

**STRENGTHENING INSTITUTIONS OF MICRO SMALL AND MEDIUM ENTERPRISES
(MSMEs) THROUGH COOPERATIVES AS AN EFFORTS TO STRENGTHEN THE PEOPLE'S
ECONOMY
(STUDY ON THE FORMATION OF MSMEs BY DESIGN IN INDONESIA)**

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ABSTRACT

Micro, Small and Medium Enterprises (MSMEs) are one of the pillars supporting the national economic system, however, many problems faced by MSMEs include access to capital, management, raw materials, and marketing, so they need to be strengthened. The impact of globalization and changes in autonomy is felt by economic and business actors in Indonesia. Not only companies, cooperatives must also have sustainable competitiveness if they want to continue to grow and cooperatives are required to be able to increase their productivity in order to be able to compete with other financial institutions. Financial sector institutions are very much needed in supporting capital in the real sector, this has been felt in its function since several decades ago in Indonesia with the concept of banking, both in the form of conventional (capitalist and socialist based) and sharia principles. to micro and small enterprises (MSMEs) both from street vendors to traders in traditional markets which are usually called the small people's economy. This type of juridical empirical research, data sources are primary data and secondary data analyzed using interactive analysis techniques. The results and discussion of this study are that MSMEs usually grow naturally in the midst of residential areas, so it is necessary to make an arrangement like that done by the ministry of industry by creating MSMEs centers by providing facilitation in the form of industrial waste management, promotional space, and digital marketing. The resolution of MSMEs problems can be done, among others, by providing institutional strengthening through cooperatives.

Keywords: MSMEs; center; Institutional; Cooperative

INTRODUCTION

Law number 17 of 2012 concerning cooperatives states that cooperatives are legal entities established by individuals or cooperative legal entities (Papilaya et al., 2021), with the separation of the wealth of its members as capital to run businesses that meet shared aspirations and needs in the economic, social and economic fields. culture in accordance with cooperative values and principles (Kader, 2018). Based on article 33 of the 1945 Constitution, cooperatives are the pillars of the Indonesian national economy. However, the expectation of cooperatives to become the locomotive of the Indonesian economy is still far from expectations, because there are still many obstacles faced by cooperatives in order to support national economic development (Soetrisno et al., 2019).

Economic development is very important in a country, especially in increasing economic income and improving people's welfare. Indonesia has gone through a period of high economic growth in a long period of time, until the exchange rate crisis escalated into a multi-dimensional crisis that began at the end of 1997. When the 1998 economic crisis occurred, only the MSMEs sector survived (Sarfiyah et al., 2019) from the economic collapse, while the MSMEs sector survived the economic collapse. The bigger ones were actually uprooted by the crisis (Kusumastuti & Sutoyo, 2019). This crisis has resulted in a change in the position of actors in the economic sector. Many large businesses have gone bankrupt because of the drastic increase in imported raw materials, the cost of debt installments increasing as a result of the declining and fluctuating exchange rate of the rupiah against the dollar (Putra, 2016). The banking sector which also slumped contributed to the worsening of the industrial sector from the side. It was proven during the global crisis that MSMEs were a solution to a healthy economic system (Ananda & Susilowati, 2019). MSMEs are one of the industrial sectors that are able to survive the impact of the global crisis that hit the world (Hanafie et al., 2019). The reasons MSMEs can survive and tend to increase in number during the crisis are because: first; most MSMEs produce consumer goods and services with a low elasticity of demand for income (Kadeni & Srijani, 2020). Second; Most MSMEs use their own capital and do not get capital from banks.

In the characteristics here, there are four reasons that explain the strategic position of MSMEs in Indonesia (Sugiyanto et al., 2019). First, MSMEs do not require large capital as large companies so that the formation of this business is not as difficult as large businesses. Second, the required workforce does not require certain formal education. Third, most of them are located in rural areas and do not require infrastructure like large companies. Fourth, MSMEs are proven to have strong resilience when Indonesia is hit by an economic crisis.

