



# STRENGTHENING COOPERATIVES AND ENTREPRENEURSHIP DEVELOPMENT TO REDUCE POVERTY AND UNEMPLOYMENT IN INDONESIA

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## ABSTRACT

Poverty and unemployment remain major socio-economic challenges in Indonesia and continue to hinder national development and social welfare improvement. The relatively high rate of unemployment and poverty indicates that economic growth has not fully succeeded in creating equitable prosperity for all levels of society. In this context, cooperatives play a strategic role as people-based economic institutions that can empower communities, strengthen micro and small businesses, and create employment opportunities. This study aimed to analyze the role of cooperatives in reducing poverty and unemployment through entrepreneurship development in Indonesia. The study employed a qualitative approach using library research methods. Data were collected from books, scientific journals, government reports, publications from Statistics Indonesia (BPS), and other relevant academic sources related to cooperatives, entrepreneurship, poverty, unemployment, and community economic empowerment. Data analysis was conducted using content analysis techniques to identify patterns and relationships between cooperatives and entrepreneurship development in reducing socio-economic problems. The findings revealed that cooperatives contribute significantly to poverty and unemployment reduction through entrepreneurship education, vocational training, business mentoring, and access to capital for micro, small, and medium enterprises (MSMEs). Cooperatives also encourage the emergence of new entrepreneurs, improve community productivity, and strengthen local economic resilience. Furthermore, cooperatives support inclusive and sustainable economic development by promoting democratic economic participation and social solidarity among community members. Therefore, strengthening cooperatives through supportive government policies, entrepreneurship education, and institutional innovation is essential for achieving sustainable economic development and improving social welfare in Indonesia.

## 1. INTRODUCTION

Poverty and unemployment remain two major socio-economic problems that continue to pose significant challenges to Indonesia's national development. These issues are not only related to low levels of public income but are also closely associated with the quality of human resources, access to education and healthcare, social stability, and the overall welfare of society. In the context of national development, high poverty and unemployment rates indicate that the process of economic development has not yet fully succeeded in creating equitable prosperity for all segments of society. Therefore, poverty and unemployment should not merely be viewed as economic issues, but also as multidimensional problems that require comprehensive and sustainable solutions (Arsyad, 2016).

Poverty often generates various other social problems, such as limited access to education, inadequate healthcare services, increasing school dropout rates, criminality, child labor, and social conflicts within society. Meanwhile, high unemployment negatively affects national productivity, weakens purchasing power, increases the government's social burden, and deteriorates the overall quality of life. According to Suyanto (2013), poverty and unemployment form an interconnected social cycle.

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Unemployment causes people to lose their sources of income, while poverty limits access to education and adequate skills needed to obtain decent jobs. Consequently, poverty and unemployment create a chain of social problems that are difficult to break without appropriate development policies.

Data from Statistics Indonesia (BPS) show that Indonesia's Open Unemployment Rate in November 2025 reached 4.74 percent, equivalent to approximately 7.35 million people. On the other hand, the number of people living in poverty in September 2025 was recorded at 23.36 million (Statistics Indonesia, 2025). Although these figures indicate some improvement compared to previous years, they still demonstrate that millions of Indonesians continue to live under vulnerable economic conditions. The persistence of poverty and unemployment indicates that national economic growth has not fully succeeded in creating equitable welfare distribution across society. From the perspective of development economics, economic growth without equal employment opportunities and fair income distribution will result in widening socio-economic inequality (Todaro & Smith, 2015).

The unemployment problem in Indonesia has become increasingly complex because it not only affects people with low educational backgrounds but also educated groups, including university graduates. The phenomenon of educated unemployment reflects a mismatch between the education system and labor market demands. Many university graduates possess academic competencies but lack practical skills, creativity, and the courage to establish independent businesses. As a result, most graduates prefer becoming job seekers rather than job creators. The overwhelming number of applicants in every civil servant recruitment process illustrates that society's orientation toward formal employment remains highly dominant.

