experience learning based on the concept of joint responsibility only 50%, this is because they have not been able to accept the concept of this responsibility. They feel that they have to bear the burden of the mistakes of others, and even spend money to pay the mortgages of others who are not paid, such a concept can not be understood or accepted, this is in accordance with the concept of innovation adoption that some groups of people will see others do such innovations, so as not to fail.

The results of interviews with participants of the Mawar Berkah group, argued that they will try to follow the concept of mutual responsibility, will present every coaching, following guide rules and recommendations, separating the business finances pioneered, so that in one group can smoothly in installments loan. While the opinion of the Hijau Subur group, to keep the installments on time, then they agreed to work together sell each other merchandise, it is expected that every day there are goods sold so as to meet the payment of installments. Barokah Jaya Group, said that they choose group members with adjacent houses and choose the group leader who already have business so that members are directed to the products that are often asked by consumers.

The results of interviews with participants who did not follow the group of joint responsibility, revealed some things that they still feel, among others, still a sense of confusion in running the concept of responsibility, the fears of his business will be less successful, not having business thinking to be developed, not willing to bear the debts of members who stalled installments, not willing to become chairman of the group with the responsibility of collecting installments members.



## **Implementation phase**

According to the agreement, each group is given a loan of 5 million rupiah so that each member get a loan of 1 million rupiah which is returned within 1 year with a bi-weekly installment of Rp 45,850.- The installment payment is determined every Friday 2nd week and 4th week in a month after four o'clock, gathered at the chairman's house for coaching by the guide. The results of observations month 1 to month 3, shows that the business undertaken by each member varies, among others, selling food, sandals, veils, shirts, household appliances worth ten thousand for 3 kinds, flowers plants, or increase the business capital that has been done. So that each group of business type is different. This shows that they are eager to expand their business, with different types of business. They assume no competition in seizing the consumers and high-ending each other helps to keep the group to move forward did not experience the congestion in loan repayments.

The guidance of experiential learning is done by the guide through the development of business development which is currently occupied, teaches the concept of economy in the last business delivered that every day should be able to set aside 5 thousand for loan repayments. This concept went smoothly for 3 months of observation and all members were able to pay the mortgage and the business went well.

At the coaching meetings there were also exchanges of experience from successful members and help solve problems for other members, this is done continuously, so that all members are able to pay the mortgage. The concept of joint responsibility can form human beings as group members to help each other in groups, because group success is a shared responsibility. This stage of mutual development is done in every meeting while taking the deposit money is 2 weeks, led by a guide from the cooperative.

Some field notes obtained from interviews with participants indicate that, they feel light with the installment every day 5 thousand rupiah, and try not to delinquent, so every time come home from selling, they stopped by the group leader's house to hand over the daily installments. While according to the opinion guide, the concept of installment every day can help to discipline group members and lighten the burden of the group leader, so the risk of delinquency can be minimized.

## **Impact evaluation phase of the implementation of a joint-based experiential learning experience**

Impact evaluation is done 6 months after co-operative counseling based on joint responsibility. Evaluated materials include group dynamics, group member business development, loan repayment ability and barriers in the implementation of the concept of joint responsibility.

### *Dynamics of joint liability group*

The results of evaluation after 6 months of formation of joint liability group showed that overall 3 joint liability groups showed the progress shown by group integrity with each member, the existence of simple organization is clear in each group namely the appointment of chairman, secretary, treasurer and member. Each group has 2 books that is to note the activities of coaching and general financial books are still very simple.

Group integrity is indicated by each group consisting of 5 people with different efforts, the schedule of weekly meetings is the time of group consolidation, all activities undertaken during the meeting are written in the group activity book which will be relayed at the next group meeting . So for those who are unable to attend during the meeting, can find out the results of the meeting at the next meeting. This motivates members to be diligent in attending meetings and subsequent coaching, without having to feel inferior because of the lack of progress of the group.

