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ANALYSIS OF DEVELOPMENT AND PERFORMANCE OF COOPERATIVES PLANTATION PARTNERSHIPS (STUDY ON PLANTATION COOPERATIVE MANAGEMENT OF PRIMARY COOPERATIVE CREDIT PROGRAM FOR MEMBERS (KKPA) IN SEBERIDA DISTRICT, INDRAGIRI HULU REGENCY)

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Abstract

One of the efforts to optimize smallholder plantation development programs' achievement is through a synergistic pattern of plantation development between large companies and farmer communities. The plantation partnership program with the Primary Cooperative Credit for Members (KKPA) pattern is hoped that harmonious, mutually beneficial, and sustainable plantation development can be realized. This research was conducted to compare plantation partnership cooperatives' development and performance with the Primary Cooperative for Members (KKPA) scheme in Seberida District, Indragiri Hulu Regency, Riau Province. This study uses a quantitative descriptive approach; the data used are primary and secondary. Data collection methods are documentation and questionnaires. The development of cooperatives is analyzed using growth indicators in members and participation of cooperative members, development of cooperative management, and growth in capital and business volume. Cooperative performance is analyzed using the Balanced Scorecard approach. With this approach, it is expected to provide a complete picture of the performance of the KKPA Cooperative from various aspects, namely; Financial aspects, customers, internal business processes, and organizational growth and learning aspects. The results showed, although the number of members did not experience a significant increase, the participation of members, cooperative management, and the growth of capital and business volume of the KKPA cooperative periodically showed the progress that was getting better. The performance of the Balanced Scorecard in the financial aspect can show a reasonably good performance. Performance on the customer aspect, internal business process, and growth and learning aspects of the KKPA Cooperative show adequate or moderate performance. These results also explain that in the financial and non-financial aspects, the KKPA Cooperative performance is still not optimal. The KKPA Cooperative still has to strive to improve its performance by planning. Furthermore, better financial governance, making business steps and strategies that are more value-added oriented and broadening the KKPA Cooperative vision that has far-reaching capabilities in the future.

Keywords: *KKPA Cooperative; Development; Balance Score Card Performance*

INTRODUCTION

A cooperative is an organization launched and supported by the government to improve the standard of living of the community through increasing per capita income for both members and non-members. As stated in Law Number 25 of 1992 concerning Cooperatives in Chapter 1 Article 1, which is meant with a cooperative is a business entity with individual members or a combined legal entity based on its activities based on the cooperative principle as well as a people's economic movement based on the principle of kinship. Cooperatives are everything related to a cooperative's life, while the cooperative movement is the whole cooperative organization and cooperative activities that are integrated towards achieving common goals.

Cooperative as a people's economic movement and as an agency that has a role in realizing a just and prosperous society is expected to be managed profess so that it is strong and independent so that one day it is proven that it can play a role as a pillar of the Indonesian economy. To increase the role of cooperatives in national economic life, realizing society fair and prosperous. Cooperatives need to be socialized and empowered to grow and develop as an economic movement originating from the community itself. Cooperatives in the fields of production, consumption, marketing, and services need to be continuously encouraged, developed, and improved to be independent and become significant players in the community's economic life.

The development of cooperatives in the Indragiri Hulu Regency did not run smoothly. It can be seen comparing the number of active cooperatives, and the number of cooperatives declared inactive from 2010 to 2019. The number of cooperatives in the Indragiri Hulu Regency grew, to be precise, from 2010 as 201 to 268 cooperatives in 2019. Or an increase of 67 cooperatives or growing by an average of 32% per year. Although the number of cooperatives is always growing, only 75% of the total number of cooperatives in Indragiri Hulu District are located in an active condition and 25% in an inactive condition. The cooperative growth data is lower than the national cooperative development data (Sumbe: Department of Cooperatives and UKM, Indragiri Hulu Regency).

