

JIM UPB

Jurnal Program Studi Manajemen
Universitas Putera Batam Vol.9 No.2

**COOPERATIVES AND THEIR CONTRIBUTION TO THE
DEVELOPMENT OF MICRO, SMALL AND MEDIUM ENTERPRISES**

By

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ABSTRACT

Empowering MSMEs is one of the government's ideals to be able to develop MSMEs and increase the capacity of MSMEs businesses which originally had the characteristics of informal businesses towards formal businesses but some of the main problems that are very often faced by MSME entrepreneurs are the lack of capital so that the lack of business development for MSME entrepreneurs. Several financing alternatives are driving MSMEs to be able to access financial institutions in particular so that it is hoped that business actors will no longer have difficulties in carrying out business activities. One of the financing sectors that can be the answer to financing problems for MSMEs, one of which is the participation of cooperatives that contribute to the continuity of MSME businesses so that cooperatives can support the UMKM financing sector and are able to synergize so that they can support the national economy and become economic support for each region .

Keywords: Cooperative, Contribution, Financing, UMKM.

INTRODUCTION

Based on the experience of the 1997-1998 financial crisis that hit was an era of revival of micro, small and medium enterprises (MSMEs) where no response was found by the Government, but after the financial crisis all institutions directed their guidance to MSMEs because the micro, small and medium enterprises sector was able to survive survival in the midst of the currency crisis that hit. In addition, in 2008 there was another financial crisis and it did not have an impact on MSME business actors in Indonesia because the non-formal character of MSME businesses had a positive impact on business actors because considering the source of financing still came from private sources so that business actors did not get an impact amid financial crisis hit the world.¹

However, as time goes by, there is an increase in capacity in developing businesses. MSMEs still have a number of problems including the main problem that is being faced by MSMEs is very complex, namely the low productivity of MSMEs caused by the low quality of human resources of MSMEs, especially in the field of management, as well as technical capabilities and capabilities in the marketing sector. In addition, micro, small and medium enterprises also face limited production resources, especially capital, technology, information and markets. Often MSMEs experience a lack of funds, because in general, micro, small and medium enterprises are private business entities or companies that are closed and have non-

¹ Hadi Ismanto dan Tohir Diman, *Analisis Efektivitas Pemberian Pinjaman Program Pembiayaan Umkm Oleh Koperasi*, Jurnal *Economia*, Volume 10, Nomor 2, Oktober 2014, Hlm 149

formal characteristics. They rely a lot on very limited funds from their owners and even tend to use their personal funds or their own funds. For administrative reasons, loan funds and loans from banks or other financial institutions. Technical requirements cannot meet bank and non-bank requirements.²

Until now, micro business actors are still minimal and complain that the business is being carried out due to a lack of funds in the form of venture capital. So that there are also many micro-commercial activities that fail or go bankrupt because they are not able to manage finances properly. Do not understand financial management. Not only managing money, but how to do it, especially in financial management for profit.³ Even though it looks easy and simple, it is very important for every implementation, especially for micro, small and medium enterprises (MSMEs) Good financial management. At least, MSMEs must have a cash in and cash out book. Because actually the UMKM participants are more interested in discussing business philosophy and innovation, production and sales goals and strategies Marketing than about financial management.⁴

MSMEs play a very important role, especially as an economic representation of the majority of people in regional areas. However, currently, the status of micro, small and medium enterprises is still very weak.⁵ The source of obstacles is particularly in the development and capacity building of businesses where MSMEs are still lacking opportunities to obtain commercial financing, especially from the banking sector.⁶ In fact, the banking industry provides more credibility for a small number of business actors, namely the medium and large business groups compared to MSMEs. In addition, the role of the government is to develop micro, small and medium enterprises which really need the role and facilitation of the government, because MSMEs are one of its businesses. which has the potential to improve the economy and improve the economic welfare of the community. Therefore, it is necessary to increase the capability of human resources and solutions, especially regarding the problem of financing which is very vital, besides generally referring to the provision of facilities and infrastructure to be able to maximize the development of MSMEs. In addition, there are many other advantages of MSMEs, including being able to absorb a lot of labor and reduce the unemployment rate.⁷