The implication is that during the crisis, the banking sector slump and rising interest rates had no effect on MSMEs. Third; With the prolonged economic crisis causing the formal sector to lay off many workers. So that the unemployed enter the informal sector by carrying out small-scale business activities, as a result the number of MSMEs increases.

In 2020 the COVID-19 pandemic that hit all countries in the world, including 87.5 percent of Indonesian MSMEs were also affected by the Covid-19 Pandemic, while the remaining 12.5 percent were MSMEs that were able to survive because they had the products they needed when the pandemic hit. Industries that survive this pandemic are industries that produce health products or equipment that support the response to the COVID-19 pandemic. The Covid-19 pandemic has had a negative impact on the sustainability of Indonesia's economic life, especially for MSMEs actors. In 2020 163,713 MSMEs actors in the food and beverage sector were affected by the Covid-19 pandemic, data from the Ministry of MSMEs cooperatives reported that 56% of

MSMEs actors experienced a decline in sales, 22% in the financing aspect, 15% in the goods distribution aspect, and 4% experienced difficulties. obtain raw materials (Amri, 2020).

The development of MSMEs in Indonesia cannot be separated from various kinds of problems (Ukkas, 2017). Some of the problems commonly faced by MSMEs actors such as limited working capital and/or investment capital, difficulty getting raw materials of good quality and affordable prices, limited technology, good quality human resources (management and production techniques), market information, and difficulties in marketing. The level of intensity and nature of these problems may differ not only according to the type of product or market served, but also between locations / between regions, between centers, between sectors / between sub-sectors or types of activities, and between business units in activities / sectors. the same one. In addition, the problems that arise for MSMEs in Indonesia are MSMEs growing among residential areas so that problems such as parking lots, marketing centers, waste water management. Based on these problems, a policy on the management of MSMEs is needed and also institutional strengthening so that MSMEs are able to survive and have competitiveness.

METHODOLOGY

The author uses descriptive research methods because this research has the aim of obtaining answers related to one's opinions, responses or perceptions so that the discussion must be qualitative or use descriptions of words. Sources of data are obtained from secondary data whose subjects are not directly related to the object but only provide information, namely by collecting information from various sources, namely literature, journals, expert opinions, books and other sources.

RESULTS AND DISCUSSION

1. The Role of Small and Medium Industries in National Economic Development

National development is an effort to improve the quality of Indonesian people and society which is carried out in a sustainable manner and based on national capabilities by utilizing advances in technology and science. National development includes aspects of the life of the nation and state which are carried out by government and society. The main actors of development are community, while government has obligation to direct, protect and build a conducive, safe, and peaceful climate to support national development. Development is an effort to improve the community's ability to influence their future. Development leads to changes for the better than the previous standard of living. Development in the era of globalization relies heavily on the economic sector as a measure of success carried out by the government.

The role of the community in national development, especially in economic development is Micro, Small and Medium Enterprises (Adrian, 2018). The position of Micro, Small and Medium Enterprises (MSMEs) in the national economy has an important and strategic role. This condition is very possible because the existence of MSMEs is quite dominant in the Indonesian economy, by reason of the large number of industries that exist in every economic sector; great potential in employment, and the contribution of MSMEs in the formation of Gross Domestic Product (GDP) is very dominant. Another reason is that micro and small businesses have advantages in fields that utilize natural resources and are labor intensive, especially in the agricultural sector of food crops, plantations, animal husbandry, fisheries, trade, and restaurants/restaurants. Medium enterprises have advantages in creating added value in the hotel, finance, rental, corporate services and forestry sectors. Large businesses have advantages in the processing, electricity, gas, communications, and mining industries. So this proves that MSMEs and large businesses complement and need each other, even though in reality MSMEs are more dominant in absorbing labor and contributing to national income.

