



**ANALYSIS OF STRATEGY WOMEN'S COOPERATIVE POTENTIAL  
DEVELOPMENT BASED ON HUMAN RESOURCES**

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**ABSTRACT**

This study is a qualitative study, aimed at analyzing the development of Human Resources in women's cooperatives in Lumajang Regency using Strength, Weakness, Opportunity, and Threats analysis, so that it becomes a consideration in determining the strategy for developing women's cooperative business. The target of this study was 54 women's cooperatives. The research used were primary and secondary data's. The data collection technique used a questionnaire. The results of this study indicate that the strengths of women's cooperatives in Lumajang Regency are the level of knowledge and experience of cooperative managers, both with an average service period of 8 years. The level of education of the management is good, generally high school or equivalent. The internal capital and financial management of the cooperative is good, namely by paying attention to the principles of good and healthy governance. Women's Cooperatives strive to maximize their strengths as supporting factors for improving performance so that the weaknesses of Women's Cooperatives can be minimized. The results of the IFAS matrix analysis in the form of opportunity factors show that the potential for cooperative development due to the presence of a third party to establish partnerships through the support of information technology and government policies is very good. There is potential for business network cooperation between women's cooperatives at the regional and area levels, opportunities through government programs in the development of women's cooperatives and ease of licensing in the formation of new cooperatives as well as an increasingly open and conducive cross-sectoral business climate.

**Keywords:** Strategy, Development, Potential, Cooperatives, Women

**A. INTRODUCTION**

Women's cooperatives in Lumajang Regency have significant potential to become strong and sustainable pillars of the local economy. By exploring and developing existing human resources, these cooperatives can become the main driving force in empowering women's economy at the local level. The role of women's cooperatives is not only limited to the economic aspect, but is also an important means to advance social welfare and gender equality. To conduct an in-depth analysis of the strategy for developing the potential of women's cooperatives in Lumajang Regency with a primary focus on strengthening human resources, a systematic approach must be carried out by identifying the challenges faced by women's cooperatives, opportunities that can be utilized, and strategic steps that can be implemented to improve the performance and sustainability of cooperatives. By understanding the dynamics and needs of women's cooperatives in the local context, it is hoped that it can provide useful guidance for stakeholders, both from government, academics, and the general public, to support the development of women's cooperatives as one of the important instruments in building an inclusive and sustainable economy in Lumajang Regency.

Cooperatives are business entities whose members are several people or business entities. Cooperatives are a people's economic movement based on the principle of family. Cooperatives aim to advance the welfare of members in particular and society in general. Cooperatives have provided equal opportunities for many female workers in utilizing their potential so that women can actively participate in the decision-making process. Cooperatives are also the embodiment of values and principles in carrying out women's empowerment. By forming themselves into cooperatives, they can benefit from economies of scale and increase their access to the job market (Mali, 2021). Therefore, in running their businesses, the cooperative movement must pay attention to ethical values (Devanti, 2017). The existence of women's cooperatives in Indonesia is quite significant, although there are not many large women's cooperatives, but women's cooperatives are able to help the government in overcoming national problems such as reducing unemployment, improving health, improving education and overcoming gender issues. (Hidayah et al., 2023)

Women's cooperatives are a forum for women to improve the family economy, self-actualization for women. Women are not only housewives but cooperatives can prove their superiority in empowering women as pioneers in helping micro-enterprises in their areas. According to data from the Lumajang Regency Trade and Industry Office (2024), there were 219 women cooperatives consisting of 14 non-program women cooperatives and 205 government program women cooperatives that received grant stimulation from the East Java Provincial Budget of IDR 25,000,000 each in 2009. Then as many as 25 women cooperatives with good performance received additional grants of IDR 25,000,000. The problem with women's cooperatives in Lumajang Regency is that on average there are indications of a decline in the quality of cooperative governance. Among them is the implementation of the annual member meeting (RAT). This indicates that efforts to provide cooperative counseling to women's cooperative administrators and supervisors are still not optimal. In addition, empowerment efforts have not been fully implemented so that the chances of success of women's cooperatives in Lumajang Regency will be hampered and ineffective. Another problem is that the performance and benefits of women's cooperatives have not been felt by the community. Because the ineffectiveness of Women's Cooperative causes the community to borrow from KSP (Savings and Loan Cooperatives) with high interest rates. The low performance and involvement of Women's Cooperative are caused by the lack of understanding of the management and members of the importance of performance accountability as mandated by Article 26 paragraphs 1 and 2 of Law Number 25 of 1992 concerning cooperatives. This will trigger the absence of an evaluation which is very important so as not to have a negative impact on the sustainability of the Cooperative Movement. In the program analysis carried out on the technical guidance program for the women's cooperative community, there are indications that the ability of the management and members in managing the organization is not optimal so that cooperative activities have not run optimally. The analysis uses the conceptual variables of Zakirin & Arifin, (2022) which include efficiency, adequacy, equality, responsiveness and accuracy. The concept of empowerment is taken from the concept of Indah Anisykurlillah (2013) which states that the implementation of empowerment consists of developing support (motivation), allocating resources, increasing opportunities (opportunities), and knowledge and skills to increase capacity to raise potential and awareness of empowerment to take real action. The scope of the problem to be discussed in this study is to analyze the effectiveness of the implementation of the Women's Cooperative empowerment program in Lumajang Regency.

