



# The Role of Women's Cooperatives as an Institution to Empower Women in Supporting the Achievement of the SDGs

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## Abstract

Sustainable Development Goals (SDGs) are international programs that must be supported by other countries, especially developing countries such as Indonesia. The SDGs contain 18 goals and 169 targets that are expected to be achieved by 2030. There are 4 goals that can be directly implemented by women, namely without poverty, without hunger, a healthy and prosperous life, and gender equality. The purpose of this study is to map the extent of the role of the Women's Cooperative as an institution for empowering women in order to achieve a family without poverty, without hunger, in health and prosperity and gender mainstreaming in supporting the achievement of the SDGs by 2030. Women's cooperative (Women's Co-op) is a group of women who have the same goal. The study was conducted using a descriptive method, with a literature study approach. The results of the study indicate that the empowerment of women's cooperative members that has been carried out by 5 (five) Women's Co-ops, shows progress in entrepreneurship skills, social progress, increased income and the same opportunity. Therefore, to support the SDGs more quickly, it is necessary to develop a model of coaching and training for members of women's cooperatives as well as a model of fostering secondary women's cooperatives for primary women's cooperatives so that poverty, hunger, welfare and gender mainstreaming are evenly distributed throughout Indonesia.

*Keywords:* Women's cooperatives, women's empowerment, SDGs, model development

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## 1. Introduction

The Empowerment paradigm is basically human development, centered on the people, namely encouraging community initiatives because they are rooted from below, growing economic, social and cultural added value or in more detail people centered, participatory, empowering and sustainable. Empowering women through women's development is realizing gender equality and justice in family, community, nation and state life. The main indicators are the Gender Development Index (IPG) and the Gender Empowerment Index (IDG). SDG's are designed up to 2030 because:

1. SDG's are more comprehensive, prepared by involving more countries with universal goals for developed and developing countries
2. Expanding sources of funding apart from aid from developed countries as well as private sources
3. Emphasizes human rights so that discrimination does not occur in alleviating poverty in all its dimensions
4. Inclusively specifically targeting vulnerable groups (no one left behind)
5. Involvement of all government and parliamentary stakeholders, philanthropists and business actors, experts and academics, as well as social organizations and the media
6. MDG's only targets a halving while SDG's targets to complete all goals (zero goals)
7. SDG's contain not only goals but also means of implementation (means of implementation).

The SDGs contain 18 goals and 169 targets which are expected to be achieved by 2030. Some of the main goals of the SDGs include, a life without poverty, to gender equality. There are 4 goals that can be implemented directly by women, namely no poverty, no hunger, a healthy and prosperous life and gender equality. Without poverty, a woman can help her family meet economic needs, by entrepreneurship. the impact is an increase in the economy in the family so that the next goal is achieved, namely without hunger and a healthy and prosperous life, therefore gender equality needs to be implemented one way or another in cooperative life. ILO Recommendation 193 provides equal

empowerment tools for advocating and creating in cooperatives. The United Nations recognizes cooperatives in its core documents as playing an important role in fulfilling the SDGs by helping to eliminate the old stigma of cooperatives being only servants of the government, (Tulus, 2020).

The number of cooperatives in Indonesia reached 127,124 units in 2020. This number increased by 3.31% compared to the previous year. The number of cooperatives in Indonesia has reached its highest number in the last 15 years. The Ministry of Cooperatives and SMEs (KemenkopUKM) targets the cooperative sector to contribute 5.5% to the national Gross Domestic Product (GDP) in 2024. Currently, the contribution of cooperatives is only 5% of GDP, therefore it is necessary to have cooperative education from school to cooperative growth becomes faster. The existence of cooperatives in schools, colleges and universities is a unique model for the Asia Pacific region. The existence of multi-service cooperatives on campuses, educational institutions with students, teachers and staff as members will lead to a cooperative spirit (Dongre et al., 2020) The main social capital of cooperatives is mutual assistance, empathy, and mutual cooperation. Cooperatives are a collection of people not a collection of capital or money. Cooperatives do not merely want to multiply money or capital capital, but togetherness. The distinctive characteristics of cooperatives are collegelism and collectivism. The results of research by the ILO (International Labor Organization) and ICA (International Cooperative Alliance) in 2017 show that women's participation in cooperatives has increased over the last 20 years. On the basis of kinship, the role of women is more optimal. Women get a spirit of unity, solidarity, interdependence and self-confidence (Ozdemir, 2013). Women's Cooperatives or cooperatives that are managed and have women members have demonstrated their ability to be able to compete in providing good services to their members (in East Java, two women's cooperatives are included in the category of 100 large-scale cooperatives). The existence of women's cooperatives in Indonesia is quite significant even though there are not many large women's cooperatives, but women's cooperatives are able to assist the government in overcoming national problems such as reducing unemployment, improving health, improving education and overcoming gender problems. Cooperatives are a place for women to improve the family economy, self-actualization for women. Therefore women's cooperatives need to be grown and encouraged for their development in order to support SDGs 2030.