To increase the role of cooperatives in national economic life, to create a just and prosperous society. Cooperatives need to be socialized and empowered to grow and develop as an economic movement originating from the community itself. Cooperatives in the fields of production, consumption, marketing, and services need to be continuously encouraged, developed, and improved to be able to be independent and become significant players in the community's economic life. Cooperatives with a partnership pattern are cooperative models that have developed well by showing the development and increased performance through acceptable agricultural practices and good management practices (Suharno et al., 2015). The concepts and patterns of partnerships offered between one company and another may vary. Several things that influence the concept and pattern of partnerships are the types of commodities cultivated, consumer demand for cultivated commodities, and market share of cultivated commodities. The role of State-Owned Enterprises (BUMN), Private Owned Enterprises (BUMS), and Cooperatives in the national economy has their respective patterns and roles so that until now, they can compete healthily, but the business sector controls the lives of many people and can be done by people. Many (people's economies) are ideally implemented by cooperatives (Tjakrawerdajetal, 2017).

In Indragiri Hulu District, Riau Province, and especially in Siberia District, a community oil palm plantation development program has developed with a synergistic plantation development pattern between large companies and the community called Primary Cooperative Credit for Members (KKPA). KKPA or Primary Cooperative Credit for Members is a credit facility

provided to participating farmers through KUD and used to build foster children's gardens, land procurement for plasma plantations, or project KKPA. Originating from the handover of land by landowners/owners handed over to the State through local governments, which in turn intended for plasma participating farmer groups to become plasma plantations ((Yarsi, 2006, in Made et al. 2017). The partnership process is inseparable from the rights and obligations between smallholders and the nucleus company.

Figure 1. Chart of Cooperation in Partnership Patterns between Farmer Groups and Core Companies through the KKPA Cooperative.

In addition to channeling partnerships, the KKPA cooperative also has a role as supervisor. It determines the price of the main commodity of oil palm and partner companies or core companies, where the partner company will authorize the cooperative to supervise cooperative members in using production facilities and selling fruit. Results of the core company to run smoothly. The partnership that is carried out includes the production facilities provided by the company. It is done starting from the production process, where the company's company's facilities have to be given to farmer groups. Marketing, where the harvest from farmers will be managed by the cooperative and then directly accommodated by the company, during the two decades of the KKPA Cooperative's journey, the collaboration has been running with good, and the results through a partnership between the company and the KKPA cooperative have been able to develop the regional economy and community welfare.

The task of cooperative management is to collect, coordinate, and develop the cooperative's economic potential to become a force to increase the standard of living of members by creating added value. It can be done if existing resources can be managed efficiently, creative and innovative, and balanced with robust management capabilities. Cooperative management has the task of generating the potential and available motives by understanding the business work's objective conditions and members who must be treated like other humans. Management must always think one step ahead in providing benefits compared to others, and the way is how to encourage members or be moved to choose cooperatives as a more rational alternative in carrying out economic transactions.

The most common problems experienced by cooperatives and cooperative groups are lack of member participation, poor control of organizational management, lack of operational

management skills, lack of understanding of cooperative policies and principles, and low awareness and promotion of cooperatives by government offices (Elena. & Tanira, 2014). Nationally, the number of cooperatives is increasing, but some cooperatives do not hold annual member meetings and do not have managers; the cooperative business volume has increased every year (Agusalim, 2018).

Performance is the ability to do something to achieve predetermined goals or results achieved according to the size applicable to the work concerned or record the gains resulting from a particular job's function during a specific period. Cooperatives with good management have not guaranteed better performance, meaning that the cooperative's performance is also inseparable from the involvement and active participation of members and other stakeholders. It means that a cooperative's success depends on management and how the members or other interested parties (Rebelo et al., 2017). Performance measurement requires a concept that balances the measurement of financial and non-financial aspects to build capabilities for long-term interests and limitations in traditional management (Oktaviansyah, 2015). Measuring company performance is very important for management to evaluate company performance and plan future goals. The Balanced Scorecard is a new management tool in which the Balanced Scorecard translates its mission and strategy into a comprehensive set of measures that provide a framework for measurement and strategic management systems (Mulyadi, 2001).