This condition indicates that the entrepreneurial culture in Indonesia is still relatively weak. In fact, entrepreneurship plays a strategic role in promoting economic growth and creating new employment opportunities. David McClelland (1961) argued that a country can be categorized as developed if at least two percent of its population are entrepreneurs. Entrepreneurs are regarded as important actors in economic development because they create innovation, generate employment, and improve economic productivity. Schumpeter (1934) even described entrepreneurs as agents of change who drive economic dynamics through innovation and creativity.

Although Indonesia's entrepreneurship ratio in 2025 reached approximately 3.29 percent of the total workforce, the figure remains relatively low compared to developed countries and neighboring countries in Southeast Asia. Singapore, for example, has an entrepreneurship ratio of around 8–11 percent, while Malaysia and Thailand also have higher entrepreneurship rates than Indonesia (Ministry of Cooperatives and SMEs of the Republic of Indonesia, 2025). This low entrepreneurship ratio indicates that Indonesians' interest in entering the business sector still needs to be significantly improved in a serious and sustainable manner.

The low public interest in entrepreneurship is influenced by various cultural, educational, economic, and psychological factors. In Indonesian society, careers as civil servants or company employees are still perceived as safer, more stable, and socially prestigious occupations. Conversely, entrepreneurship is often viewed as risky, uncertain, and requiring substantial capital. Such a mindset discourages many people, particularly young generations, from taking risks to start independent businesses. In many cases, parents are even prouder when their children become civil servants rather than entrepreneurs.

In addition to cultural factors, Indonesia's education system is also considered inadequate in fostering entrepreneurial spirit among students. The education system tends to emphasize academic achievement and theoretical mastery rather than creativity, innovation, and practical skills development. Universities generally produce graduates who are prepared to work as employees rather than establish independent businesses. In fact, entrepreneurship education plays an important role in developing independent, creative, innovative, and risk-taking characteristics (Zimmerer & Scarborough, 2008). According to Drucker (1985), entrepreneurship is not merely an innate talent but a capability that can be learned and developed through appropriate education and training.

Amid these problems, cooperatives emerge as one of the people-based economic instruments with significant potential to help overcome poverty and unemployment. Cooperatives are economic institutions built upon the principles of kinship, mutual cooperation, and economic democracy. Unlike capitalist enterprises that primarily emphasize profits for capital owners, cooperatives prioritize the welfare of

members and communities. Therefore, cooperatives do not only have economic functions but also social functions in empowering small and medium communities.

Mohammad Hatta, known as the Father of Indonesian Cooperatives, regarded cooperatives as the backbone of the national economy because they are considered highly compatible with Indonesian societal values that emphasize togetherness and social solidarity (Hatta, 2015). Within the framework of people-based economy, cooperatives are viewed as instruments for community empowerment through strengthening micro, small, and medium enterprises (MSMEs), providing access to capital, economic education, entrepreneurship training, and business networking development.

The existence of cooperatives becomes increasingly important because the MSME sector has consistently contributed significantly to the national economy. MSMEs not only contribute to Gross Domestic Product (GDP) but also serve as the largest employment provider in Indonesia. Tambunan (2012) stated that MSMEs are the backbone of the national economy because they can survive various economic crises. Experiences from the 1998 economic crisis and the COVID-19 pandemic demonstrated that MSMEs were relatively more resilient than large capital-intensive companies. Therefore, strengthening cooperatives that support MSME development will automatically contribute positively to reducing unemployment and poverty rates.

Besides playing economic roles, cooperatives also have important functions in social development. Through entrepreneurship education and training programs, cooperatives can improve community human resource capacities to become more productive and independent. Cooperatives can serve as centers for economic learning while simultaneously fostering social solidarity and people's economic independence. In the context of sustainable development, cooperatives are even considered highly relevant to the agendas of poverty eradication, decent work creation, and reduction of socio-economic inequality (International Cooperative Alliance, 2023).