MSMEs are an important engine to stimulate a country's economic growth. The role of MSMEs in the economy can be seen from: (1) their position as a major player in economic activities in various sectors, (2) the largest provider of employment, (3) important players in the development of local economic activities and community empowerment, (4) market creators new and sources of innovation, and (5) its contribution in maintaining the balance of payments through export activities (Palanimally, 2016).

In economic development in Indonesia, MSMEs are always described as a sector that has an important role, because most of the population has low education and lives in small business activities, both in the traditional and modern sectors. And able to absorb a lot of labor. The role of small businesses is a priority in every stage of development planning. The role of MSMEs in economic growth in Indonesia is indicated by the GDP growth of MSMEs (Ukkas, 2017).

2. Structuring Small and Medium Industries through the Establishment of Centers

Small and Medium Industry Centers (MSMEs Centers) are locations for concentrating activities of small and medium industries that produce similar products, use similar raw materials and or work on the same production process, equipped with supporting facilities and infrastructure designed based on the development of regional resource potential and managed by a professional board.

The development of Small and Medium Industry Centers is a mandate in Law Number 3 of 2014 concerning Industry, where article 14 states the role of the Central Government and/or Regional Governments in accelerating the spread and even distribution of industrial development throughout the territory of the Unitary State of the Republic of Indonesia through industrial zones. The industrial zoning is carried out through the development of the Industrial Growth Center Area, the development of the Industrial Designated Area, the development of the Industrial Estate and the development of the Small and Medium Industry Center. In addition, Article 74 mandates increasing the capacity of the center in the context of strengthening the institutional capacity of small and medium industries (Yanah et al., 2018).

Naturally, several similar industrial businesses have formed a kind of group which later became MSMEs centers, for example, centers for the furniture industry, convection, embroidery, crackers, salting fish, bricks, horticulture, and others. Each of these centers performs flexible specialization, meaning that business specializations are flexible (flexible) or easily adapted. Historically, MSMEs centers were groupings of similar small industrial businesses in one or more areas (village / sub-district).

At this time, MSMEs Centers generally grow informally with various limitations, without the direct touch and intervention of the government so that it is very difficult to develop. The Government and/or Regional Governments are expected to develop and empower MSMEs to create that are competitive, play a significant role in strengthening the national industrial structure, play a role in poverty alleviation and expansion of job opportunities, and produce industrial goods and/or services for export.

The objectives of developing MSMEs centers are: To accelerate the spread and even distribution of MSMEs; Encouraging the growth of modern MSMEs; Improving the competitiveness of MSMEs; Increase efforts to develop MSMEs that are environmentally sound; Improve business network/cooperation; and Provide integrated facilities and infrastructure for MSMEs.

Efforts that have been made by the Indonesian government through the Ministry of Industry are to establish an MSMEs center by design, taking into account all environmental impacts, including industrial waste management and efforts to overcome MSMEs problems. One of the areas formed by the center is Surakarta City, namely the Harmoni Semanggi MSMEs Center which is the center for the batik industry and its derivatives. In this center, waste water management is provided, the availability of promotional space which will become a display case for MSMEs products. Efforts to increase product competitiveness are the availability of human resources in the field of information technology who will provide product designs and provide facilitation for marketing with digital models.

3. Institutional Strengthening Through Cooperatives

Law number 17 of 2012 concerning cooperatives states that cooperatives are legal entities established by individuals or cooperative legal entities, with the separation of the wealth of its members as capital to run businesses that meet shared aspirations and needs in the economic, social and cultural fields in accordance with values and cooperative principle (Kumaratih & Tulus, 2020). Cooperatives are autonomous organizations that are in a socio-economic environment (Azhari & Kamaruddin, 2021), which allow each individual and each group of people to formulate their goals autonomously and realize those goals through economic activities that are carried out together (Puspasari, 2019). So a cooperative is a business entity consisting of people or cooperative legal entities (Siregar, 2019) by basing their activities on the cooperative principle (Suratno et al., 2021) as well as a people's economic movement based on the principle of kinship and aiming for the welfare of its members (Darmawan et al., 2021) (Arifandy et al., 2020).