Since 1999, the KKPA Cooperative has contributed to the community's economic growth in Seberida District. However, as an institution, the extent to which the KKPA Cooperative has grown and developed and is performing requires an analysis that can explain the development and performance of the KKPA cooperative from various perspectives resulting from This analysis can be used to guide a clear direction regarding the strategy and objectives as well as the focus that the KKPA Cooperative should undertake in the future.

THEORETICAL REVIEW

In the Law of the Republic of Indonesia No. 17 of 2012 concerning cooperatives, a cooperative is defined as a legal entity established by an individual or a combined legal entity, with the separation of the members' assets as capital to run a business, which fulfills common aspirations and needs in the economic, social and cultural fields following the values and cooperative principle. The cooperative aims to improve the welfare of members in particular and society in general. This statement implies that improving the welfare of members is the main goal and priority of the cooperative. In the cooperative economy, cooperatives are service-oriented (maximization of services). However, in terms of differences in orientation, the cooperative cannot be separated in terms of profit orientation (profit orientation), but by making adjustments to certain things so that it continues to maximize services directed to members, resulting in economic benefits that can be felt by cooperative members, both directly and indirectly by its members (Hendar 2002). In the 2015-2019 Ministry of Cooperatives and SME Strategic Plan, the main points are cooperative reform. Cooperative Reform's objective is to develop cooperatives into organizations capable of improving the welfare of members and providing more significant benefits to the community by continuing to apply the values and principles of cooperatives to have an impact on regional and national economic growth. The cooperative reform program targets are 1) Contribution of MSMEs and Cooperatives to the economy; 2) Increasing the competitiveness of MSMEs; 3) increasing new types of businesses; 4) Increased performance of cooperative institutions and businesses.

The cooperative with the KKPA scheme is a cooperative that receives capital incentives for plasma farmers through primary cooperatives in the form of a credit interest rate subsidy. The basis for the formation of the KKPA program is due to the weak capital owned by farmers. Based on this, the government issued a policy on plasma farmer capital through a Joint Decree of the Minister of Agriculture and the Minister of Cooperatives and Small Entrepreneurs Development No. 73 / Kits / Ot.210 / 2/98 dan01 / Skb / M / II / 1998 concerning the Development and Development of Village Unit Cooperatives in the Plantation Business Sector with a Partnership Pattern through the Use of Credit to Primary Cooperatives for Members (KKPA). Primary Cooperative Credit for Members (KKPA) is a credit facility provided to participating farmers through KUD and used to build foster children's gardens. Farmers who participate in plasma to be used as plasma plantations, the company's role as the core, namely that the company is a container for receiving harvest from farmers and a place for marketing the harvest obtained from farmers. In contrast, farmers as plasma, namely farmers, only prepare the land to be managed by the company and receive as much as 70 % and the remaining 30% to pay for the designated bank credit. The form of cooperation carried out is the KKPA pattern in oil palm cultivation projects ((Yarsi, 2006, in Made et al., 2017).

To determine the right strategy in achieving organizational growth in the future, it is necessary to have a comprehensive past performance measurement concept that focuses on the financial sector and the non-financial sector by measuring more comprehensive performance through financial and non-financial approaches. Financially, the organization will be able to make the right decisions for its long-term survival. Performance is a success that employees obtain in realizing strategic goals in four organizational growth perspectives: financial perspective, customer service perspective, process and learning and growth, and measurement of company performance is critical for management to evaluate performance—company and planning future goals. The Balanced Scorecard is a new management tool in which the Balanced Scorecard translates its mission and strategy into a comprehensive set of measures that provide a framework for measurement and strategic management systems (Suci, 2017). Balanced performance measurement to obtain a broader picture of performance results through financial and non-financial approaches can be done using the balanced scorecard approach. Performance measurement using the balanced scorecard approach is complemented by a set of financial measures of past performance with measures of future performance drivers, objectives, and scorecard measures derived from the vision and strategy. These objectives and measures view company performance from four perspectives: financial, customer, process internal business, and learning and growth. These four perspectives form a framework for the balanced scorecard (Kaplan and Norton, 2000)