## 2. Literature Review

Cooperatives as one of the economic institutions in Indonesia are different from other economic institutions. Cooperative is a joint business entity that bases its activities based on cooperative principles, where it is not the capital that has the power, but the members who have the highest power. According to Law no. 25 of 1992 concerning cooperatives Chapter I, article 1 paragraph (1) states that:

Cooperatives are business entities consisting of individuals or cooperative legal entities with activities based on cooperative principles as well as a people's economic movement based on the principle of kinship. Furthermore, Law No. 25 of 1992 concerning Cooperatives article 3 mandates the following cooperative objectives:

Cooperatives aim to advance the welfare of members in particular and society in general and to participate in building a national economic order in order to create an advanced, just and prosperous society based on Pancasila and the 1995 Constitution.

The substance of the cooperative is to meet the needs of members and the welfare of members actively and productively. One of the services provided by cooperatives is services in the field of microfinance.

Microfinance driven by women-based cooperatives has the flexibility to reach rural customers compared to other financial institutions. One way is to utilize social capital based on a group approach (joint responsibility). There is evidence that women make better use of loans and good responsibilities are supported by more obedient and disciplined loan repayment rates. NPL (Non-performing loan) for women is close to 0%, the rate of return on micro credit is 98%. Poor women are not fully able to access and control the available resources. The existence of women-based cooperatives that are always in contact with the poorest communities can provide an opportunity to strengthen women's economic independence, especially during this pandemic. The existence of women's cooperatives will strengthen women's participation in the public sphere without leaving their functions as women (Kurimoto & Dongre, 2020).

One of the Indonesian government's strategies to support the SDGs is to empower cooperatives and microfinance institutions in rural areas. An example of support from the East Java government is providing grants to women's cooperatives. One of the activities of the women's cooperative in Pesasan is a savings and loan business to improve women's business, welfare and social needs. Grant of IDR 50,000,000 for a successful women's cooperative. The existence of women's cooperatives in Indonesia is quite significant even though there are not many large women's cooperatives, but women's cooperatives are able to assist the Government in overcoming national problems such as reducing unemployment, improving health, improving education and overcoming gender problems. The Women's Cooperative is a place for women to improve the family economy, self-actualization for women. Women are no longer just housewives but cooperatives have proven their superiority in empowering women as pioneers in helping micro-enterprises in their areas. Therefore women's cooperatives need to be grown and encouraged to develop. Of the 65 million MSMEs, 64.5% are dominated by women. The number of women's cooperatives reaching 11,199 units is spread across Indonesia. The first women's cooperative (Kopwan) appeared, namely the Mantratuti Cooperative in

Madiun in 1953, this cooperative became the forerunner of the East Java Women's Cooperative Center (Puskowanajati) and continues to grow in Indonesia.

The existence of women's cooperatives in rural areas is basically able to:

- a. Encouraging economic activity in rural areas
- b. Encouraging participation in formal education among low-income families
- c. Strengthening the social capital of the rural population
- d. Support the achievement of SDGs.

Therefore women's cooperatives in villages need to be further supported and developed in terms of quality and quantity so that the SDGs can be achieved in a more comprehensive manner. One of the Indonesian government's strategies to support the achievement of SDGs is to empower cooperatives and microfinance institutions in rural areas. Identification of six dominant themes, namely social factors, environmental performance of cooperatives, cooperative governance structures, trust and commitment in cooperatives, comparisons between cooperatives and investor-owned companies, financing problems in cooperatives, and women's cooperatives are factors that continue to be researched in their development, (Luo et al. al., 2020).