From this understanding, it can be formulated the important elements of cooperatives, namely (Ahsan & Nurmaya, 2016):

- 1) a cooperative is a business entity.
- 2) a cooperative can be established by an individual and or a cooperative legal entity who is also a member of the cooperative concerned.
- 3) cooperatives are managed based on cooperative principles.
- 4) cooperatives are managed based on the principle of kinship.

The impact of globalization and changes in autonomy is felt by economic and business actors in Indonesia. Not only companies, cooperatives must also have sustainable competitiveness if they want to continue to grow and cooperatives are required to be able to increase their productivity in order to be able to compete with other financial institutions (Fatimah & Darna, 2011). Financial sector institutions are very much needed in supporting capital in the real sector, this has been felt for decades in Indonesia with the concept of banking, both conventional (based on capitalist and socialist) and sharia principles. However, banking itself has not touched towards micro and small enterprises (MSMEs) both from street vendors to traders in traditional markets which are usually called the small people's economy (Kader, 2018). This is due to the limited types of businesses and assets owned by the group's businesses.

In Economic Democracy, it is the prosperity of the community that is prioritized, not prosperity of individuals (Kusmiati et al., 2018). Therefore, one of the big challenges faced by the national economy in welcoming the New Indonesia is how to control and direct the economic concentration and control of national assets by adhering to the principles of democracy, justice, togetherness, openness and sustainability. All of this can and can only be realized if we consistently return to the mandate of the 1945 Constitution which basically builds Economic Democracy guided by the People's Economic System which in its operational form is People's Economic Empowerment.

The economic system is the entire economic institution (institution) that lives in a society that is used as a reference by the community in achieving predetermined economic goals. Meanwhile, what is meant by an institution is an organization or economic rule, both formal and informal, that regulates the behavior and actions of certain community members both in carrying out daily routine activities and in achieving certain economic goals.

A populist economic system which implies a participatory economic system that provides as much access as possible in a fair and equitable manner for all levels of society, both in the production, distribution and national consumption processes as well as increasing community capacity and empowerment, as well as in an implementation mechanism that always pays attention to the function of natural resources and the environment as life support in order to realize equitable prosperity for all Indonesian people in a sustainable manner. Such an intention is also contained in the basic thinking of a people's economic system as it is inherently contained in the basic philosophy of our country. The people's economy itself should be interpreted as all economic activities carried out by and for the benefit of the people, both in their positions as producers, traders, and consumers.

The People's Economic System is an economic system that refers to the mandate of the national constitution, so that its constitutional basis is a legal product that regulates (related to) national economic life, namely:

- 1) Pancasila (The Precepts of Divinity, Precepts of Humanity, Precepts of Unity, Precepts of Democracy, and Precepts of Social Justice)
- 2) Article 27 paragraph (2) of the 1945 Constitution: "Every citizen has the right to work and a decent living for humanity".
- 3) Article 28 of the 1945 Constitution: "The freedom of association and assembly, expressing thoughts verbally and in writing and so on is stipulated by law."
- 4) Article 31 of the 1945 Constitution: "The state guarantees the right of every citizen to obtain education"
- 5) Article 33 of the 1945 Constitution:

1. The economy is structured as a joint effort based on the principle of kinship.
2. Production branches which are important to the state and which affect the livelihood of the people are controlled by the state.
3. Earth and water and the wealth contained therein shall be controlled by the state and used for the greatest prosperity of the people.

6) Article 34 of the 1945 Constitution: "The poor and neglected children are cared for by the state."