RESEARCH METHODS

This research was conducted at the Primary Cooperative Credit Program Management Cooperative for Members (KKPA) in Seberida District, Indragiri Hulu Regency, Riau Province, using a quantitative descriptive approach which aims to describe an event or condition that occurs in the object of research based on the reality in the field. The data used in this study include quantitative data and qualitative data. This research uses primary data and secondary customs. The development of the KKPA Cooperative is analyzed using the Cooperative and UMKM Development indicators in the RPJM of the Ministry of UMKM and Cooperatives 2015-2019, including 1) Growth of members and participation of cooperative members; 2) Development of cooperative management; 3) Capital growth and business volume. KKPA

cooperative performance is measured using the Balanced Scorecard (BSC) instrument as follows:

1. BSC performance from a financial perspective
2. BSC performance from a customer perspective
3. BSC performance from the perspective of internal business processes
4. BSC performance from the perspective of organizational growth and learning

To give meaning to the non-financial perspective questionnaire results, it was carried out by scoring the statement items on each indicator, where each item of the statement was given a score of 1 to 5. The results obtained were consulted with the score criteria table. In a further presentation, the analysis results are based on the frequency distribution, which provides an overview of subjects' distribution according to categories, categorization using means, and standard deviation. To determine the low, medium, and high categories, determining the category with the lowest score is 1, and the highest score is 3, then the scores obtained are:

Maximum score = Highest classification x Question items

Minimum score = Lowest classification x Question items

Range = Highest Score - Lowest Score

The formulas that can be used to categorize the results of the measurement of research indicators by making them into three categories are:

Table 1 : Determination Of Non-Financial Aspects Performance Category

Category	Range	Score
Low	$X < M - 1SD$	1
Medium	$M - 1SD \leq X < M + 1SD$	2
High	$M + 1SD \leq X$	3

Source: Azwar, 2012.

Information:

M = Mean

SD = standard deviation

To recapitulate the calculation results or categorize the performance as above, data analysis using the IBM SPSS version 24 software tool in this study.

RESULTS

Development of the KKPA Cooperative

Cooperative members are both owners and users of the cooperative's services. Members influence cooperatives' progression; cooperatives can develop well when members and administrators feel an interest in the cooperative's progress. From all KKPA cooperatives up to the time this research was conducted, all cooperatives are active and routinely hold annual membership meetings (RAT). During the period 1999-2019, the number of active members of the KKPA cooperative in Seberida District was 2600 members spread across seven cooperatives, in terms of some members. From the interviews with cooperative management, there has been no significant increase in cooperative membership. However, the participation of members from year to year has increased, both in terms of attendance and activities at the Annual Member Meeting and in other activities that involve member participation.

Cooperative management is not based on coercion of authority, but through involvement and participation, cooperative managers use the same methods as management in general; it is just that the values and goals that must be fought for are the methods that make cooperative

management unique and different from other management. Its primary function is to seek cooperative leadership for elected members and administrators to develop policies and strategies that will empower cooperatives in realizing their goals or objectives. The KKPA Cooperative in Seberida Subdistrict has been able to absorb a workforce of 165 people in 2019, 150 of whom are employees, and 15 others are managers; along the way, the KKPA cooperative in Seberida sub-district has also changed management; there has even been a change in management and management. Up to 4 (four) changes, but thanks to coaching from the partner company, the management change has become a familiar dynamic that does not affect the cooperative's movement and operations. 2004 is the second year of handing over of plantations from companies to farmers through cooperatives, so since that year, the recording of cooperative financial flows, to clarify the picture of the development of KKPA Cooperative business capital from 2004 - 2019 can be seen through the growth of cooperative business capital as shown below.

Source: KKPA Cooperative In Seberida District (Processed Data)

Figure 2. Development Of KKPA Cooperative Business Capital In Seberida District

The development of the working capital of the KKPA cooperative in Seberida District can be seen through the graph of the growth of capital in the KKPA Cooperative, which tends to increase. Based on observations on cooperative financial reports, an increase in cooperative capital results from the accumulation of mandatory savings, principal savings, 1% fee funds from sales of significant commodities reserve funds, and accumulated SHU that is not distributed. Problematic capital conditions occurred in the 2008-2009 period. This decline occurred due to the 2008 global crisis, which resulted in a decline in oil palm commodities' prices.