The plan regarding financing plays an important role for the sustainability of micro, small and medium enterprises. But over time they often face default problems and even tend to have problems with installment payment congestion.⁸ To be able to optimize the role of financing in order to increase the capacity of MSMEs, it is necessary to have non-bank financial institutions that can provide convenience in providing access to finance that makes it easier for business actors to be able to make MSMEs continue to develop amid financing difficulties.⁹

² Pitter Leiwakabessy dan Fensca F. Lahallo, J-DEPACE (*Journal of Dedication to Papua Community*), Jurnal Pengabdian Masyarakat Universitas Victory Sorong, Vol. 1, No. 1, Desember 2018, Hlm 11 – 21

³ Layyinaturrobaniyah dan Wa Ode Zusnita Muizu, Pendampingan Pengelolaan Keuangan Usaha Mikro Di Desa Purwadadi Barat Dan Pasirbungur Kabupaten Subang. *Pekbis Jurnal*, Vol.9, No.2, Juli 2017 : 91-103

⁴ *Ibid*

⁵ Wahyuningsih Sri, Peranan Ukm Dalam Perekonomian Indonesia, *Jurnal Ilmu-ilmu Pertanian*, Vol 5. No 1 Tahun 2009. Hlm 3

⁶ Anggraeni Feni Dwi Anggraeni, Imam Hardjanto, Dan Ainul Hayat. Pengembangan Usaha Mikro, Kecil, Dan Menengah (UMKM) Melalui Fasilitasi Pihak Eksternal Dan Potensi Internal (Studi Kasus Pada Kelompok Usaha “Emping Jagung” Di Kelurahan Pandanwangi Kecamatan Blimbing, Kota Malang) *Jurnal Administrasi Publik (JAP)*, Vol. 1, No. 6, Hlm. 1286-1295

⁷ Darwin, UMKM Dalam Perspektif Pembiayaan Inklusif Di Indonesia, *Jurnal Ekonomi dan Pembangunan* Vol 26, No.1, 2018, Hlm 60

⁸ Hadi Ismanto, *Op.Cit.* Hlm 150

⁹ Lukmanul Hakim, Etty Mulyati, Djuhaendah Hasan, Tarsisius Murwadji, Legal Aspects of Micro Business Development Institutions in State Purpose of Welfare, Volume 14 Number 3, July-September 2020 : pp.

Banking programs, especially in the provision of financing, are indeed very diverse, but sometimes the problem is that the requirements for financing are still far from easy considering that various requirements such as legality to bookkeeping to collateral are still the main obstacle for MSME business actors to have requirements in accordance with provisions.

One of the obstacles faced by MSMEs is the availability of capital and the difficulty of obtaining capital in banking financial institutions, because creditors are commercial capital. So far, many small and micro business actors still get commercial capital credit at a certain level from cellular banks or money lenders. High interest rates and heavy burdens. This condition is certainly a dilemma for MSME business actors in particular, considering that financing or capital is a vital thing that has become a classic problem so far for MSME business actors, of course, to be able to improve their business so that they can compete in the midst of very tight industrial competition in the current industrial era 4.0. One of the next financing alternatives is the contribution from the cooperative in order to improve the people's economy.¹⁰

The desire made by the government for the welfare of all members of society in increasing the economic strength of the community through a commitment to strengthen MSMEs. For this reason, several programs have been running. Even though various plans for developing MSME through the capital aspect are still not evenly distributed. It seems that an inseparable part from the basic development concept has not been fully prioritized for the interests of empowering people with economic strength.¹¹ Indicators for this condition can be seen, including from the role of cooperatives gradually weakening in economic development, even some economists are now even questioning that Cooperatives are an institutional alternative Empowering MSMEs, or simply forming a solution.¹²

Because of the various advantages of cooperation and by eliminating existing weaknesses, cooperatives should ideally be an important alternative to support the national economy. Henceforth, it is necessary to attract the attention of business actors to join cooperatives to strengthen the national economic system. However, there are still obstacles to this day hindering the development of cooperation, especially from macro policies which are influenced by the global spirit.

