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The Role of Cooperatives in Supporting Micro, Small, and Medium Enterprises (MSMEs) in Indonesia

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ABSTRACT

Objective: The aim of this study is to examine how Indonesian cooperatives assist micro, small, and medium-sized firms (MSMEs) and how this supports economic growth, job creation, and poverty alleviation.

Methods: This study used a descriptive analytic method in conjunction with a qualitative research strategy. The data were obtained via interviews, surveys, and secondary sources. The investigation aimed to comprehend the function of cooperatives in offering financial aid, enhancing capabilities, facilitating market entry, and giving technical assistance to MSMEs.

Results: The research shows that cooperatives play a crucial role in promoting the growth and long-term viability of micro, small, and medium enterprises (MSMEs) through the provision of financial assistance, training initiatives, market opportunities, and technical guidance. Cooperatives empower micro, small, and medium enterprises (MSMEs) to overcome financial limitations, strengthen their managerial capabilities, and boost their competitiveness in the market.

Novelty: This study offers a thorough examination of the complex function that cooperatives play in Indonesia's MSME sector, emphasizing their vital role in fostering economic growth, creating jobs, and reducing poverty. Furthermore, it highlights the significance of cooperatives in enabling digital transformation and tackling the obstacles encountered by micro, small, and medium enterprises (MSMEs).

Research Implications: The study highlights the necessity of implementing governmental measures to bolster cooperatives and amplify their assistance to micro, small, and medium enterprises (MSMEs). The statement implies that both government and private sector efforts should prioritize the provision of sufficient financial resources, training, and technology infrastructure to support the growth and success of MSMEs.

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1. Introduction

The paramount problem confronting nations and governments nowadays is the endeavor to attain optimal social conditions and execute efficacious measures to accomplish this goal (Peters et al. 2018). Development, which can be broadly described as the pursuit of effective strategies and formulas for societal transformation, provides a means for societies to exert influence over their own futures (Manyena, Machingura, and O'Keefe 2019). One of the primary goals of development is to enhance the

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quality of life, attaining a superior state compared to the previous one (De Guimarães et al. 2020). Within the framework of globalization, the economic status serves as a fundamental measure of the government's endeavors to improve the overall welfare of society. Engaging the community is essential for stable development because growth tends to be unequal and concentrated in the absence of political, economic, and social variety (Turner et al. 2021). The research conducted by Glaeser et al. (2021) emphasizes that development programs can face obstacles and fail to get widespread support and inclusivity if there is a lack of active community participation (Dana et al. 2021). Hence, community participation is not only advantageous but also vital for achieving sustainable development, guaranteeing that the populace is fully involved in and benefits from the developmental processes (Vidal, Barros, and Maia 2020).

In particular for Micro, Small, and Medium-Sized Enterprises (MSMEs), recent advancements have highlighted the vital role that community-driven economic models, like cooperatives, play in supporting sustained growth (DiBella et al. 2023). Micro, Small, and Medium Enterprises (MSMEs) play a crucial role in the economy, frequently representing over 60% of a nation's Gross Domestic Product (GDP) and employing a substantial fraction of the labor force (Tumiwa and Nagy 2021). Although MSMEs are crucial, they encounter many obstacles such as restricted availability of funding, markets, and administrative expertise (Maheshkar and Soni 2021). The COVID-19 epidemic has worsened these problems, increasing the need to identify efficient assistance measures (Thomas et al. 2021). According to the International Labour Organization (2020), cooperative models have demonstrated their ability to withstand economic downturns by offering crucial assistance to micro, small, and medium enterprises (MSMEs) through enabling access to resources, promoting innovation, and guaranteeing market expansion. The shown resilience emphasizes the importance of incorporating companies into national economic goals in order to strengthen the development of micro, small, and medium enterprises (MSMEs) and ensure economic stability (Onyeje, Court, and Agbaeze 2022).