The development of the KKPA Cooperative business volume in the Seberida District can be seen in calculating the KKPA Cooperative business volume growth index, as shown in the figure below.

Source: KKPA Cooperative In Seberida District (Processed Data)

Figure 3. Development Of KKPA Cooperative Business Volume In Seberida District

The growth in the business volume of the KKPA cooperative in Seberida District, it can be seen that the business volume of the KKPA Cooperative in Seberida District) with a fluctuating trend, where the best business volume growth was in the 2010-2013 period, and business volume began to decline in the 2014 period, this decline occurred Due to the productive age factor of the plants and the not working effectively of the business units developed by the cooperative, and this has an impact on business volume, which in general the income of the KKPA Cooperative is still concentrated on the sale of oil palm fresh fruit bunches (FFB).

The KKPA cooperative has been operating for approximately two decades, in its development, the KKPA Cooperative in Seberida Subdistrict in terms of cooperative membership has not changed significantly or has not increased significantly, but the level of member participation has increased from year to year, cooperative management has developed well with increased managerial competence in management and administrators. The development of new business units in each KKPA cooperative is significant progress that has contributed to income and strengthened cooperative capital. The analysis results of the development of the KKPA Cooperative are in line with Vladislav's research (2014). The existence of agricultural cooperatives can effectively perform some coordination functions, and agricultural cooperatives can run hierarchical economic and conventional market types of market organizations. Kumar et al. (2013), an analysis of the development of the cooperative movement in the economy, empirically shows that its development has had a significant impact over the last five years. Kimberley et al. (2004), cooperatives as a form of organization have shown that they can play many roles in community development, and most importantly, there are many practical and theoretical reasons why cooperatives are not merely pursuing economic goals but more towards the social goals of society where it is reflected in the level of active participation of cooperative members in cooperative development. Suharno (2015), Smallholder Palm Oil Plantation Farmers Cooperatives through Partnership Patterns have shown improved performance through acceptable agricultural practices and good management practices. Aguslim's research (2018), which explains the development of the number of cooperatives nationally is increasing, but some cooperatives do not hold annual member meetings and do not have managers, the volume of cooperative business has increased every year. However, the results of this study are not in line with the research results of Elena, Tanira (2014), where the most common problems experienced by cooperatives and cooperative groups are

- lack of member participation,
- poor control over organizational management,
- lack of operational management skills,
- lack of understanding of policies and cooperative principles, and
- low cooperative awareness and promotion by government offices.

Performance of KKPA Cooperative with a Balanced Scorecard Approach

Performance measurement is one of the determining factors for a company or cooperative to improve management in the future; this measurement can also be used to assess a company and prepare rewards within the company. The Balanced Scorecard is an integrated performance management system that links the various objectives and measures of an organization's performance and strategy. Using the concept of measuring the performance of the balanced scorecard in an organization, the performance measurement that will be displayed will be more comprehensive because the balanced scorecard emphasizes not only a financial perspective but also a non-financial perspective.

The results of measuring the performance of the KKPA Cooperative using the Balanced Scorecard indicators are as follows:

Financial Perspective KPPA Cooperative Performance

Measuring organizational performance with a balanced scorecard from a financial perspective is the result of three other perspectives. To measure MSMEs' financial performance, it is done by looking at financial indicators, including profit levels, sales levels, and cost efficiency (Sasono et al., 2015). The performance of the financial perspective in this study is measured using liquidity ratios, solvency, profitability, and activity ratios; from the results of the analysis using financial data for the last three years (2017-2019), the calculation results are as follows:

Table 2 : Recapitulation Of KKPA Cooperative Financial Performance In Seberida District
Period 2017-2019

