

# **The Innovation of Women-based Cooperative: Enhancing the Role of Women in Economic Development in the Digital Era**

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**Abstract.** *Indonesia is a country with various traditional and cultural values, which affect its people's social life. Some of these customs and cultures position women as the second class who view women as incapable of playing a role in the public sphere. This condition makes the position of women in the household economy only as income earners. Cooperatives are community-based economic organizations formed and driven by a group of people for business purposes with family, voluntary, and open principles. As community economic organizations, cooperatives can be a place for women to start their businesses to increase their role in economic development in society. In Sukabumi City, there is a cooperative to innovate by forming a women's cooperative, in which women run the board, members, and business activities. This paper will discuss what kinds of innovations are carried out by the Women's Cooperative and how these cooperatives can increase women's role in economic development in the digital era.*

**Keywords:** *Cooperative, Innovation, Women in economy, economy development, women empowerment*

## **INTRODUCTION**

Since 2004, Indonesia has grown into a middle-income country that has succeeded in reducing poverty by 23 percent from 1991 to 11 percent in 2016. The success has occurred in line with the increase in manufacturing and service industries and the decline in agriculture (Australia-Indonesia\_Partnership\_for\_Economic\_Governance, 2017). These industries are driven by three economic players, namely state-owned enterprises (BUMN), private-owned enterprises (BUMS), and cooperatives (Ningsih & Sutar, 2020).

From these three economic drivers, women's participation in the economy is still not low compared to men. The low participation of women in the economy is due to several factors such as marriage, caring for children under the age of two, low levels of education, and changes in the economic structure, including a decline in the female-friendly agricultural sector (Australia-Indonesia\_Partnership\_for\_Economic\_Governance, 2017).

Cooperatives in Indonesia have been introduced since 1896 during the Dutch colonial period, which was engaged in savings and loan services, and continued to develop until Indonesia's independence. Data on cooperatives in Indonesia are compiled by the national government, local governments, and the Indonesian Cooperative Council (DEKOPIN). However, legally, the cooperative data is collected by the Ministry of Cooperatives and Small Medium Enterprises (KEMENKOPKUMRI) based on the Cooperative Registration Number (Hardiyanti, 2018).

The Cooperative Movement in Indonesia experienced an optimal period in the 1970s. The birth of cooperatives at the village level (Koperasi Unit Desa / KUD) caused Presidential instructions to encourage agricultural commodities. Along with the Asian financial crisis in 1998, the cooperative movement declined. In the 2000s, non-agricultural cooperatives began to grow with a more profit-oriented cooperative model-independent without depends on the government. Cooperatives in Indonesia can contribute 4.48% of GDP and absorb 0.5% of the workforce (ICAAP.COOP, 2019).

Based on this, cooperatives can be an alternative for women to participate in the economy because cooperatives are community economic institutions capable of increasing the economic progress of the community with a pattern of empowerment whose formation is not fixed in one particular community and can be established by anyone, including women's groups. Compared to other business entities, cooperatives' role in the Indonesian economy is still far behind (Ningsih & Sutar, 2020). The cooperative business sector in Indonesia has four classifications: credit cooperatives with a percentage of 51.78%, production cooperatives with 25.8%, consumer cooperatives with a percentage of 17.02%, and service cooperatives with a percentage of 6.01% (ICAAP.COOP, 2019).

According to KEMENKOPKUMRI, the number of cooperatives in Indonesia has reached 123,048 units, with a total membership of around 22 million (KEMENKOPKUMRI, 2019), of which more than 13,000 cooperatives are active female cooperatives. Women's cooperatives have the potential to develop productive entrepreneurship for women. Because women's cooperatives can become facilities for women to start businesses or running MSMEs, they can play an active role in economic life (Mediatama, 2018).

West Java is one of the provinces with the second-largest cooperatives with 13,000 cooperatives and more than 10,000 active cooperatives (data.jabarprov.go.id, 2019). Compared to other groups, the number of female cooperatives is still low. The total transaction volume of women's cooperatives in one new year reaches IDR 133,734,553 (data.jabarprov.go.id, 2020a).