The problem in this research is: How are the development efforts for MSMEs in the midst of conditions of difficulty in obtaining financing at this time? and What is the contribution of cooperatives as an alternative financing to increase the capacity of MSMEs?

The purpose of this study is to determine the efforts of MSMEs in the midst of difficulties in obtaining financing at this time and to determine the contribution of cooperatives as an alternative financing to increase the capacity of SMEs.

METHODS

In this research will be examined about the contribution of cooperatives to the development of MSMEs. The specification of this research is descriptive analytical in nature because after doing descriptions of various aspects of financing from cooperatives for MSMEs, this research will describe various problems for MSMEs obtained through inventory data from various sources.¹³ Then carried out a qualitative juridical data analysis, namely compiling existing data

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¹⁰ Fatimah dan darna, *Peranan Koperasi Dalam Mendukung Permodalan Usaha Kecil Dan Mikro (UKM)*, *Jurnal Ekonomi Dan Bisnis*, Vol 10, No. 2, Desember 2011 : 127-138

¹¹ Eka Travilta Oktaria, *The Effect Of Performance Measurement System On Psychological Empowerment And Employee Performance (studies at PT. Bank bukopin bandar lampung)*, (JIM UPB) Jurnal Program Studi Manajemen, Universitas Putera Batam Vol.9 No.1 Tahun 2020.

¹² Pramono, Racmadi V, *Pembelajar Bagi Usaha Kecil dan Menengah permasalahan dan peluang*, *Jurnal Administrasi dan Bisnis* Vol 1. No. 1 Juli-September 2001, Universitas Katolik Atma Jaya Jakarta

¹³ Sugiyono, *Memahami Penelitian Kualitatif*. Bandung : CV Alfabeta, 2005, Hlm 34

systematically for further qualitative analysis, namely the results obtained are manifested in the form of a specific description.¹⁴

DISCUSSION

DEVELOPMENT EFFORTS FOR MSMEs AMID CURRENT CONDITIONS OF DIFFICULTY OF GETTING FINANCING

The people-oriented national economy is a derivative of the people's understanding. The Indonesian nation hopes that the people-oriented economic sector will become the backbone of the national economy. Article 33 of the 1945 Constitution clearly explains in principle the development of the national economy which is the accumulation of people's economic strengths.¹⁵ The economic development paradigm that can be used to achieve objectives is through the application of an authorization strategy. One of the most frequently used authorizations is the authorization of micro, small and medium enterprises. Increasing the strength of MSMEs can directly or indirectly affect regional economic growth, which in turn will also affect the national economy.¹⁶

Micro, Small and Medium Enterprises are the largest contributors to the country's gross domestic product. Economic growth itself is a long-term process of gross domestic product growth. The economy of a country is said to grow or develop when output increases. Economic growth is the development of economic activity that leads to an increase in goods and services produced by the community. In the midst of a situation of difficulty in obtaining access to finance, there are several efforts being made by MSME actors, including by forming a partnership pattern with raw material suppliers or partnerships with large business groups.¹⁷

In an increasingly competitive atmosphere, the existence of MSMEs is required to maintain their ability to compete with other business actors, because MSMEs are considered quite representative in terms of community empowerment. In this case, the cooperation step in the form of a business partnership is a strategy that can develop MSMEs. From a moral point of view, this collaboration is needed to get the maximum support from large entrepreneurs through guidance and also the existence of Corporate social responsibility.¹⁸

However, it must be admitted that MSMEs face challenges and obstacles in terms of capital, human resources, management, inadequate mastery of information technology, business environment, and business marketing and distribution. Products manufactured. So it is necessary to have partnerships in order to provide assistance and guidance through corporate social responsibility or it can also come from non-bank financial institutions such as cooperatives. That way the efforts of MSMEs in the midst of difficulties in obtaining financing can be resolved by the existence of partnerships through large companies through social responsibility or through cooperatives that directly assist in production and distribution activities for MSMEs in particular.¹⁹

¹⁴ Afifuddin dan Beni Ahmad, *Metodologi Penelitian Kualitatif*, Bandung : Pustaka Setia, 2009, Hlm 7

¹⁵ Saparuddin dan Basri Bado, Pengaruh Kemitraan Usaha Terhadap Kinerja Usaha Pad UKM dan Koperasi di Kabupaten Jenepono Sulawesi Selatan, *Jurnal ekonosains*, Vol IX No. 2 Agustus 2011, Hlm 161

¹⁶ Sri Winarni, Strategi Pengembangan Usaha Kecil Melalui Peningkatan Aksesibilitas Kredit Perbankan. *Infokop* Nomor 29, Tahun XXII, 2006.