The Ministry of PPA (Women's Empowerment and Child Protection) is modernizing women's cooperatives as business entities managed by women to become a driving force for women's economic empowerment. As a business entity that is able to adapt to changing times, it has the potential to increase women's interest in becoming entrepreneurs, especially by the millennial group. The characteristics of the millennial generation are creative, rich in ideas and ideas and able to communicate them brilliantly. They are good at socializing, especially in their communities and actively surfing on social media, so it is hoped that this will become a women's innovation that can increase the role of women in the economic sector.

Increasing women's interest as business actors correlates with improving gender equality and increasing the Gender Development Index and the Gender Empowerment Index. The definition of gender equality refers to an equal condition between men and women in fulfilling rights and obligations. Financial and social inclusion, women's entrepreneurship, and self-help group initiatives at the grassroots level have made major contributions to women's empowerment, providing momentum for gender equality in the cooperative landscape. The success stories of many gender-responsive cooperatives in Asia attest to how cooperatives are becoming the preferred option for collective organizing among once marginalized women. However, gender imbalance still exists due to various constraints faced by women, which is reflected in their lack of participation and representation in leadership and decision-making. Kornginnaya, (2020) has explained the gender equality rationale for successfully exploiting the potential of gender in cooperatives, highlighted the main challenges for women's advancement, and described the contribution of Asian cooperatives to gender equality.

### 3. Materials and Methods

#### 3.1. Materials

The purpose of this study is to map the extent of the role of Women's Cooperatives as women's empowerment institutions in the framework of leading families without poverty, without hunger, healthy and prosperous and gender mainstreaming in supporting the achievement of SDGs in 2030. The object of this research are several cooperatives in Indonesia, which were taken purposively. Data and information are primary data and secondary data.

#### 3.2. Methods

The research method is a survey and literature study, which are mostly obtained from online sources with qualitative descriptive analysis (ex post facto).

### 4. Results and Discussion

#### 4.1. Why Women's Cooperative.

The ranking of Indonesia's Sustainable Development Goals (SDGs) will increase one level in 2020. Out of 166 countries, Indonesia is in 101st place from the previous 102nd. Its position is above Myanmar and Cambodia. Several efforts have been made through a series of policies. The government has also issued a number of regulations that focus on monitoring and achieving the SDGs. The involvement of all levels of society in Indonesia is considered quite high. Representative of the United Nations Development Program (UNDP) for Indonesia, Christophe Bahuet appreciated this achievement. Indonesia's index score has progressed from the previous year. In 2019, the index score was 64.2, while in 2020 it was 65.3. The impact of COVID-19 is very significant. What can we do to overcome this setback. International cooperation is a way to overcome global challenges. UNDP supports the Government of Indonesia, UNDP calls for an accelerated process towards achieving the SDGs: **First**, political commitment and concrete action are urgently needed to bring the SDGs back on track and accelerate progress. **Second**, it requires

strengthening international cooperation and solidarity. **Third**, there must be innovation in data procurement in the form of real time data and new data sources (big data).

Women's political empowerment is positively related to economic growth. This relationship holds across various model specifications and when different potential confounders are taken into account. We also find evidence that women's political empowerment enhances technological change (Dahlum et al., 2022).

Women's cooperatives in villages and women's cooperatives in cities, where most of them are millennials, are experiencing rapid progress due to empowerment policies for women which have an impact on increasing the IDG and IPD indices. Based on reports, in 2021 Indonesia is ranked 101 out of 156 countries. Indonesia has closed 68.8% of the overall gender gap. gender equality is a strategy that should underlie development in Indonesia. One way is to empower all people, both women and men, to get out of poverty and improve their standard of living. This will lead to an increase in the economy of a country, in improving the economy of women through entrepreneurship for vulnerable women. The values and principles of international cooperatives are guidelines that can lead cooperatives towards greater gender equality in the decision-making process. Cooperatives headed by women show a higher ratio of staff costs to operating costs to income, which may indicate an increased intensity of cooperative principles and values related to the primacy of workers' economic well-being over economic benefits, (Esteban-Salvador et al., 2019).