The People's Economic System refers to the values of Pancasila as the value system of the Indonesian nation whose goal is to realize social justice for all Indonesian people with one of its intrinsic elements being the Pancasila Economy whose basic values are as follows:

- 1) Divinity, where "the wheels of the nation's economic activity are driven by economic, social and moral stimuli"
- 2) Humanity, namely: "social equality, namely there is a strong will of citizens to realize social equality, not allowing economic inequality and social inequality to occur and develop".
- 3) National Interest (Economic Nationalism), where "economic nationalism; that in the era of globalization, it is increasingly clear that there is an urgency for the realization of a strong, resilient, and independent national economy".
- 4) Interests of the People (Economic Democracy): "Economic democracy based on people and kinship; Cooperatives and cooperative efforts animate the economic behavior of individuals and communities.
- 5) Social Justice, namely: "a harmonious, efficient, and fair balance between national planning and economic decentralization and broad, free and responsible autonomy, towards the realization of social justice for all Indonesian people".

MMSMESs as one of the pillars of the form of a populist economy that play an important role in the national economy, need to be strengthened by forming MMSMES cooperatives. The UMKM cooperative is a primary cooperative that can be used as a means of empowering UMKM members. MMSMES cooperatives established with membership fees can provide access to capital (Widiyanti et al., 2018), as a marketing tool or promotion center for MMSMES products and as a means of improving human resources (Soesilo, 2020).

MMSMESs and Cooperatives are able to become the backbone of a more reliable economy; able to develop as a business entity as well as a healthy, resilient, strong and independent people's economic movement (Fatimah & Darna, 2011); as well as being an effective forum for mobilizing people's economic strength in all economic activities/sectors. Cooperative performance will be maximized if it is supported by the digitalization of cooperatives (Nurdany & Prajasari, 2020). After gradually coming out of the economic crisis, Indonesia is expected to be able to build stronger economic resilience based on: (a) a wider base of economic activity along with the development of flagship products with high added value; (b) a more stable balance of payments; (c) economic institutions that are increasingly functioning and working more efficiently; and (d) HR productivity increases, the workforce is more educated and skilled, and the role of professionals, technicians and management increases as specialization develops. Furthermore, in the next ten or twenty years, it is hoped that independence in financing Indonesia's development will be achieved. This means that at that time the main source of economic investment had relied on fertilization, accumulation and mobilization of capital flows (funds) from within the country. This does not mean that there is no flow of capital from abroad, including in the form of loans in the business world. However, foreign loans are not a factor that will determine the health of the national economy. Thus, investment development will take place in a sustainable manner and rooted in the capability of national resources with broad participation of the community and the business world, especially MMSMESs and cooperatives, so as to form economic resilience and reliability of national competitiveness (Kader, 2018).

When viewed from the current social conditions of Indonesian society, it can be hypothesized that cooperatives can grow, develop, and at the same time also play a role and be beneficial for a society that is developing from a traditional one with strong sociological ties through primary emotional relationships towards a more heterogeneous society and increasingly involved with the community. market and capital systems in meeting their daily needs, or what is also known as the 'bazaar-economy' community.

As part of the identification of these fundamental factors, it is necessary to realize that the fulfillment of these factors can indeed be a 'trade-off' by considering the short-term performance of a conventional business organization. The process carried out in the development of cooperatives does require a longer time with various "non-business" factors that have a strong influence. Thus, the fulfillment of these various fundamental factors may cause other performance indicators, such as short-term business growth, to be sacrificed in order to gain a more basic interest in the long term.

CONCLUSION

Based on the description above, it can be concluded that a cooperative is a legal entity established by an individual or a cooperative legal entity, with the separation of the wealth of its members as capital to run a business that fulfills shared aspirations and needs in the economic, social and cultural fields in accordance with the values and cooperative principle. MMSMESs are a manifestation of the people's economy, because they play an important role in advancing the national economy. MSMEs and cooperatives must synergize with each other so that they can work together in advancing the Indonesian economy.

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