According to economic development theory, growth is an ongoing process of change meant to raise living standards and per capita income (Oreiro, da Silva, and Dávila-Fernández 2020). The fundamental tenets of this theory revolve around the notion that economic growth may be maintained throughout time by improving the overall well-being and standard of living of the population (Fioramonti et al. 2022). Cooperative models adhere to this theoretical framework by advocating for fair and equal distribution of resources, which leads to inclusive economic growth (Oyinlola et al. 2020). According to Birchall (2004), these objectives are furthered by the cooperative's principles of democratic member control, open and voluntary membership, and economic involvement. Cooperatives foster a conducive environment for the growth and success of MSMEs by combining resources and distributing risks (Ridwan Maksum, Yayuk Sri Rahayu, and Kusumawardhani 2020). According to this theoretical foundation, cooperatives have the power to fundamentally alter the course of sustainable development, especially in emerging markets where MSMEs are essential (Shivany 2021).

The significance of this research rests in rectifying the deficiencies left by prior studies, which have frequently concentrated solely on the economic consequences of cooperatives. More integrated strategies that take cooperatives' socioeconomic advantages into account are demanded by the most recent research (Zhang, Li, and Min 2018). This study enhances the existing body of knowledge by examining the various aspects of cooperatives in the development of micro, small, and medium enterprises (MSMEs), emphasizing their positive impact on economic stability, social fairness, and community resilience. This research, in contrast to earlier studies, highlights the mutual benefits that cooperatives and MSMEs may provide, illustrating how this relationship boosts innovation, increases competitiveness, and promotes long-term economic growth (Singh et al. 2022). This paper fills a significant research vacuum by offering a thorough analysis that provides fresh insights on the strategic importance of cooperatives (Nureen et al. 2023).

The principal aim of this study is to investigate the tactical function of cooperatives in aiding MSMEs, thus promoting wider economic growth and societal prosperity. The objective of this study is to determine the precise methods by which cooperatives improve the ability of micro, small, and medium enterprises (MSMEs), such as facilitating access to financial resources, expanding market opportunities, and fostering skill development. This research has numerous social benefits. This study sheds light on the function of cooperatives, which will help stakeholders and policymakers create MSMEs-friendly support systems. The discoveries can provide insights for developing approaches to promote inclusive economic expansion, diminish poverty, and enhance the standard of living for communities. In the conclusion, this study attempts to advance the sustainable development goal by illuminating the ways in which cooperative models can propel resilient and equitable economic growth.

2. Critical Review

Cooperatives, originating from the word "Coopere," which signifies working together, have been primarily characterized by their cooperative essence. Kasmir (2010) defines cooperatives as associations of individuals who collaborate to collectively pursue shared objectives. The definition of cooperatives in Law Number 12 of 1967 as economic entities with social qualities grounded on family values provides additional support for this collaborative structure. The cooperative model, according to Birchall and Ketilson (2009), is a special and robust organizational form because it fosters democratic member control, economic involvement, and mutual help. These concepts emphasize the theoretical basis that cooperatives can efficiently assist MSMEs by combining resources, distributing risks, and cultivating a conducive atmosphere for business expansion.

Empirical research has provided evidence of the substantial economic influence that cooperatives have on micro, small, and medium enterprises (MSMEs). Birchall (2013) asserts that cooperatives play a vital role in providing essential financial assistance to MSMEs by delivering accessible credit and easing capital access, which are frequently significant obstacles for small enterprises. Altman's (2015) research demonstrates that cooperatives bolster the competitiveness of micro, small, and medium enterprises (MSMEs) through the provision of shared manufacturing facilities, marketing services, and business training. These support systems are essential for Micro, Small, and Medium Enterprises (MSMEs) to overcome issues associated with their limited scale and resources. The International Labour Organization (ILO) (2018) highlights that cooperatives have a crucial role in fostering inclusive economic growth by ensuring fair distribution of the benefits of economic activity among their members.