Formulation of the analysis strategy for developing the potential of women's cooperatives based on human resources in Lumajang Regency using SWOT Analysis, namely identifying Strengths, Weaknesses, Opportunities, Threats. So that it can formulate a potential development strategy from the SO (Strength-Opportunity) analysis, namely maximizing strengths to seize opportunities, ST (Strength-Thread) namely maximizing strengths to avoid threats, WO

(Weakness Opportunity) namely minimizing weaknesses to seize opportunities, and WT (Weakness-Threats) namely minimizing weaknesses to avoid threats. With this strategy formulation, women's cooperatives will be able to strengthen their businesses, overcome their weaknesses, obtain opportunities and avoid threats (Mutia, 2022). It is certain that if a cooperative can develop its potential, it will be able to improve the welfare of its members better. From this phenomenon, the formulation of this research problem is as follows:

1. How is the Competence of Human Resources in governance in women's cooperatives in Lumajang Regency?
2. How can internal and external factors develop business potential in women's cooperatives in Lumajang Regency?
3. What alternative strategies can be implemented in the management of women's cooperatives in Lumajang Regency?

## **B. RESEARCH METHODS**

The research approach is a qualitative descriptive approach based on phenomenology which is a study of a person's life experience, or a method for studying how individuals subjectively feel experiences and give meaning to the phenomena they experience. Determination of subjects was carried out by purposive sampling (Arifin, Pratama, & Utomo, 2023). The number of informants obtained by researchers depends on the time and resources available. The informants selected in this study include: 1) Head of the Cooperative and Micro Business Service of Lumajang Regency as the person in charge, 2) Regional Cooperative Council of Lumajang Regency as the person in charge, 3) Head of Institutional Division and Head of Extension Section as officials who prepare and implement programs in the field of cooperative institutions, 4) Administrators of several Women's Cooperatives in Lumajang Regency, namely from 50 Women's Cooperative Lumajang Regency with the highest Remaining business results. Data collection was carried out through interviews and documentation. Data analysis in this study was by reducing data, presenting data and drawing conclusions. In this study, researchers used several methods to test the validity of the study, namely source triangulation.

Next, use the SWOT Matrix analysis which is used to compile strategic factors based on strengths, weaknesses, opportunities and threats. The SWOT Matrix functions as a matching tool in developing 4 types of strategies, namely SO (strengths-opportunities), WO (weaknesses-opportunities), ST (strengths-threats), WT (weaknesses-threats). The SO strategy uses internal strengths to take advantage of external opportunities. The WO strategy aims to improve internal weaknesses by taking advantage of external opportunities. The ST strategy uses the company's strengths to avoid or reduce the influence of external threats. The WT strategy is a defensive tactic aimed at reducing internal weaknesses and avoiding external threats. The purpose of the SWOT analysis is to produce alternative strategies that can be applied by women's cooperatives.

## **C. RESEARCH RESULTS AND DISCUSSION**

Based on the results of data collection, it can be seen that the Development of Women's Cooperative Potential in Lumajang Regency includes the following programs:

1. Thematic Training for administrators and members

Thematic training for administrators and members at both the district and provincial levels is intended to develop the competence of administrators and regeneration of administrators as well as improve member skills, facilitated by Indonesian Cooperative Council (ICC) Lumajang Regency.