¹⁷ Siyaminah dan E. Rahmani, *Studi Tentang Kemitraan Usaha Di Kalangan Usaha Kecil Menengah di Jawa Tengah*. *Jurnal EKOBIS*, Vol. 9, No 1 Tahun 2008. Hlm 5

¹⁸ Olutunla, G. T. and Obamuyi T. M., *An empirical analysis of factors associated with the profitability of Small and medium - enterprises in Nigeria*, *African Journal of Business Management*, Vol.2 Tahun 2008 (X), h. 195-200

¹⁹ Nabila Ghassani, Kemitraan Pengembangan UMKM” (Studi Deskriptif Tentang Kemitraan PT. PJB (Pembangkit Jawa Bali) Unit Gresik Pengembangan UMKM Kabupaten Gresik), *Kebijakan dan Manajemen Publik*, Volume 3, Nomor 2, Mei-Agustus 2015, Hlm 142

All parties need persistence, large entrepreneurs have a clear understanding of cooperation, and small entrepreneurs have good business prospects. Building a partnership model through subcontractors is the most effective way to build independent small industries. Through this model, they can obtain market certainty, certainty of raw material supply and how to implement a good management system.

Cooperation developed through partnerships will bring benefits to MSMEs as well as large businesses to build business networks and product marketing and distribution networks. Partnership can be defined as a trade relationship, therefore if a partnership between large companies and MSMEs, the specific form is small companies that supply goods to large companies. Cooperation and partnerships that exist between partners are not one-way, but instead produce positive interactions.²⁰

The private sector is also advised to adopt partnerships such as the foster father model in the form of direct contact with the business chain. Possible relationship models are buying MSME products as input for large businesses (partners), or marketing by large businesses using various methods of coaching and / or providing capital. The hope of this connection system is that it can form a stable and dynamic business structure with sustainable opportunities and prospects, especially for MSMEs, while still having the opportunity to promote products produced by large entrepreneurs.²¹

The existence of a partnership model that empowers MSMEs to create new incentives to enter MSMEs. For this reason, it is necessary to build a cooperative relationship model with large companies. However, to ensure the continuity of this mechanism, several things need to be done which form the basis of the form of business participation. It is hoped that the partnership between BUMN, private companies and other economic institutions with MSMEs is not just an artificial wish, but also focuses more on meeting the needs of each partner. The form of this linkage is a business cooperation relationship (business cooperation) between large entrepreneurs such as BUMN, private companies and other economic institutions with MSMEs.²²

The selection of strategies for increasing the capacity of human resources by MSMEs is the best choice to reduce failure in implementing partnerships. The successful implementation of this strategy will have a direct impact on improving the performance of MSMEs. Therefore, improving business performance will lead to added value obtained by establishing business partnerships between MSMEs and large companies.²³ The easier it is for MSMEs to obtain funding through business partnerships, the more likely they are to improve their business performance. On the other hand, the fewer channels for obtaining funds will have an impact on the decline in the business performance of MSMEs.²⁴

Based on the explanation above, the authors conclude that the importance of access to funds and the relationship between business management and organization has a very positive and significant impact on the performance of non-financial businesses. The aspect of the relationship between business management and organization is the aspect that has the greatest influence on the performance of MSMEs and large companies.

²⁰ Supriyanto, *Pemberdayaan Usaha Mikro, Kecil, Dan Menengah(UMKM) Sebagai Salah Satu Upaya Penanggulangan Kemiskinan*, Jurnal Ekonomi Pendidikan: No.1 Vol.3,2006. Hlm 6

²¹ Kristiansen, S., B. Furuholt & F. Wahid, *Internet cafe entrepreneurs: pioneers in information dissemination in Indonesia*. The International Journal of Entrepreneurship and Innovation, Vol 4 No4 Tahun 2003. Hlm 251-263.