Sukabumi is one of the West Java regions divided into two government administrations, namely City and Regency. The economic growth of Sukabumi Regency and City during the last five years has increased by an average of 4.91-5% each year (Nurbogarullah, 2020). Even though the economic growth rate is quite good, there are still 7,609 women still in the vulnerable in the social economy category because their productivity is not economically optimal, such as not getting wages, getting low wages, and working in informal sectors that provide less protection (Nasihuddin & Muda, 2016).

Sukabumi has 726 cooperative units in regencies and 286 cooperative units in the city area (data.jabarprov.go.id, 2020b). Only four cooperatives registered officially, namely the Motekar Mandiri Oisca Women's Cooperative, the Nigra Women's Cooperative, the Aisyah Women's Cooperative, and the Yasmin Fatayat NU Women's Cooperative (depkop.go.id, 2020). Thus, referring to the data, the number of women's cooperatives in Sukabumi is still low. It can be said that women's participation in the economy, including in cooperatives.

Based on the problems stated, this paper will discuss the strategic innovations of Women's Cooperative to increase women's role in economic development in the digital era. The paper will be divided into two parts. The first part will map the problems faced by women's cooperatives and the solutions they expected. The second part will explain the innovation of the development of women cooperatives in Sukabumi.

## **THEORETICAL FRAMEWORKS**

According to the ILO, Cooperatives are autonomous associations of people who join voluntarily to fulfill collective economic, social, and cultural needs through joining joint enterprises that are democratically controlled (Majurin, 2012). Cooperative business entities have differences from non-cooperative business entities because there are six distinctive values: Self-help, Self-responsibility, democracy, Equality, Equity, and Solidarity. Besides, cooperatives also have seven principles: voluntary and open membership, democratic control of members, member economic participation, autonomy and independence, education, training and information, cooperation between members, and focus on society (Cooperative Identity, Values & Principles | ICA, 2017).

Members are the essential element in cooperatives. Members of the cooperative are individual or corporate organizations that become user-service or participants in cooperative business entities, either as consumers, workers, producers, or business owners. Members in a cooperative business entity are stakeholders, partner-owners, partner-makers with authority on business policy. Since the

member is an important element, a cooperative must be able to ensure that there is equality for their members, including gender equality (International Co-operative Alliance, 2015).

Gender discrimination in cooperatives has occurred historically, where women can be dismissed as members of the cooperative when they get married or rejected because of the influence of men as the head of the household, women's role as domestic workers, and the absence of property rights for women. The voluntary and open principle for cooperatives means that cooperatives are open to all people without discrimination on gender, social, racial, political, or religious views. Everyone can become a user of services provided by the cooperative or become a cooperative member with a sense of freedom without feeling coercion. ICA established these principles in 1995 to respect human rights with the emergence of the 1966 UN International Covenant on Civil and Political Rights (International Co-operative Alliance, 2015).

A cooperative is an association of people and a business entity established to profit for its members through trading activities, goods, and services. A cooperative needs a brand to support its economic activities. Branding can provide benefits for the cooperative as a company. Some of the advantages of good branding are increasing commercially competitive value, marketing value, consistency of consumer demand, providing added value to the products and services offered, and differentiating it from competitors (Balmer, 1995).

Referring to Balmer's work, the author simplifies four definitions of branding. The first, branding as the company's mission and philosophy, which means a business entity's core competencies, such as market position, the values held by business owners, and management. The Second, branding as corporate identity, is what the company does and says which impacts its identity, such as the products and services. The business strategy includes the behavior of company personnel. The third is branding as a corporate image effort, which refers to the company organization's efforts, which then forms a positive or negative image or public perception of the company. Fourth, branding is an effort to identify a company or product that differentiates one company or product from another company, such as names, logos used, nomenclature, architectural and interior design. (Balmer, 1995).