2. Brain Storming sharing experiences

Indonesian Cooperative Council (ICC) Lumajang Regency invites representatives of Women's Cooperative to share experiences with Women's Cooperative from other regions in order to increase motivation, productivity and product innovation.

### 3. Mentoring & Technical Guidance Program.

Indonesian Cooperative Council Lumajang Regency provides mentoring and assistance so that there is an increase in the quality of governance based on GCG (Good Cooperative Governance).

Participation in events related to increasing the capacity of cooperatives at the regional, provincial and national levels, for example, the outstanding cooperative competition. This is in line with the objectives of potential development put forward by Abrori *et al.*, (2022) which states that the objectives of developing community potential are to shape individuals to be empowered and financially independent, think, and act according to what they want and change behavior towards a better direction, so that the quality and welfare of their lives can gradually increase. Meanwhile, Cahyaningati *et al.*, (2022) stated that increasing the intellectualism of the MSME community can be obtained by developing support (motivation), allocating resources, increasing opportunities (opportunities), and knowledge and skills to increase capacity until they then awaken potential and awareness of empowerment to take real action. The potential development program for Women's Cooperative in Lumajang Regency has met this perspective.

## SWOT Analysis Results

The identification results based on the analysis of the internal environment of women's cooperatives in Lumajang Regency reveal internal strategic factors which include 7 strength factors and 7 weakness factors which are weighted and rated as follows:

### 1. Internal Factors Analysis Summary (IFAS)

The results of the identification based on the analysis of the internal environment of women's cooperatives in Lumajang Regency identified internal strategic factors which include 7 strength factors and 7 weakness factors which are given the following weights and ratings:

**Table. 1 – IFAS Analysis Results**

Strength Analysis				
No	Internal Factors	Weight	Rating	SCORE
1	Level of Knowledge & Experience (Average 8 Years of Service)-Good	0,10	3	0,30
2	Average Education of Management – Minimum High School (Good)	0,05	3	0,15
3	Capital & Financial Governance (Good)	0,04	3	0,12
4	Principle of Transparency/Openness (Good)	0,05	3	0,15
5	Average Members of Micro Entrepreneurs (Good)	0,05	3	0,15
6	Economic Condition of Members (Good)	0,11	3	0,33
7	Quite Conducive Work Environment	0,04	2	0,08
	Total			
Weaknesses Analysis				
No	Internal Factors	Weight	Rating	SCORE
1	Does not have SKKNI (National Competence)	0,10	2	0,20
2	Potential for Conflict is Quite High.	0,08	2	0,16
3	Member Capital is Not Optimal.	0,05	3	0,15
4	Weak Member Administrative Understanding	0,05	2	0,10
5	Lack of Working Capital	0,10	4	0,40

6	Mastery of Technology and System Innovation-Weak	0,08	2	0,16
7	Cadre formation Development is Not a Concern	0,10	3	0,30
	Total (S + W)	1,00		2,75

In table 1 it is known that the main strength of Women's Cooperative in Lumajang Regency is the economic condition of the members with a total score of 0.33 then the level of knowledge and experience in managing cooperatives is very good with an average period of service above 8 years with a total score of 0.30 While the main weakness factor of Women's Cooperative in Lumajang Regency is the lack of working capital with a score of 0.40 and Cadre formation is not a concern with a score of 0.30. The total score of internal strategy factors of strength and weakness factors is 2.75.

## 2. External Factors Analysis Summary (EFAS)

Reliability Test is a tool for external strategy factors including opportunities and threats to the company. From the results of the identification of external strategic factors, 5 opportunity factors and 3 threat factors were obtained, then weighted and rated by the respondents. The results of the weighting and rating can be seen in the table below:

**Table. 2 – EFAS Analysis Results**

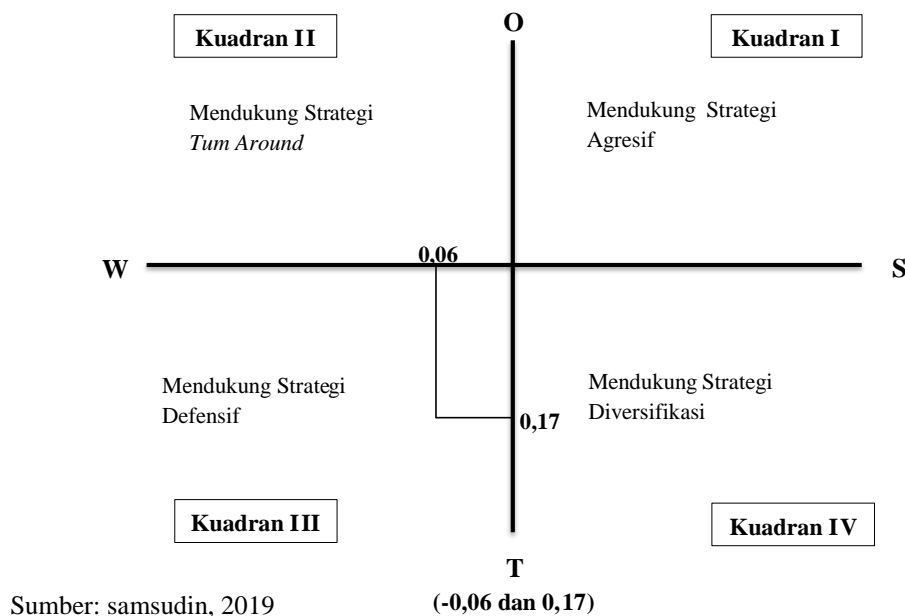
Internal Strategy Factors				
OPPORTUNITIES				
No	External Factors	Weight	Rating	Score
1	Partnership and Collaboration with corporations/ companies	0.11	4	0.44
2	Utilization of Information Technology Developments.	0.1	3	0.3
3	Government policy support (political will) for women's cooperatives continues to increase	0.09	2	0.18
4	Potential to form women's cooperative associations at the regional level.	0.09	2	0.18
5	Potential to form cross-cooperative business networks	0.08	2	0.16
6	Access to women's cooperative products from the government.	0.07	2	0.14
7	Openness of National Economic Paths.	0.08	1	0.08
		<b>0.53</b>	<b>14</b>	<b>1.3</b>
THREAT				
No	External Factors	Weight	Rating	Score
1	Business competition is getting tighter	0.09	4	0.36
2	Public distrust towards cooperatives due to the many frauds in the name of cooperatives	0.1	3	0.3
3	Lack of cooperative counseling	0.08	3	0.24
4	Difficulty in finding skilled and honest workers	0.04	4	0.16
5	Changes in Regulations and Laws.	0.03	2	0.06
6	Low regional economic situation and stability	0.09	3	0.27
7	Dekopin's existence is less than optimal.	0.04	2	0.08
		<b>0.47</b>		<b>1.47</b>
	<b>TOTAL</b>	<b>1</b>		<b>2.77</b>

Based on Table. 2, it is known that the total score for external strategy factors is 2.77. The main opportunity for Women's Cooperative in Lumajang Regency is the potential for Partnership and Collaboration with corporations with a score of 0.44. Then the Utilization of Information Technology Development with a total score of 0.3. While the main threat factor for Women's Cooperative in Lumajang Regency is Increasingly Tight Business Competition with a score of 0.36 and Public Distrust of Cooperatives due to the many frauds in the name of cooperatives 0.3.

The results of the analysis carried out for the development of Women's Cooperative in Lumajang Regency are determining the priority of the strategy from the strategy formulation contained in the IFAS and EFAS Tables. From the SWOT analysis in the table, the priority of the strategy for the development policy of Women's Cooperative in Lumajang Regency is determined. To determine the priority of the strategy, an assessment of these factors is carried out. Furthermore, the results of the addition of weights and factor ratings are applied to the quadrant coordinates, with the assumption that strengths and opportunities are considered to have positive values, while weaknesses and threats/challenges are considered to have negative values. Based on the IFAS and EFAS tables, the x-axis value is the difference between total strengths minus total weaknesses ( $S - W = x$ ) and the result is  $1.46 - 1.52 = -0.06$ . The y-axis value is the difference between total opportunities minus total threats ( $O - T = y$ ) and the result is  $1.30 - 1.47 = -0.17$ .

### Multiple Linear Regression Test

Multiple linear regression analysis not only measures the strength of the influence of independent variables on dependent variables, but also shows the direction of the influence.