No	Indicator	Target	Average Achievement	Percentage	Score
1	<i>Current Ratio</i>	1,5	1,3	87%	2
2	<i>Quick Ratio</i>	1,5	1,3	87%	3
3	<i>Debt to Asset Ratio</i>	1,00	1,16	86%	2
4	<i>Debt to Equity Ratio</i>	1,00	1,5	67%	2
5	<i>Gross Profit Margin</i>	0,80	0,75	94%	3
6	<i>Net Profit Margin</i>	0,12	0,11	92%	3
7	<i>Return On Equity</i>	0,07	0,04	57%	1
8	<i>Receivable Turn Over</i>	2	1,4	70%	2
Average				80%	2,25

Measuring the performance of the KKPA Cooperative during the 2017-2019 period from a financial perspective using the Balanced Scorecard method, the results show that the performance is not optimal because the resulting value is still not able to exceed the plans and financial targets of the KKPA Cooperative, with a reasonably good category with an average value that is The resulting amount, is 2.25, the cooperative must improve its financial

performance in order to obtain more optimal income and profit, especially on ROE because the ROE level has a low ratio.

Customer Perspective Cooperative Performance

The indicators used to measure the performance of the KKPA Cooperative from the customer perspective are as follows:

Table 3: Customer Perspective BSC Performance Indicators

Performance BSC	Indicator
Customer Perspective	Ease Of Transaction Processing
	Good Relationship With Customers
	Ability To Retain Customers
	Quality Of Service To Customers
	Sosial Responsibility

Table 4.: Recapitulation Of KKPA Cooperative Performance From Customer Perspective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	24	25.0	25.0	25.0
	Medium	64	66.7	66.7	91.7
	High	8	8.3	8.3	100.0
	Total	96	100.0	100.0	

(Source : Processed Data SPSS 24)

Recapitulation of the KKPA Cooperative Performance analysis from the Customer Perspective by using 5 (five) Cooperative Performance indicators, the results are as shown in the table above, the highest frequency of research respondents' answers is those that fall into the moderate or adequate performance category, as many as 64 or 66.7%, category low 24 or 25% and only 8 or 8.3% for answers in the high category. Of all the questions after the calculation, the results show an average score of 3.20. After calculating the categories according to the formula, a total score of 14.58 is obtained, so based on these results, it is concluded that the performance of the KKPA Cooperative based on customer perceptions is included in the moderate performance category. Alternatively, Good Enough, meaning that the cooperative has provided satisfactory service to its customers in terms of product quality and the facilities and services provided.

Internal Business Process Perspective Cooperative Performance

The indicators for measuring the performance of the KKPA Cooperative from the perspective of internal business processes are as follows:

Table 5. BSC Performance Indicators From Internal Business Process Perspective

Performance BSC	Indicator
The Internal Business Process Perspective	Inovation Process
	Operation Process
	Service Process
	Grievance Handling

Table 6: Recapitulation Of KKPA Cooperative Performance Internal Business Process Perspective

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	31	32.3	32.3	32.3
	Medium	57	59.4	59.4	91.7
	High	8	8.3	8.3	100.0
	Total	96	100.0	100.0	

(Source : Processed Data SPSS 24)

Recapitulation of the KKPA Cooperative Performance analysis from the perspective of internal business processes by using 4 (four) Cooperative Performance indicators, the results are as seen in the table above, the highest frequency of research respondents' answers is those that fall into the moderate or adequate performance category, as many as 57 or 59.4%, for the low category 31 or 32.3% and only 8 or 8.3% for the answers in the high category. Of all the questions after the calculation, the results showed an average score of 2.74. After calculating the categories according to the formula obtained, The total score is 10.96, so based on these results, it can be concluded that the performance of the KKPA Cooperative based on the perception of internal business processes is included in the Medium or Fair performance category.