In the development and challenges experienced when a company runs a business, companies will transform themselves either by innovation or rebranding. The term innovation describes the process of changing from something existing to something new, and the emergence of innovation is more based on market competition (Wang & Nie, 2020). Innovation is useful so that companies can increase the company's competitiveness to maintain a pattern of continuous change to achieve the company's business performance in reaching markets and customers. Innovation is a new action that combines existing capabilities into new forms, including products, methods, processes, and other things relating to commercial ventures (Hung et al., 2020).

Meanwhile, rebranding is the separation or change from the brand formulation with the new formulation in the form of a change in the name or image of the organization, logo, management, or other things that can change or shift the company's mindset and culture staff. Muzellec and Lambkin (2006) state that the rebranding process is not only a revolutionary approach or fundamental change but can also be a gradual evolution or change of various aspects of the company such as the name, vision, or value of the company (Calderwood & Freathy, 2014). The rebranding process is a respond of companies to face environmental changes such as low sales performance, company acquisitions or mergers, or product brands' low marketability.

There are three levels of the rebranding process in a company—first, the company level, where the whole organization. Second, the business strategy level, namely implementing changes in the rebranding principle to particular company divisions. The third is rebranding at the product level, namely changing the brand name of the products the company sells. Rebranding is a company's strategy when a company joins other companies, adding or changing the resulting products. According to the company, the company changes the product name or changes the company name according to the product name or in an integrated manner. Second, namely the change by separating the company name from the product (Calderwood & Freathy, 2014; Muzellec & Lambkin, 2008).

Calderwood and Freathy argue that there are three phases along with six principles that companies need to do when rebranding, those are:

Phase	Deskription/ Activity	Principle
Phase 1	Brand revision and identification factors why company must do re-brand	1. Balancing old and new ideology 2. bridging: between old and new concept 3. Organization adjustment
Phase 2	Achieving acceptance from stakeholders	4. Communication, Training and Internal Marketing
Phase 3	Implementation of re-branding strategy	5. Mix all elements needed to be aligned with strategy 6. promoting awareness of revised brand to stakeholders

Source: Eric Calderwood & Paul Freathy, 2014

In phase 1: the company revises its brand, including identifying what factors are the reasons why rebranding is needed. This phase needs to be supported by the principle of balance between the core ideology and the brand to be built. Bridging the core concept between the old brand and the new brand and fulfilling the organization to match the needs of new market segments and existing segments.

In phase 2, the company: obtained support from corporate stakeholders for the revised corporate brand from external and internal groups supported by internal communication, training, and marketing. Phase 3 is the implementation phase of the company's rebranding strategy with a focus on managing the communication process and combining the brand with operational and functional components such as store design, display, and product packaging by bringing together all the elements needed in the rebranding strategy and promotional efforts to make stakeholders aware of the brand change.

## RESEARCH METHODS

This research uses a qualitative approach with a case study approach to answer research questions by looking at a case to analyze a pattern that will later be drawn into a conclusion (Rihoux & Ragin, 2009). The cases studied and compared were innovations made by cooperatives in Sukabumi Regency.

The data collection method was carried out through unstructured interviews and focus group discussions (FGD). The FGD was conducted when the author provided cooperatives training material on September 26, 2020, conducted in Sukabumi City. Participants who became author respondents were 46 people from 3 cooperatives. The data collected is then analyzed based on the theoretical framework used as the research theme's focus. As for the framework used in this study, it is about innovation.

The questions used in the FGD session were questions in the form of open-ended questions, covering the conditions of developing the respective women's cooperatives. How do local regulations support cooperatives' implementation, implementation, support from various cooperative stakeholders, suggestions, and hopes for developing the Women's Cooperative Group? What kind of assistance is provided to cooperatives, market access, and partnerships? Questions are arranged in general to a specific order. This is done to get a complete picture of "Increasing women's role in the economy through Women's Cooperatives. To see these things, the author describes the results of the FGD through the mapping problems and suggestions that the Women's Cooperative wants in the next section.

## Mapping Problem and Suggestion from Cooperatives in Sukabumi

Mapping Problems and collecting suggestions from the Women's cooperative in Sukabumi Regency were carried out to determine the problems faced by the cooperative and the expected solutions. Based on the problem's mapping, the authors classify the problem issues into six categories: institution, mentoring, partnership, entrepreneurial spirit, capital, and market access.