Therefore, cooperatives hold a highly strategic position in efforts to reduce poverty and unemployment in Indonesia. Through entrepreneurship development, MSME empowerment, vocational training, and access to capital, cooperatives can become alternative solutions for creating new employment opportunities and improving public welfare. Consequently, studying the role of cooperatives in addressing poverty and unemployment is important to understand more deeply their contribution to people-based economic development in Indonesia.

Studies on cooperatives, poverty, and unemployment have been widely conducted by previous researchers. Most previous studies generally positioned cooperatives as economic institutions functioning in providing business capital, strengthening MSMEs, and improving members' welfare. However, studies specifically connecting the role of cooperatives with entrepreneurship development as a strategy to reduce poverty and unemployment in Indonesia remain relatively limited.

Furthermore, previous studies have largely focused on cooperative institutional aspects and organizational management, with limited attention to cooperatives as instruments for developing entrepreneurship ecosystems within society. In fact, entrepreneurship development plays an important role in creating employment opportunities and increasing community economic productivity.

The novelty of this study lies in its attempt to analyze cooperatives as instruments of entrepreneurship development in reducing poverty and unemployment in Indonesia. This study does not merely view cooperatives as economic institutions but also as socio-economic empowerment agents capable of building community-based entrepreneurship ecosystems.

Moreover, this study offers an integrative perspective by connecting cooperatives, entrepreneurship, and poverty alleviation within a comprehensive analytical framework. Thus, this research is expected to provide both theoretical and practical contributions to strengthening people-based economic development in Indonesia.

## **2. METHODS**

This study employed a qualitative approach using library research methods. The qualitative approach was selected because this study aims to obtain an in-depth understanding of the role of cooperatives in reducing poverty and unemployment in Indonesia through conceptual, theoretical, and empirical analyses of relevant literature. A qualitative approach enables researchers to comprehensively

explore socio-economic phenomena, particularly the relationship between cooperatives, entrepreneurship, and community empowerment (Creswell, 2014). Library research was utilized because the primary sources of data were derived from scientific documents, regulations, academic journals, books, and official government reports related to cooperatives, micro, small, and medium enterprises (MSMEs), entrepreneurship, poverty, and unemployment (Zed, 2014).

The data sources in this study consisted of both primary and secondary data. Primary data were obtained from official government documents, including Law Number 25 of 1992 concerning Cooperatives, reports published by Statistics Indonesia (BPS), and publications issued by the Ministry of Cooperatives and SMEs of the Republic of Indonesia. Meanwhile, secondary data were collected from scientific journal articles, academic books, previous research findings, conference proceedings, and other relevant scholarly literature related to the focus of the study (Sugiyono, 2019).

Data collection techniques were conducted through documentation and literature review. The researcher identified and compiled various relevant references, followed by data reduction, classification, interpretation, and systematic analysis. The data analysis process employed content analysis techniques, which are analytical methods used to examine meanings, patterns, and the substance of information contained in various documents and literature sources (Krippendorff, 2018). Through this technique, the study sought to identify the relationship between the existence of cooperatives, entrepreneurship development, and efforts to alleviate poverty and unemployment in Indonesia.

To ensure the validity and credibility of the data, this study applied source triangulation by comparing information obtained from different references and sources to produce more objective and reliable conclusions (Moleong, 2018). Through this approach, the study is expected to provide a comprehensive understanding of the importance of cooperatives as instruments of community economic empowerment and as alternative solutions for reducing poverty and unemployment in Indonesia.

### **3. RESULTS AND DISCUSSIONS**

#### **Understanding Cooperatives and Entrepreneurship**

The term *cooperative* originates from the word *co-operation*, which means working together. A cooperative is an association that enables individuals and/or business entities (legal entities) to voluntarily collaborate in carrying out certain economic activities aimed at improving the welfare of their members (Sagimun, 1984). According to Law Number 25 of 1992 concerning Cooperatives, a cooperative is defined as a business entity consisting of individuals or cooperative legal entities whose activities are based on cooperative principles and function as a people-based economic movement founded upon the principle of kinship (Sitio & Tamba, 2001). Article 3 of Law Number 25 of 1992 further states that the objective of cooperatives is to promote the welfare of members and society in general, while simultaneously contributing to the development of the national economic order in realizing an advanced, just, and prosperous society based on Pancasila and the 1945 Constitution of the Republic of Indonesia.