²² Syarif & Budhiningsih, Kajian kontribusi kredit bantuan perkuatan dan mendukung permodalan UMKM. *Jurnal Pengkajian Koperasi & UKM*, No 4 Tahun 2009. Hlm 3

²³ Yoseva, Manfaat bantuan perkuatan untuk UMKM. *Jurnal Pengkajian Koperasi & UKM*, 5 Tahun 2010. Hlm 7

²⁴ I. Wayan, "Strategi Penguatan Usaha Mikro, Kecil, dan Menengah (UMKM) Melalui Kerjasama Kemitraan Pola." *Jurnal INFOKOP*, Vol. 16 Tahun 2008., hlm. 62-75

COOPERATIVE CONTRIBUTION AS ONE OF THE FINANCING ALTERNATIVES TO INCREASE MSME CAPACITY

The contribution of MSMEs to economic development in Indonesia cannot be underestimated. The contribution of MSMEs to the absorption of employment in the national economy, gross domestic product (GDP), and flexibility and resilience to face long-term economic crises is the most important thing. This situation makes MSMEs the main support and hope for the improvement of the national economy in times of crisis. Meanwhile, the number of MSMEs based on data from the ministry of cooperatives and SMEs in 2018 reached 90% of the total number of Indonesian companies. From 2018 to 2019, the contribution of MSMEs to Indonesia's GDP was higher than the contribution of large businesses.

However, the contribution of MSMEs still requires attention in the financing sector considering that MSMEs are a hope in supporting the economy during the crisis which has been proven when it hit Indonesia in 1998 and 2008, even in 2020 amid the pandemic, MSMEs can still rise amid the economic downturn even though many MSMEs are affected. pandemic but can still survive and rise amidst the slumping economy of Indonesia and even the whole world.²⁵

The aspect of capital or financing is a very important aspect for MSME business actors, considering that efforts to develop and increase business capacity for MSMEs require a financing aspect so that in the midst of difficulties in competing in the current global era, MSMEs continue to grow and develop and can even sell goods by exporting products. local out of the country.

There are currently many financing programs for MSMEs but there are still many MSMEs that have not been touched by financing so they still use personal capital or can be said to be independent capital or many have received loans from friends, relatives or family, especially in developing businesses. Even business actors often get loans from middlemen or loan sharks to be able to advance their business even though with very high interest rates and even very high risks for business actors. In addition, some digital financing, such as online loans or peer to peer lending, also still have high interest rates. Although the fast access to financing provided by these two types of financing is relatively fast for business actors to obtain, the risk of default still often becomes a fear for business actors who experience default.²⁶

If you need an injection of capital from outside parties, then the provider of funds other than the bank will play an important role. For example, the People's Credit Bank or money lender. We also know that the interest charged to borrowers is high and suffocating. Obviously, this is not the case for large companies.²⁷ In the midst of difficult access to capital or financing for MSME business actors, there is one alternative to the financing sector that is very safe, fast and efficient for MSME business actors in particular or the community, namely financing through cooperatives. A cooperative is a financial institution that has roles and contributions

²⁵ Wardoyo, *Model Pengelolaan dan Pengembangan Usaha Kredit Mikro Koperasi Warga Kesuma Tiara*. Jurnal Ekonomi Gunadarma. Jakarta 2003.

²⁶ W Hadipuro, Kajian tentang Keberhasilan Kebijakan Kemitraan Usaha Besar Menengah Kecil (Pengembangan Metodologi Evaluasi Kebijakan pada Program Tebu Rakyat Intensifikasi)." *Jurnal Ekonomi Pembangunan*, Vol 5 No 2 Tahun 2000, Hlm 2

²⁷ Asmara, Tingkat Pengembalian Pinjaman Dana Ekonomi Produktif Masyarakat dan Peran Lembaga Keuangan pada Program Pemberdayaan Ekonomi Masyarakat Pesisir di Kabupaten Indramayu. *Jurnal Manajemen Agribisnis*, Vol. 4 No. 1 Tahun 2007 : Hlm 22-31.