### 1. Institution

No	Factor	No	Faced Problems	Suggestion improvement
1	Institution	1	Less expansive type of business	Changes into a multi-business cooperative
		2	The problem of progress in cooperative management	<ul style="list-style-type: none"> <li>• Mentoring and evaluation</li> <li>• maintain continuity of training by agencies and the Ministry</li> <li>• Comparative study to more advanced cooperatives</li> </ul>
		3	too diverse members	Adjustment of cooperatives based on professional groups
		4	Lack of management skills: management, management, accounting, technology, building partnerships, leadership	Skills training
		4	HR constraints such as transparency and interests	
		5	Knowledge of members about cooperatives lack of ownership	Training for administrators and members regarding cooperatives
		6	Not able to use digital systems because they are expensive	Allocation of the procurement budget
Conclusion of the sugestion: Training of Cooperatives				

Source: author

From an institutional point of view, on average, women's cooperatives are institutionally experiencing business licensing problems because their legality only lists one type of business, not all business. Second, there is no progress in management, members who are too diverse in professional backgrounds. Lack of management skills, lack of transparency in cooperative management, lack of attachment of members to institutions, inability to manage cooperatives with a digital system due to limited funds.

From these problems, the respondents gave suggestions to change the cooperative into a multi-business cooperative. Second, the cooperative office needs to assist cooperatives in various training programs related to cooperatives' problems and evaluate each mentoring program, including facilitating comparative studies. The third is the adjustment of cooperative members by the group. Fourth, providing training to members and administrators regarding cooperatives and allocating funds for modern digital system tools.

## 2. Accompaniment

No	Factor	No	Faced Problems	Suggestion improvement
2	accompaniment	1	The difficulty of legal administration when change the Articles of Association / Bylaws due to funding problems	- Head of local government instruction - Assistance/ Free Program from government body
		2	Legality changes the type of business in order to run other businesses	Run another business pengajuan pergantian AD/ART
		3	Lack of counseling and assistance for cooperatives	Increased the counseling by Dinas, experts,
		4	Less optimal cooperative and cluster governance	Third party assistance by more advanced Dinas or cooperatives, BUMDES or private companies or NGOs Cluster adjustment
		5	Members do not understand the rights and obligations of the cooperative Weak management human resources and weak relationship between management and members	Training for members and administrators increase in human resource capacity
		6	no business assistance for cooperative members	Business assistance for cooperative members
		7	The emergence of unexpected problems	Cooperative assistance in various program activities
		8	Unexpanded productMarket search assistance	Market search assistance
		9	Lack of market confidence of the product	Product marketing training assistance so that the market has confidence in the cooperative's products to be sold
		10	Digital marketing capailities	
Conclusion of the sugestion: increasing training and assistance programs by finding and applying the right format for business so that cooperative efforts are more advanced and focused				

Source: author

In terms of facilitation, cooperatives' dominant problem is when cooperatives will change their statutes/bylaws because it is related to the availability of funds to change their legality. Second, the cooperative feel that the assistance provided by the government is still lacking. Third, sub-optimal governance and clustering. Fourth, members do not understand their rights and obligations as cooperative members. Fifth, there is no business assistance for cooperative members. Sixth, there is no expansion of product marketing and no market trust in cooperative products.

From this problem, the respondents suggested several solutions, such as: instructions to the regions regarding free assistance programs in administering the legality change of cooperative regulations; run an alternative business first; increased counseling by the Dinas and their neighbors; assistance by a third party such as a more advanced company or cooperative; providing cooperative training for cooperative members; business assistance for cooperatives in various programs; market search assistance, and product marketing training assistance.