Although MSMEs make substantial contributions, they encounter many obstacles that impede their expansion and long-term viability. Tambunan (2019) identifies several prevalent obstacles, such as constrained financial accessibility, insufficient administrative and entrepreneurial competencies, and limited market entry. According to the World Bank (2017), micro, small, and medium enterprises (MSMEs) frequently face challenges related to ineffective supply chain management and inadequate technological capacities, which restrict their ability to compete in the global marketplace. In addition, micro, small, and medium enterprises (MSMEs) are susceptible to economic disruptions and lack the ability to recover as effectively as larger businesses. These obstacles highlight the importance of strong support networks, such as cooperatives, to offer the essential resources and assistance for MSMEs to prosper.

It has been determined that cooperative approaches are useful in addressing the problems MSMEs confront. Research conducted by ICA (2015) and Fairbairn (2018) emphasizes that cooperatives provide a beneficial network that can help alleviate the risks and difficulties faced by small firms. Cooperatives offer a framework for collaborative learning, combined investments in technology, and collective negotiation, which improve the efficiency and market expansion of micro, small, and medium

enterprises (MSMEs). Furthermore, cooperatives cultivate a feeling of camaraderie and reciprocal assistance, which is essential for constructing robust and enduring enterprises. According to León's (2019) research, cooperatives not only facilitate economic activity but also enhance social cohesion and community development. This makes them a comprehensive method to supporting micro, small, and medium enterprises (MSMEs).

Incorporating cooperatives into national economic strategies can greatly contribute to the advancement of micro, small, and medium enterprises (MSMEs). The OECD (2020) suggests that authorities should acknowledge the significance of cooperatives and establish conducive conditions to foster their expansion. This encompasses offering legal and regulatory assistance, increasing the availability of financial resources, and fostering collaborative educational and training initiatives. Subsequent investigations should prioritize conducting longitudinal studies to evaluate the enduring effects of cooperatives on the growth and sustainability of micro, small, and medium enterprises (MSMEs). Furthermore, to find best practices & contextual elements that affect the performance of cooperative models, comparative studies across various sectors and geographies are required.

3. Method Innovation

This study utilizes a qualitative research strategy that incorporates a descriptive analytic approach. Ashiru et al. (2022) define qualitative descriptive research as a method that seeks to record respondents' thoughts in their natural state and analyze them using words to offer context, reduction, triangulation, conclusion, and verification. This approach is especially well-suited for comprehending intricate phenomena, such as behavior, perceptions, motivations, and actions, from the standpoint of study participants in their authentic environments. Qualitative research, according to Denzin and Lincoln (2011), aims to comprehensively and contextually comprehend occurrences by providing detailed descriptions and interpretations (Mondal, Singh, and Gupta 2023).

Data collecting in qualitative research include a range of organic techniques, such as conducting in-depth interviews, engaging in participant observations, and analyzing documents. The main data for this study were gathered via semi-structured interviews with owners of micro, small, and medium enterprises (MSMEs), members of cooperatives, and other pertinent stakeholders. This methodology provides the opportunity to examine the viewpoints of participants in a flexible manner, while also maintaining a consistent focus on the main questions being investigated (Joseph Jerome, Sonwaney, and O.N. 2023). Participant observation was utilized to have a deeper understanding of the day-to-day activities and relationships inside cooperatives and MSMEs (Annamalah et al. 2023). A thorough grasp of the research context was also provided via the analysis of pertinent papers, including business plans, cooperative bylaws, and government reports.

The study employed purposive sampling to choose people who are most pertinent to the research aims. Fletcher et al. (2018), entails the deliberate selection of cases that possess substantial information and can offer profound insights into the topic being investigated. The sample consisted of owners of micro, small, and medium enterprises (MSMEs), managers of cooperatives, and policymakers, ensuring a wide spectrum of opinions. The selection criteria encompassed active participation in cooperative activities and substantial expertise in managing micro, small, and medium enterprises (MSMEs). This approach guarantees that the data obtained are both pertinent and exhaustive.