where the cooperative is a competent financial institution and can become one of the financing plans.²⁸

Cooperatives and MSMEs are a form of community economic enterprise, in terms of increasing employment opportunities, sources of income, rural economic development, and non-oil and gas exports, business groups have contributed greatly to the Indonesian economy. Indonesia has a sizeable number of MSMEs and cooperatives and operates in various economic sectors throughout Indonesia.²⁹ This is because the government has made cooperatives an alternative financial institution for MSMEs and institutions that are directly owned by the community in their area, thus making cooperatives a tool to increase the economic capacity of the community.

The special problem faced by the empowerment of cooperatives is that they are not extensive if you look at the definition of a cooperative as a business entity. It has an institutional structure and an incentive mechanism. In addition, there are many people who do not understand the principles and the correct approach to cooperation. Cooperatives and MSMEs also face challenges especially due to the rapid development of economic globalization and simultaneous trade liberalization as well as rapid technological advances.³⁰

The government continues to work hard to empower MSMEs through the role of non-bank financial institutions such as cooperatives in the development of physical industries. However, the role of cooperatives in achieving the best results in meeting the needs of economic development and poverty reduction is still far from ideal. Meanwhile, banking credit needs to be changed through a linkage program through cooperatives which was originally designed to empower MSMEs, institutional and group development. Useful for improving the performance of MSMEs so it is necessary to establish a comprehensive institutional system to reduce the number of institutions involved and types of microfinance, including KUR, so that coordination becomes easy through cooperatives, it is hoped that in accordance with the government's plan so that it can be allocated properly according to the target and enjoyed by all MSMEs.³¹

Based on the explanation above, the authors conclude that the government has an MSME empowerment plan through the aspect of financing through non-bank financial institutions such as cooperatives to be able to provide coaching and financing for MSME business actors in particular as one of the alternatives of capital or financing aspects so that MSMEs can become businesses that grow and develop even better. In addition, it is more profitable for MSME business actors in running their business and there is no need to worry about defaults because it is in accordance with the principle of kinship in providing financing in particular.

CONCLUSION

Based on the discussion above, the conclusions that the authors get are as follows:

1. Development efforts for Umkm in the midst of difficult conditions to obtain financing today is through the role of partnerships and adoptive father patterns that can be given through corporate social responsibility and the importance of access to funds and the relationship between business management and organizations has a very positive and significant impact on business performance. . In addition, the aspect of the relationship between business

²⁸ Tarsisius Murwadji, "Edukasi dan Penyehatan Koperasi Melalui Linkage Program Perbankan". *PADJADJARAN Jurnal Ilmu Hukum* 4, No. 3 (2017), <https://doi.org/10.22304/pjih.v4n3.a2>.

²⁹ Saparuddin dan Basri Bado, *Loc.cit*, Hlm 161

³⁰ K. Jiri, Reinforcement of Succes of Strategic alliance of Small and Medium Enterprices in Chez Republik." *Journal of VADYA MANAGEMENT*, Vol. 3-4 Tahun 2006, hlm 45-57

³¹ Adi P dan Rachmadi, Membumikan Operasi Perusahaan Besar di Indonesia melalui Pola Kemitraan dengan UKM, Sebuah Alternatif Pemikiran." *Jurnal Manajemen Bisnis*, Vol 1, No 2 Tahun 2008. Hlm 3

- management and organization is the aspect that has the greatest influence on the performance of MSMEs and large companies.
2. The Contribution of Cooperatives as an Alternative of Financing to Increase the Capacity of MSMEs through planning for empowerment of MSMEs through the aspect of financing through non-bank financial institutions such as cooperatives to be able to provide guidance and financing for MSME business actors in particular as one of the alternative aspects of capital or financing so as to make actors UMKM businesses can become businesses that grow and develop even better. In addition, it is more profitable for MSME business actors in running their business and there is no need to worry about defaults because it is in accordance with the principle of kinship in providing financing in particular.

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Faculty of Law, Universitas Lampung, Bandar Lampung, Indonesia. ISSN: 1978-5186 | e-ISSN:2477-6238

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