Women and cooperatives have an important relationship, therefore their role needs to be increased continuously for several reasons, namely: (a) women are important actors in relation to poverty alleviation programs, (b) women are important actors and are directly involved in improving family welfare, and (c) women as individuals need media in terms of self-actualization so that they can play a bigger role than just being a housewife.

## 4.2. Women's Cooperatives in Indonesia

The existence of women's cooperatives in Indonesia:

- 1) Based on the type of business, they are savings and loan cooperatives, multi-business cooperatives, consumption cooperatives and production cooperatives
- 2) Women have an advantage, especially in cooperative management. These advantages manifest in tenacity, honesty and thoroughness in handling various dynamics of kopwan issues
- 3) In the context of poverty and increasing family welfare, the role of women is very important, because cooperatives can be a very strategic platform for improving family welfare, besides cooperative activities can also be used as a medium for women's self-actualization.
- 4) The existence of women's cooperatives has quite a large impact on gender inequality, health, reproduction, malnutrition, infectious diseases and sanitation
- 5) Women's cooperatives exist quite a lot in helping the Government overcome national problems such as health, education, unemployment and expanding capital services for small communities.

As an illustration, large cooperatives in Indonesia are divided into several categories, namely:

- 1) Category I is an appreciation for cooperatives with assets of over IDR 1 trillion;
- 2) Category II are cooperatives with assets of IDR 500 billion to under IDR 1 trillion; whereas
- 3) Category III cooperatives with assets of IDR 100 billion to under IDR 500 billion.

In category I, namely:

- 1) Kospin Jasa Pekalongan will still remain at the top of large cooperatives in 2021, with total assets of over IDR 1 trillion. Per the 2019 fiscal year, assets were recorded at IDR 9.6 trillion, an increase compared to 2017 of IDR 7 trillion. However, his position was overshadowed by the newcomers,
- 2) Saving and loan cooperative (KSP) Sahabat Mitra Sejati. This cooperative immediately took second place with assets of IDR 4.4 trillion, from the previous IDR 2.5 trillion.

Furthermore, cooperatives with asset achievements for the 2019 financial year up to the top 10 are:

- 1) KSP CU Lantang Tipo, Sanggau (IDR 3 trillion);
- 2) Mandiri Healthcare, Jakarta (IDR 2.7 trillion);
- 3) KSPPS BMT UGT Sidogiri Pasuruan (IDR 2.6 trillion);
- 4) KSP Pancur Kasih Credit Union, Pontianak (IDR 2.5 trillion);
- 5) KSP Mitra Dhuafa, Jakarta (IDR 1.9 trillion);
- 6) Kisel, Jakarta (IDR 1.6 trillion); and
- 7) Kopdit Keling Kumang, Sekadau (IDR 1.5 trillion).

Then, for appreciation of category II cooperatives:

- 1) Kopkar Wijaya Karya, Jakarta (IDR 950 billion),

- 2) Sangosay Credit Cooperative, Bajawa (IDR 790 billion);
- 3) KSPPS BMT Masalahah Sidogiri (IDR 737 billion) and
- 4) KSP Nasari, Semarang (IDR 664 billion).

While the appreciation of cooperatives in the category III layer is given to:

- 1) KSP Makmur Mandiri (IDR 500 billion);
- 2) Kopkar Sampoerna, Surabaya (IDR 417 billion); and
- 3) KSPPS Fastabiq Khoiro Ummah, Pati (IDR 347 billion).

Awards for cooperatives with the best social care were given to: KSP Kopdit Pancur Kasih Pontianak, Pertamina Shipping Tankers Cooperative Jakarta; KPBS Pangalengan. While the best cooperative with IT and Social Care was won by the Benteng Mikro Indonesia Sharia Cooperative. It is hoped that women's cooperatives can follow in the footsteps of cooperative cooperatives that have been more successful for the advancement of their cooperatives.

Another financial institution that helps small communities is Baitul Mall wa Tanwil. The results of the study show that the services and products of the baitul maal are not specifically designed for women, but their services contribute to increasing women's self-esteem and their ability to achieve economic independence as beneficiaries. The business direction and services of BMT are guided by Islamic values with a focus on social justice and solidarity in economic activities. Therefore, BMTs generally offer their services to help disadvantaged small businesses. Since women have become major players in the small-scale trading and cottage industry sectors, women are the main beneficiaries of baitut tamwil jasa, (Sakai, 2010).