The results of interviews with the head of the group Mawar Berkah, Hijau Subur and Barokah Jaya, showed that the concept of joint responsibility requires the group leader to get closer to the members, more attention and help the member's business difficulties, listen to complaints and motivate members to keep trying, and must be bothered by daily collecting and recording deposits of its members.

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### *Group business development*

Each group is given a loan of 5 million rupiah which is divided into 5 members so that each person gets 1 million rupiah for business capital. Businesses undertaken may be business development that already exist or new business, so that the mix is expected to be a media transfer of skills in business. The results showed that of the total 15 group members, 9 people (60%) showed positive business growth, 3 (20%) were stagnant and 3 (20%) were less profitable.

In each group there is one person who already has business, who is appointed as group leader to develop new members, tenacity in business, selection of business type and continuous coaching is expected to assist the acceleration of business development that is being pioneered. The concept of experiential learning, where learning through successful experiences, and sharing experiences and solving problems at each meeting are expected to improve the skills in the business.

### *Loan repayment ability*

Loans obtained by each member of the cooperative are 1 million rupiahs which are returned within 1 year with a 2 week installment amounting to Rp 45,850.- Installment repayment time has been determined on every Friday 2nd and 4th week. Under the agreement to replenish the cash Group, then each installment is Rp 50.000, -, so cash is Rp 4.150, - the purpose of collecting cash is to lend when there are members who can not pay the installment, it will be paid from cash. This provision only applies a maximum of 2 times the inability to pay.

Based on the evaluation results for 6 months of installment payments, there are 12 people (80%) who regularly pay and 3 people (20%) who have never been able to pay, so paid from cash, thus the concept of mutual responsibility can run well. Implementation of the concept of joint responsibility can proceed with clear agreement from all members of the group, the sense of responsibility of each member and the sense of unity in the group. Increasing the brave attitude of entrepreneurship, grouping and responsible in groups is the impact of the concept of joint responsibility.

The results of interviews with cooperative management who said that the concept of mutual responsibility that is implemented and in collaboration with experiential learning indicates an increased member participation rate which is indicated by the timely installment, the head of the group of mutual responsibility helps the board in fostering members of the cooperative.

### *Obstacles that arise in the implementation of the concept of joint responsibility.*

The concept of joint responsibility to invite others to be willing to bear the burden of others in the group, on the one hand the cooperative as a lender assisted in repaying the loan because there is no arrears in loan repayments. The obstacles that arise in the implementation of the concept of joint responsibility are the absence of a sense of togetherness in the group, therefore it is necessary for a group leader capable of leading, managing, modeling, fostering and growing together within the group.

Culture of each region is different, in West Java is famous for the culture of rereongan sarumpi that invites mutual cooperation in solving problems, should be easier in the implementation of the concept of joint responsibility. But based on the analysis, 15 people (50%) of cooperative counseling participants are not ready to implement this concept of responsibility, they prefer to observe first, this is in accordance with the concept of adult learning.

## **CONCLUSIONS AND RECOMMENDATIONS**

### **Conclusions**

1. Cooperative extension with the method of experiential learning and the concept of joint responsibility can improve the knowledge and attitude of the participants as shown by the formation of 3 groups of joint responsibility.

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2. Implementation impact of experiential learning and the concept of joint responsibility is shown by the increase of entrepreneurship and cooperative skills towards 15 people (50%) of extension participants.
3. The impact of behavior change occurs on everyone who is a member of the concept group of joint responsibility shown for 6 months can pay installments on cooperatives (100%) without arrears.

### Recommendations

Implemetation of the concept of mutual responsibility can be disseminated in other cooperative environments by first; creating a pilot group, which serves as a learning tool for the new group. Thus, the effectiveness of socialization in order to increase the knowledge, awareness and positive attitude of the participants on the implementation of the concept of mutual responsibility can be more easily achieved.

### ACKNOWLEDGMENT

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