Growth and Learning Perspective Cooperative Performance

The indicators for measuring the performance of the KKPA Cooperative from the perspective of organizational growth and learning are as follows:

Table 7: BSC Performance Indicators For Learning And Growth Perspective

Performance BSC	Instrument
Growth And Learning Perspective	Use Of Supporting System And Technologies.
	Relations And Communication Between Employees
	Relations And Communication Between Managers
	Employee Training And Development Programs
	Worker Satisfaction

Table 8: Recapitulation Of KKPA Cooperative Performance From The Perspective Of Organizational Growth And Learning

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Low	28	33.7	33.7	33.7
	Medium	55	66.3	66.3	100.0
	Total	83	100.0	100.0	

(Source : Processed Data SPSS 24)

Recapitulation of the KKPA Cooperative Performance Analysis from the Perspective of Organizational Growth and Learning by using 5 (five) Cooperative Performance indicators, the results are as seen in the table above, the highest frequency of research respondents' answers is those that fall into the moderate or sufficient performance category, as many as 55 or 66.3 %, the low category is 28 or 33.7%. The answers that fall into the high category are included in the category. Of all the questions after the calculation, the results show an average score of 2.85. After calculating the categories according to the formula, the total is obtained. The score is 14.25, so based on these results, it can be concluded that the performance of the KKPA Cooperative based on the perception of internal business processes is included in the Medium or Fair performance category.

The KKPA Cooperative performance in Seberida District with performance measurement using the Balanced Scorecard concept, which is a concept that balances the Measurement of financial and non-financial aspects. Fair enough, this means that the KKPA cooperative still has to make maximum efforts to improve performance and develop cooperatives with more strategic steps; the results of this study are in line with the results of research by Rebelo et al. (2017), where the financial performance of cooperatives is also inseparable from the involvement and role as well as being more active than members and other stakeholders, this means that the success of a cooperative does not only depend on management, but also on how the members or other interested parties are. Alimudin et al.'s research (2019) states that applying a balanced scorecard with four perspectives makes a significant contribution to performance, where MSMEs strive to continuously maintain customer satisfaction followed by efforts to improve product quality. Luh Putu (2014) states that the four balanced scorecard perspectives' performance is diverse; there is a decline from a financial perspective, while other perspectives perform well. Bella et al. (2011), Measurement of performance with the balanced scorecard used in cooperatives, wherefrom the four perspectives shows good performance. However, this study's results are in line with the research of Joko Purwono et al. (2013), where cooperatives' performance is in the unhealthy category, so the performance of cooperatives in various aspects requires improvement.

CLOSING

The KKPA Cooperative in Seberida District was founded in 1999. Until now, the KKPA Cooperative has been running for about two decades. With this age, it turns out that the KKPA Cooperative has not been fully able to grow and develop and perform optimally; this can be seen based on the analysis and discussion of the development and performance of the KKPA Cooperative in the District of Seberida that has been carried out, the results of this study indicate that the membership development of the KKPA cooperative has not experienced a significant change, wherein terms of number, cooperative members did not increase significantly. However,

the level of member participation from year to year had increased. Cooperative management has developed well with increased managerial competence in management and administrators. The new business units developed by each KKPA cooperative have indeed contributed to income and strengthen cooperative capital, but in terms of quantity and quality, they are still far from what should be achieved with all the potential they have. The performance of the KKPA Cooperative in Seberida District by balancing the Measurement of financial and non-financial aspects (Balanced Scorecard), the results show that: Financial perspective performance on liquidity ratios, solvency, profitability ratios, and activity ratios, shows positive results, on average, financial ratios show the achievement of 80% of the target, this result is in the relatively good category. In the non-financial aspect, the KKPA Cooperative's performance from the customer perspective, the perspective of internal business processes, and the perspective of growth and learning, the results from each perspective indicate that the Cooperative's performance is included in the Medium or Fair performance category. The results of the performance of the KKPA Cooperative in non-financial aspects, especially in aspects of internal business processes and aspects of organizational growth and learning, still have to be improved, therefore, to all parties involved in the management of the KKPA Cooperative to prioritize processes and innovations in creating and developing good product goods and services, and always prioritizes efforts to develop insight and competence that can support progress, development, and ability to face the challenges of cooperative business and maintain the sustainability of the KKPA cooperative in the future.

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