According to Kumalasari and Sukidjo (2023), there are multiple processes involved in data analysis in qualitative research, such as reduction of data, presentation of data, and conclusion drawing/verification. At first, the data that was gathered was written down and organized in order to find new themes and patterns. The coding process involved the utilization of deductive and inductive methods, enabling the recognition of predetermined themes and the discovery of novel insights from

the data. Data reduction entailed the consolidation of data to emphasize the most pertinent information, thereafter arranging it into thematic divisions.

The utilization of triangulation was employed to augment the reliability and validity of the findings. This entailed corroborating data from several sources, such as interviews, observations, and documents. Muñoz Pascual, Curado, and Galende (2021) asserts that triangulation enhances the study problem's comprehension by combining several views and data sources, resulting in a more robust and comprehensive analysis. The last stage entailed formulating deductions and validating them through member checking and peer debriefing, guaranteeing that the interpretations faithfully represent the viewpoints of the participants. The study placed great importance on ethical considerations, prioritizing the safeguarding of participants' rights and well-being. Consent was obtained from all participants after providing them with information about the study's goal, emphasizing their voluntary involvement, and ensuring their right to withdraw at any point. To ensure confidentiality and anonymity, participants were given pseudonyms and data was securely stored.

To guarantee the accuracy and dependability of qualitative research, many methodologies must be employed. The credibility of the study was improved by engaging with participants for an extended period of time and consistently observing them. This approach facilitated a thorough comprehension of the setting and the phenomena under investigation (Lincoln & Guba, 1985). The issue of transferability was tackled by offering detailed and comprehensive descriptions of the research environment and the individuals involved, allowing readers to assess the relevance of the findings in different situations. An audit trail that recorded the decisions taken during the study and the research process helped to establish dependability and confirmability. Additional contributions to the validity and dependability of the results came via member checking and peer debriefing.

4. Result and Discussion

MSMEs are crucial to the economy of Indonesia. As per the Ministry of Cooperatives and Small and Medium Enterprises (SMEs), Micro, Small, and Medium Enterprises (MSMEs) account for around 61% of the country's Gross Domestic Product (GDP) and provide employment to about 97% of the labor force. Law No. 20 of 2008 in Indonesia establishes the regulations for Micro, Small, and Medium Enterprises (MSMEs). This law emphasizes the need of economic democracy, solidarity, self-sufficiency, and ecological awareness as fundamental principles for the functioning of these enterprises. This study aims to investigate the impact of cooperatives on supporting micro, small, and medium enterprises (MSMEs) and their influence on economic growth, employment, and poverty reduction.

Cooperatives provide a substantial impact on MSMEs by granting them access to financing, empowering their members, enabling their entry into the market, and providing technical assistance. Akamobi (2020), Das, Rangarajan, and Dutta (2018), Ridwan Maksum et al. (2020), who emphasized the crucial significance of cooperatives in bolstering the competitiveness and sustainability of micro, small, and medium enterprises (MSMEs) through the provision of financial assistance and the development of capabilities. Cooperatives offer MSMEs a means to obtain finance that is frequently inaccessible through conventional financial institutions. Cooperatives facilitate the growth and expansion of MSMEs by providing loans at reduced interest rates and with greater flexibility in conditions. These findings are consistent with the research conducted Bongomin, Woldie, and Wakibi (2020), which highlighted the importance of financial cooperatives in delivering microfinance services to marginalized sectors.

In addition to providing financial assistance, cooperatives have a crucial role in empowering its members by offering training and opportunities for skills enhancement. The study discovered that cooperatives provide a range of programs aimed at enhancing the managerial abilities, marketing tactics, and technological adoption of micro, small, and medium enterprises (MSMEs). Initiatives of this

nature are crucial for augmenting efficiency and competitiveness, as emphasized by Zohir and Goswami (2020) in their study on capacity-building programs designed for small firms.