In the following, a description of some of the women's cooperatives used as study samples:

### 1) Setia Bhakti Women's Cooperative located in Surabaya, East Java

The vision of the cooperative is the Setia Bhakti Wanita Cooperative as an organization with character, independence, fairness and prosperity based on joint responsibility.

While the mission is

1. Creating quality human resources
2. Realizing service quality improvement
3. Realizing creative and innovative cooperative independence in a sustainable manner
4. Realizing the welfare of members, managers and the community
5. Realizing a fair and integrity leadership pattern With the Kopwan Setia Bhakti Mutual

Responsibility System, Women are able to reduce debt congestion by up to 0% and members are more empowered. Currently there are 10,700 women in Surabaya and its surroundings who are members and have experienced services in the form of loans. They consist of various layers, ranging from mbok baskets of herbs, craftsmen to intellectuals. Since its birth in 1978, the Setia Bhakti Wanita Cooperative has implemented a system of joint responsibility. This system requires members to join groups. Each group consists of a minimum of 15 members and a maximum of 30 members. Members of the group must hold a group meeting every month. All of these activities must be carried out through a process of deliberation and the results of the deliberations in the form of a joint agreement are used as signs in every cooperative activity. Deliberations are held when there are prospective members. Candidate members are accepted or not depending on the agreement of all members in the group. So if none of the members in the group know him, then it is certain that prospective members cannot be accepted. The organizational structure is very simple, namely the Chair, Deputy Chair I, Deputy Chair II, Secretary I, Secretary II, Treasurer I, Treasurer II, while in the field coaching members are assisted by PPL Supporters 38 Employees 75 PJ Group 764 people. Types of savings and loan businesses, supermarkets and service units. Empowerment is carried out by providing entrepreneurship opportunities to members who will continue to be fostered by the group in the form of joint responsibility and monitored by the group person in charge.

### 2) Women's Cooperative "Setia Budi Wanita" Malang

The vision of the cooperative is as a forum for empowerment in the economic, social and cultural field through a system of joint responsibility to elevate the dignity and status of members and the community with professionalism to create independent women of quality and integrity. MISSION 1. Become a place to learn the application of the Mutual Responsibility system and cooperatives. 2. Carry out education, training, human resource development for members in a planned and sustainable manner. 3. Carry out leadership regeneration in cooperatives gradually and systematically. 4. Carry out the implementation of cooperative management based on cooperative values (value based cooperative management). 5. Providing excellent service to members and the public. 6. Exploring the productive economic potential of members to develop their businesses and cooperative businesses. 7. Doing networking among members and between cooperatives in order to improve services. 8. Collecting, managing, and distributing member and community funds on target. 9. Improving the KPKK program as a form of concern for the community. In 1976 Ms. M Zaafril Ilyas and her 17 friends, doctors' wives, revived the association from its dissolution, through an arisan.

Currently, it has grown. Currently, turnover has again managed to break the IDR 1 billion mark and the number of members has returned to 3,640 people. And most importantly, the joint responsibility system continues to experience strengthening. So that the journey of Kopwan SBW then becomes more stable and continues to grow. The people of Malang City can join an existing group (some are known) within the group and then get approval from the group. Forming a new group with a minimum of 15 members per group, paying IDR 100,000 and Mandatory Savings of at least IDR 25,000.

### 3) Srikandi Purworejo Cooperative

Since 2014, the Srikandi Women's Cooperative has been deeply committed to empowering local resources and farmers to improve their economy. Purworejo Central Java-Indonesia, as our home base is very famous for coconut trees throughout our area. Vision: For Every Occasion Missions: Community Empowerment "The realization of Welfare and Independence through Community Empowerment" our missions is to promote local products that are competitive in international markets and open new business units to enhance the company's brand image. Empowerment products produced are Coconut Sugar, VCO and Cooking Oil with local and export marketing areas, Production Capacity. Coconut sugar: 150 tonnes/month VCO= 5 tonnes/month, Cooking oil: 10 tonnes/month. The Srikandi Women's Cooperative is engaged in carrying out various business activities in accordance with the cooperative's motto as a Local Resource-Based Community Empowerment Agent. The main activities of the Srikandi Women's Cooperative carry out community empowerment in the production of processed coconut trees and their derivatives which include pure coconut oil (ZICO), organic crystal coconut sugar, Az-zico soap. 5 groups of occult craftsmen (basic ingredients for cooking oil) in several areas of Purworejo, Kebumen and Wonosobo Regencies. With the assistance of several administrative staff who are qualified in their respective fields.