### 3. Partnership

No	Factor	No	Faced Problems	Suggestion improvement
3	Partnership	1	<i>still a lack of cooperation with other cooperatives</i>	<i>Establishing and increasing cooperation with other cooperatives</i>
		2	<i>The partnership with the government has not been intensive</i>	
		3	<i>no collaboration with large companies</i>	<i>Start cooperating with private companies</i>
		4	Unexpanded market	
		5	<i>competition with modern markets</i>	<i>Cooperation with retail</i>
Conclusion of the suggestion: establish partnerships with various parties to facilitate cooperative access in meeting cooperative needs				

Source: Author

The third is the problem of partnerships. The cooperative is still not cooperating with other cooperatives; the partnership with the government is not yet intensive; the absence of cooperation with large companies; market expansion, and competition with modern markets. From the problems described, the respondents suggested. First, the cooperative collaborated with other cooperatives, private and retail companies, and increased cooperation with the government.

### 4. Entrepreneurship spirit

No	Factor	No	Faced Problems	Suggestion improvement
4	Enterprenurship Spirit	1	The entrepreneurial spirit of the member have not been developed well	Counseling and entrepreneurship training with presenters on successful entrepreneurs ranging from potential to business classification
		2	Cooperative efforts are not optimal, especially when dealing with digital entrepreneurs	Assistance from business incubators to create quality products and digital training
		3	entrepreneurship programs organized by the Agency is not optimal	evaluation of each entrepreneurial program given to the cooperative
Conclusion of the sugestion: increasing entrepreneurship coaching and training so that cooperatives are more productive with the aim of increasing SHU for members				

Source: author

The fourth is the Spirit of Entrepreneurship. First, the entrepreneurial spirit has not yet grown in the members. The two cooperative businesses have not been optimal, plus the challenges of digital entrepreneurship. Third, the entrepreneurship program from the Dinas has not been optimal. From these problems, the respondents made three proposals:

1. Conducting entrepreneurship training with a speaker who is a successful entrepreneur who helps identify existing potentials and provides business classification suggestions for cooperatives.
2. There is assistance from business incubators to make quality products and digital training.
3. There is an evaluation of each entrepreneurship program given to the cooperative.

## 5. Financing or capital

No	Factor	No	Faced Problems	Suggestion improvement
5	Financing or capital	1	Access to cooperative financing is still low	Increasing access to finance for cooperatives -Providing assistance regarding access to financial assistance
		2	The cooperative capital is still small	- roviding grants or government loans for capital - run other businesses that are in accordance with the potential of the area so as to increase profit for capital - Members' meeting to agree on additional capital - recruits as many members as possible - Cooperation with financial institutions / partners / agencies - applying for People's Business Credit
		3	Capital is difficult for agricultural cooperatives	Granting rights to cultivate land from the government to cooperatives provision of capital for agricultural cooperatives
		4	misuse for purposes other than business, for example sickness expenses, marriage and others.	Supervision of budget spending
Conclusion of the sugestion: increasing access to finance to cooperatives with capital assistance				

Source: author

The fifth is financing, which includes the low access of cooperatives to capital, cooperative capital that is still small, the difficulty of providing capital to cooperatives in the agricultural sector, and the misuse of cooperative capital. From these problems, the respondents suggested an increase in finance access to cooperatives, assistance regarding access to financing and capital assistance, increasing the distribution of grants or loans to cooperatives—the granting of rights to work by the government for agricultural businesses, and supervision of budget spending.

Meanwhile, the cooperative's innovation deals with the problems faced in running a business according to its potential to increase profit, which is used as additional capital. Second, holding a meeting of members to obtain an agreement for additional capital from members. Third, recruit as many members as possible to increase capital. Fourth, cooperation with financial institutions.



## 6. Market Access

No	Factor	Faced Problems	Suggestion improvement
6	Market Acces	Lack of market absorption	<ul style="list-style-type: none"> <li>⑩ cooperation with convenience stores</li> <li>⑩ cooperation with BUMDES</li> <li>⑩ cooperation with online marketplaces</li> <li>⑩ cooperation with other cooperatives</li> <li>⑩ participate in domestic and foreign exhibition events</li> <li>⑩ cooperation with other companies</li> <li>⑩ cooperation with exporters</li> </ul>
Conclusion of the sugestion: cooperation with various parties such as convenience stores, BUMDES, online market places, other cooperatives, participation in exhibitions, and exporters			

Source: author

The sixth is market access, with the main problem of the lack of market absorption of cooperative products. From this problem, respondents provided solutions to collaborate with various parties such as supermarkets, BUMDES, online market places, other cooperatives, participation in exhibitions, and exporters.