**Figure 1. Cooperative Development Strategy Matrix Analysis**

From the analysis results, the position of the Women's Cooperative business in Lumajang Regency is in Quadrant III. This quadrant shows the situation of the cooperative facing very large market opportunities, but on the other hand, the cooperative faces several obstacles or internal weaknesses. This position indicates that Kopwan in Lumajang Regency has weaknesses



but still has opportunities. Based on the IFAS and EFAS analysis, the priority strategy for Kopwan in Lumajang Regency is the W-T strategy. The focus of the Women's Cooperative strategy in Lumajang Regency is to minimize internal problems so that they can seize greater market opportunities or in order to improve business performance. Human Resource Competence in managing the Women's Cooperative business in Lumajang Regency must be improved. Implementing the GCG System consistently by adopting the implementation of GCG in corporations (NV, Public sector or cooperatives abroad that perform well).

Internal factors that can develop the Women's Cooperative business network in Lumajang Regency include optimizing cooperative facilities and resources that directly affect the progress of the cooperative (organization, human resources, business units, and finance). Meanwhile, external factors of Women's Cooperative in Lumajang Regency that have a direct and indirect influence on the progress of cooperatives are government policies in the fields of economy, socio-culture, technology, and competitors. Alternative strategies that can be implemented by Women's Cooperative in Lumajang Regency are the realization of voluntary and open principles. Most mothers who decide to become members of Women's Cooperative do so of their own accord, without coercion from any party, solely to improve the family economy. Women's Cooperative Lumajang Regency is open and makes it easy for anyone who wants to join. Opportunities for Women's Cooperative in Lumajang Regency are Partnerships and Collaborations with corporations based on Nuryadi et al., (2023) in running business units according to needs. The challenges for Women's Cooperative in Lumajang Regency are relatively low competition in several business units. The use of technology, media, and promotional systems in an effort to inform the public about the location of cooperatives has the opportunity to maintain market share. Cooperative awareness in holding cooperative education and training for members is low. The development of information technology that can be utilized properly. (Pratama, Sakti, & Listiadi, 2022)

#### **D. CONCLUSION**

Based on the results of the research and discussion and analysis that have been carried out, the conclusions of the study are as follows:

1. The results of the IFAS matrix analysis are very important as a reference in loading strategies based on the strengths and weaknesses of the Women's Cooperative in Lumajang Regency. The strengths of the Women's Cooperative in Lumajang Regency are the level of knowledge and experience in managing cooperatives, both with an average dedication of more than 8 years, the educational level of the management is mostly high school or equivalent, Good Capital & Financial Governance, Good transparency / Openness, Members are on average good micro entrepreneurs, Good economic conditions of members, Fairly conducive work environment, Women's Cooperative in Lumajang Regency tries to maximize its strengths as factors that support performance progress, while the weaknesses of the Women's Cooperative in Lumajang Regency continue to be minimized.
2. The results of the EFAS matrix analysis in the form of Opportunity Factors for the the Women's Cooperative in Lumajang Regency in its development are the potential for Partnership and Collaboration with corporations/Companies, Utilization of Information Technology Developments, Government policy support (political will) for women's cooperatives continues to increase, Potential to form women's cooperative associations at the regional level, Potential to form cross-cooperative business networks, Access to women's cooperative products to the government. Openness of the National Economic Path.
3. From the results of the analysis, the position of the Cooperative business is in Quadrant III. This quadrant shows the situation of the cooperative facing large market opportunities, but the Women's Cooperative in Lumajang Regency faces several weaknesses but still has

- opportunities. Based on the IFAS and EFAS analysis, the strategic priority of the the Women's Cooperative in Lumajang Regency is the W-T strategy.
4. The S-O strategy for the development of the the Women's Cooperative in Lumajang Regency are cooperation with corporations/companies, increasing the quality and quantity of business promotion to reach a wider market, especially young women, partnering with local government businesses in the procurement of goods/services or business financing, subsidized housing financing, and digitalization services.
  5. The W-O strategy for the development of the the Women's Cooperative in Lumajang Regency is to carry out cooperative governance training for administrators, design SOPs periodically to suit contemporary business models, improve and develop relevant business units and review inefficient business units, improve technology-based administration systems to be able to compete, improve promotional media.
  6. The S-T strategy in the development of the the Women's Cooperative in Lumajang Regency is to diversify products to face business competition, recruit professional staff and experts in the fields of IT, E-Commerce and digitalization, implement GCG to increase trust so that they are willing to cooperate, collaborate with ICC on all fronts.

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