### 4) Gayo Women's Coffee Cooperative (Kokowa Gayo) Kab. Really Merry Aceh

Kokowa Gayo, the Largest Women's Coffee Cooperative in Southeast Asia, Now Has 402 Members, including 11 delegates, 7 collectors from 8 villages and 4 sub-districts in Bener Meriah Regency. The women's cooperative, which was once the only women's coffee cooperative in Southeast Asia in 2019, is now holding its VIIth annual member meeting which is different from the previous year. Kokowagayo, which has criss-crossed the international market, is the only women's cooperative in the Southeast Asian region that is included in an international women's coffee farmer organization based in Peru, South America, namely Organic Product Trading Company (OPTCO) Cafe Femenino. The chairman of Kokowagayo, Rizkani Melati, said that all members of the cooperative are female coffee farmers, totaling 409 people and managing 342 hectares (ha) of land. As for Kokowagayo's market share, 70 percent goes to the US, 20 percent goes to Europe, and 10 percent goes to Australia. Rizkani revealed that Kokowagayo's current assets reached Rp 8.5 billion. Kokoagayo is also capable of producing 450,000 tons of coffee per year. For export, Kokoagayo is able to send around 20 containers, or around 422,400 tons, for overseas markets. According to the Bener Meriah Regent Acting (Plt), Dailami revealed, the number of farmers in Bener Meriah reached 64,000 people.

### 5) Kopwan Mekar Saluyu, Subang, West Java

Is one of the cooperatives located in Subang Regency. Mekar Saluyu Women's Cooperative (Kopwan), Cihuni Village, Jambelaer Village, Dawuan District, Subang Regency. The definition of a cooperative is a business entity run by its members with the aim of being able to help each other in economic terms. Therefore, this cooperative serves its members to save and loan funds, help with business capital, emergency funding and others. In a village far from Subang Regency, there is extraordinary light. There is a cooperative called Kopwan Mekar Saluyu Jambelaer Dawuan Subang, chaired by Mrs. Sunarti (55). Light said because the cooperative has a wealth of around 13 billion with a business turnover of nearly 10 billion, the development of the Mekar Saluyu cooperative can be as large as it is now because there is openness between management, employees, managers and members, always open.

With the openness and discipline of Mekar Saluyu members, they have made the largest Kopwan in Subang Regency. "What's great about this Kopwan is that members don't have to bother collecting loans, but pay directly to the Cooperative through sub-groups. Empowerment is done by forming groups in each RW. Now its members have reached 2,100, spread across 18 villages. This is proof that cooperatives are well managed. It can get bigger and the community feels the benefits. He revealed that the cooperative has an important role in helping people with various professions, especially entrepreneurs and farmers. One of the achievements of the Mekar Saluyu Women's Cooperative is having financial and asset management of 13 billion with 2200 members in 4 villages. H. Daeng hopes that the Mekar Saluyu Women's Cooperative can become a pilot, so that women's cooperatives like the Mekar Saluyu Women's Cooperative can be formed in every other district.

### 6) Bekasi Prosperous Women's Cooperative

Vision, to become a cooperative institution that is trustworthy, reliable and professional in making a real contribution to members and society. Mission: 1. Promote cooperatives among the community, especially women. 2. Improving the quality of human resources, institutions and cooperative businesses. 3. Creating professional cooperative women cadres. 4. Improving service and member participation. 5. Increasing the role of women through developing their potential. 6. Placing the role of women as decision makers. The existence of this group is a form of concern and concern for the women residents of Taman Cikunir Indah Housing Complex for various social and economic problems that occur in their surroundings. Kopwantera is committed to building a mindset among members and the community that cooperatives are ideal institutions as a forum for people's economic movements, and their existence can be a solution to problems that occur in society. The philosophy upheld by the Prosperous Women's Cooperative is Trustworthy, Independent, Creative, Communicative and Togetherness (Gotong Royong). Organizing coaching for micro-entrepreneurs who need access to markets and products as well as capital to increase community income. Specifically for group members, each member must have business and attach a business profile. Kopwantera received an award from the Ministry of Cooperatives and SMEs of the Republic of Indonesia as the "Highest Cooperative" in 2019. 2020 Cooperative Business Conglomeration Stage.