## Innovation for the Development of Women's Cooperatives in Sukabumi District

The Innovation for the Development of Women's Cooperatives in Sukabumi District is part of the Ministry of Cooperatives and Community Empowerment steps in advancing cooperatives in Indonesia. This process of advancement requires steps of change to turn women's cooperatives into new cooperatives. This is done through innovation efforts. Innovation in the development of women's cooperatives to increase women's role is carried out by changing the image of women's cooperatives into cooperatives that are creative, innovative, based on information technology, more participatory, and adaptive global economy (KEMENKOPKUKM, 2020).

The cooperative image is a brand that characterizes the cooperative, which reflects the perceptions of the female cooperative community. The conversion process aims to turn women's cooperatives into cooperatives that can compete globally by penetrating the export market. So that women's cooperatives can increase their contribution to economic development.

With the efforts to change the image of women's cooperatives in Sukabumi District by the Ministry of Communication and Informatics, which changed the image, strategy, mission, and products, it can be said that this effort is a rebranding for women's cooperatives. There are three levels of a company rebranding process: the company level, the business strategy level, and the product level. With three phases, namely brand revision and identification factors achieving acceptance from stakeholders, rebranding strategy, and the six principles in the phases.

Referring to the results of the mapping of the six factors from the FGD respondents, the description of the rebranding process for the Women's Cooperative is as follows:

Factor	Activity	Principle	Fase
institution	Factor identification	Bridging: between old and new concept	Fase 1
Assistance	⑩ Factor identification  ⑩ Achieving acceptance from stakeholders: Coops and KEMENKOPKUKM	Communication and Training	Fase 1-2
Partnership	Factor identification	Communication	Fase 1-2
Entrepreneurship spirit	Factor identification	Communication	Fase 1-2
Financing and Capital	Factor identification	bridging: between old and new concept	Fase 1
Market Access	Factor identification	bridging: between old and new concept	Fase 1-2

Source: Author

From the table, most of the six identification factors are still identifying factors, only the assistance that reaches the stage of acceptance from the stakeholders, namely the Cooperative and the Ministry of Cooperatives and Cooperatives. Meanwhile, in terms of principle, the cooperative ecosystem factors are divided into two. First, the factors that arrive at the second phase are communication, namely mentoring, partnerships, and entrepreneurship. Meanwhile, institutionalization, financing, and market access are still in phase 1, namely bridging the old concept from themselves and the new concept brought by KEMEKOPKUKMRI. And not a single factor has reached phase 3 or the implementation phase of the cooperative rebranding strategy. This is because the Women's Cooperative in Sukabumi Regency's rebranding process takes place top-down from the government, represented by KEMEKOPKUMRI, to the Women's Cooperative.

## CONCLUSION

Cooperatives are one of the actors driving the economy in Indonesia. Women's participation in the economy in Indonesia is still low, including in cooperatives. Simultaneously, cooperatives can be an alternative for women to participate in the economy because they are economic institutions with an empowerment pattern whose formation is not fixed in one particular community. Sukabumi is one of the regions in West Java. There are still 7,609 women who are still in the social economy's vulnerable category because their productivity is not economically optimal.

So what strategic innovations are needed by the Women's Cooperative in Sukabumi Regency to increase women's role in economic development. The answer is innovation carried out by the KEMENKOPKUKMRI with efforts to rebrand the Women's Cooperative into a Cooperative that has a creative, innovative, information-based, technology-based, more participatory, and adaptive image to the economy global.

The Women's Cooperative can advance and can compete globally and contribute to the Indonesian economy. The rebranding process for the Women's Cooperative carried out by KEMENKOPKUKMRI is still in the new stage of identifying what factors need to be rebranded: the new rebranding process until the mission stage has not yet been implemented. This is because the rebranding program runs top-down from government to society,

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