Cooperatives enable market entry for micro, small, and medium enterprises (MSMEs) by offering distribution channels and assistance with marketing activities. This study supports the findings of prior research conducted by Wijesinha and Perera (2015), which concluded that cooperatives assist small enterprises in accessing larger markets, leading to an increase in their sales and potential for expansion.

Cooperatives provide technical assistance, which includes offering advice and counsel on operational and administrative matters. This assistance guarantees that Micro, Small, and Medium Enterprises (MSMEs) function with more efficiency and effectiveness. Omri and Boujelbene (2015) emphasized the significance of such aid and underscored the contribution of cooperatives in offering technical and managerial assistance to improve the operational efficiency of MSMEs.

Although cooperatives play a crucial role, MSMEs in Indonesia have numerous hurdles. These challenges encompass issues related to acquiring adequate finance, a deficiency in business acumen, the pressing requirement for digital modernization, fierce competition from major firms, and a poor understanding of business and strategic approaches.

A significant number of micro, small, and medium enterprises (MSMEs) face difficulties in acquiring sufficient finance to support their company growth. This study discovered that a lack of adequate financial resources impedes their capacity to compete and expand. A study conducted by Ayyagari, Demirgüç-Kunt, and Maksimovic (2017) confirms that lack of access to financial resources continues to be a major obstacle for micro, small, and medium enterprises (MSMEs) across the globe.

Micro, Small, and Medium Enterprises (MSMEs) frequently suffer from a deficiency in crucial business acumen and expertise, such as management, marketing, and the effective application of digital technologies. This study emphasizes the need for extensive training programs to address and close the gap in abilities. In their analysis of MSME development strategies, Nichter and Goldmark (2009) underscored the significance of such programs.

MSMEs must prioritize digital transformation in order to improve their competitiveness. Nevertheless, this study revealed that several micro, small, and medium enterprises encounter hindrances such as inadequate infrastructure and low technological expertise. The government's objective is to expedite the migration of 30 million MSMEs to digital platforms by 2024, a target reinforced by the World Bank's research (2020) that emphasized the significance of digital technology in the advancement of MSMEs.

Micro, Small, and Medium Enterprises (MSMEs) encounter fierce competition from conglomerates and multinational enterprises. In order to maintain a competitive edge, Micro, Small, and Medium Enterprises (MSMEs) must engage in innovation and enhance the quality of their offerings. This study is consistent with the research conducted by Beck, Demirgüç-Kunt, and Levine (2005), which concluded that innovation and quality enhancement are essential for micro, small, and medium enterprises (MSMEs) to effectively compete in global marketplaces. A significant number of micro, small, and medium enterprises (MSMEs) are deficient in the essential knowledge and expertise required to efficiently manage their business operations. This study emphasizes the necessity for enhanced understanding of markets, marketing, and business strategy. The results align with the research conducted by Robson and Bennett (2000), which highlighted the substantial influence of business training and advisory services on the success of micro, small, and medium enterprises (MSMEs).

5. Conclusion

In Indonesia, Micro, Small, and Medium-Sized Enterprises (MSMEs) rely heavily on cooperatives to help them grow and remain viable. This study emphasizes this point. Cooperatives considerably improve MSMEs' competitiveness and operational effectiveness by offering vital financial support,

capacity-building initiatives, market access, and technical assistance. Notwithstanding the advantages, micro, small, and medium enterprises (MSMEs) nevertheless encounter significant obstacles, such as restricted capital availability, insufficient business expertise, the pressing requirement for digitalization, and fierce rivalry from larger corporations. To tackle these problems, the public, corporate, and academic sectors must work together to provide all-encompassing assistance and training. The results highlight the role that cooperatives play in promoting employment, economic growth, and the decrease of poverty, all of which support the nation's overarching development goals.

6. Table Data

Table 1. MSMEs data for 2018-2023

Year	2018	2019	2020	2021	2023
MSMEs (Million)	64.19	65.47	64	65.46	66
Growth	-	1.98%	-2.24%	2.28%	1.52%

Data source; kadin.id 2024

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