### 4.3. Women's Cooperatives and Empowerment

The relationship between women's cooperatives and empowerment can be seen from the implementation of cooperatives that have been run by women's cooperatives, namely:

1. The existence of women's cooperatives makes it easier for women to obtain capital for their businesses compared to going through a bank which goes through a long process and requires collateral.
2. Avoid the presence of loan sharks, which cause poverty
3. With a joint responsibility system where every month they meet, cooperative members get a lot of information related to their business and access other information
4. Participation in co-operatives is a platform for action to be actualized in the public space so that it gives birth to many populist economic activities that motivate others to participate.
5. Mobilizing small businesses means being able to increase the standard of living for people's welfare and expand employment and reduce unemployment so that family income increases and can meet family needs
6. Marketing assistance for members' products provides guarantees to increase production and product quality so that they can penetrate the international market.
7. Guidance and training in various fields is part of the continuous empowerment in the framework of sustainable development.

### 4.4. Empowerment of Women's Cooperatives and SDG's

The relationship between Empowerment and SDG's is reflected in the impact of women being involved in cooperatives and entrepreneurship, namely:

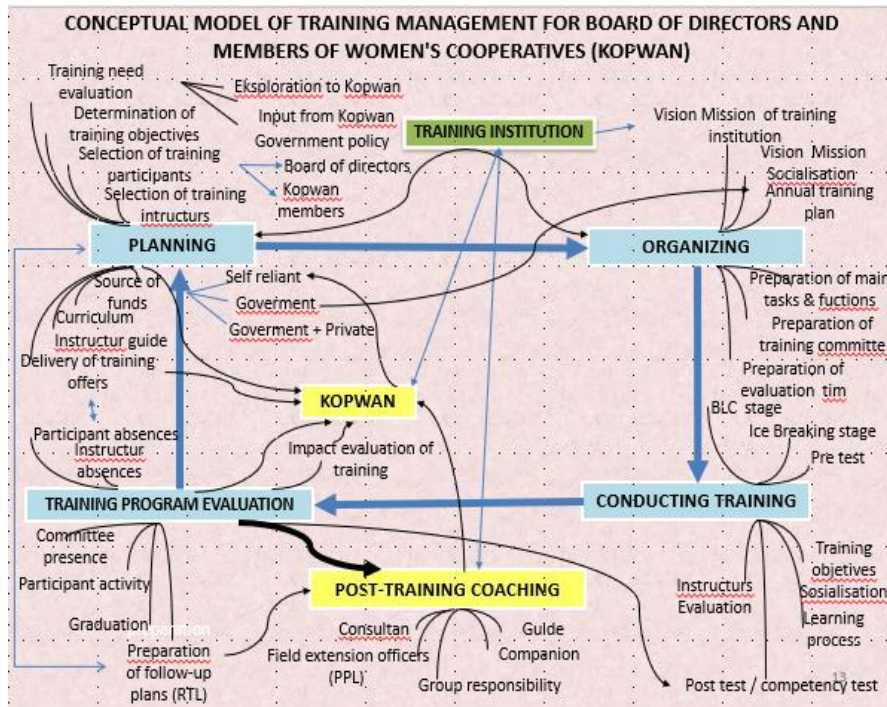
1. Through participation in cooperative members they are empowered according to expertise and based on locality (trading, coffee, coconut, knitting etc.)
2. Empowerment through micro-enterprises encourages economic activities in both rural and urban areas so as to increase family income
3. Family income increases so the family can live without poverty (SDG's no 1)
4. For families who are not poor, their daily needs are met, their food needs are met and they live without hunger (SDG's no2)
5. Empowerment and coaching through participation in cooperatives broaden the horizons of non-formal education, one of which is to compile a family menu that fulfills 4 healthy 5 perfect so that family members become healthy and live prosperously (SDG's no 3)
6. The increasing number of women involved and taking part in micro and cooperative enterprises is an indication of gender equality (SDG's no 5)

Thus government guidance and support in the form of policies and training for women's cooperatives continues to be improved because they can become a platform for Empowerment in achieving SDG's by 2030. Promotion of cooperatives by the government is a common feature in most Asian and Pacific countries. With the exception of Australia and New Zealand, every other country of any size, whether colonized or non-colonized, has experienced this trend, and Asian cooperatives are slowly but surely moving away from the clutches of state control and emerging as

autonomous entities. But this depends on the emergence of Asia Pacific cooperative models from a global historical perspective.

#### 4.5. Conceptual Model for the Development of Women's Cooperatives

The results of in-depth research through observation and in-depth interviews with 3 women's cooperatives, namely Kopwan Setia Bhakti Wanita (Surabaya), Kopwan Melati (Bandung), Kopwan Daya Wanita (Purwakarta) can recommend a model for coaching and training in the context of developing women's cooperatives as follows:



**Figure 1:** Conceptual model of training management for board of directors and members of Woman's Cooperatives (Kopwan)

The following is an explanation of the conceptual model mentioned above:

##### a. Assumption:

(1) A training for board of directors and members of the Kopwan will be successful if the training materials are in accordance with the learning needs that are adapted to the duties of the management in cooperatives and the participation of members in the development of cooperatives.

(2) The duties of the management of the cooperative will work well if they are equipped with the concepts, skills, attitudes and behaviors that are in accordance with the tasks of the management in the development of the cooperative which is their duty.

##### b. Rational:

Training for the management and members of the kopwan is carried out because we want an increase in the ability of the management to carry out their duties and responsibilities within their cooperative institutions, as well as to increase the participation of members in the development of cooperatives.

##### c. Procedure:

(1) Implementation of the planning process which includes evaluating needs, determining training objectives, selecting training participants, selecting training instructors, determining funding sources, compiling curriculum and instructor guidelines and sending training offers.

(2) Implementation of the organizing process includes the socialization of the vision and mission, the preparation of the training committee, the preparation of the duties and functions and the preparation of the evaluation team.

(3) Implementation of the training process includes the stages of BLC (Building Learning Commitment), Ice breaking, Pre test, socialization of training objectives, learning process, post test and instructor evaluation.

(4) Implementation of the evaluation process includes participant absences, instructor absences, committee attendance, participant activeness, participant graduation and RTL (Follow-up Plan) preparation



(5) The implementation of post-training training is carried out to assist the implementation of the results of the training in completing the tasks of the management and fostering members to participate in capital, generate income, actively utilize cooperative products and share risks.

From the above model, it can be seen that cooperative development includes coaching for management and members of cooperatives based on needs analysis, competency based. Asia Pacific Cooperatives were created under strong Western influences brought by colonialism, immigration, and learning from advanced models, Asian Cooperatives began in the 19th century by importing European models. (Kurimoto, 2020), various self-help groups or pre-cooperatives that can be grow into a more formal cooperative. In many industrial sectors, national representative bodies operate and are affiliated with the Asian and Pacific international cooperative alliance (ICA). Cooperative owned by institutional workers. All decisions are taken by the elected board on behalf of the members. The Annual Members' Meeting is held in accordance with the Cooperative Law. As long as a member works in the organization, the shares of the members are kept with the public until the members leave the organization. The ULCCS (Uralungal Labor Contract Co-operative Society) governance structure facilitates its workers to work sincerely with a shared commitment to maximum work efficiency (Sethumadhavan, 2020).

## 5. Conclusion

Government support for the development of women's cooperatives which are part of the empowerment of women with cooperatives as a forum, is a program that is carried out on an ongoing basis. The impact of cooperatives will give birth to women who are empowered, able to do business, have an income and are able to help the family economy, so that families become prosperous, self-sufficient in food, towards healthy and prosperous families. The cooperative development model in general eliminates the gap between men and women who support PUG (gender mainstreaming). It is possible that this will have an impact on the achievement of SDG's.

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