The same law also emphasizes that cooperatives possess several important functions and roles. First, cooperatives aim to develop the economic potential and capabilities of members and society to improve their economic and social welfare. Second, cooperatives actively participate in improving the quality of human and social life. Third, cooperatives strengthen the people's economy as the foundation of national economic resilience, with cooperatives serving as the backbone of the economy. Fourth, cooperatives strive to realize and develop a national economy based on collective efforts, kinship, and economic democracy.

Historically, cooperatives were not originally indigenous economic institutions of Indonesia. The modern cooperative movement first emerged in England. On December 12, 1884, twelve textile workers in Rochdale established a cooperative organization known as *The Rochdale Equitable Pioneer Society*. The emergence of this cooperative movement was closely related to workers' responses toward the exploitative practices of capitalism during the Industrial Revolution in England. Initially, workers demanded higher wages and organized labor strikes; however, these efforts failed. As an alternative, they collected funds and established a cooperative store on Road Lane, Rochdale. The Rochdale Cooperative aimed to fulfill various aspects of its members' lives, including housing, healthcare, and moral improvement. Eventually, the

Rochdale Cooperative succeeded in creating an economic system that became the foundation for collective prosperity and welfare (Sagimun, 1984).

The development of cooperatives in Indonesia began in 1896 and was pioneered by R. Aria Wiriadmadja, a district official (*Patih*) in Purwokerto, who established a savings and loan cooperative. His initiatives were later expanded by De Wolf Van Westerrode, the Assistant Resident of Purwokerto in Banyumas. Subsequently, the nationalist organization *Boedi Oetomo*, founded in 1908, encouraged the establishment of cooperatives to support household needs. Likewise, *Sarekat Islam* (SI), established in 1911, also developed cooperative businesses by opening cooperative stores that provided daily necessities for society (Masngudi, 1990).

Meanwhile, according to Presidential Instruction Number 4 of 1995, entrepreneurship is defined as the spirit, attitude, behavior, and ability of an individual in managing businesses or activities directed toward seeking, creating, and implementing new methods, technologies, and products to improve efficiency, provide better services, and obtain greater benefits. Entrepreneurship embodies values that shape individual character and behavior to become creative, innovative, productive, independent, and persistent in increasing business income (Mulyadi et al., 2010). According to Kristanto, as cited in Mulyadi et al. (2010), entrepreneurship encompasses knowledge, art, behavior, traits, characteristics, and personality that enable individuals to transform innovative ideas into real-world applications creatively. Therefore, entrepreneurship contains three main indicators: thinking creatively about something new, acting innovatively by implementing something new, and creating added value.

Furthermore, Sony Heru Priyanto (2009) defines entrepreneurship as a spirit characterized by enthusiasm, dreams, courage to take risks, creativity, ambition for progress, visionary thinking, and independence. Similarly, Suryana (2003) argues that entrepreneurship is a creative and innovative capability that serves as the basis, strategy, and resource for identifying opportunities leading toward success. According to him, the essence of entrepreneurship lies in the ability to create something new and different through creative and innovative thinking.

John Kao, as cited in Sudjana (2004), explains that entrepreneurship represents entrepreneurial attitudes and behavior. Entrepreneurs are individuals who are innovative, anticipative, initiative-taking, risk-taking, and profit-oriented. Therefore, entrepreneurship can be understood as the attitudes and behaviors of individuals who possess innovation, anticipation, initiative, risk-taking abilities, and profit orientation. Likewise, Paulus Winarto (2004) defines entrepreneurship as a process of creating something new and different with the aim of generating prosperity for individuals and adding value to society. Similarly, Mery Citra (2008) interprets entrepreneurship as a value system necessary for initiating businesses or carrying out activities involving new and different approaches.

### **Cooperatives and Entrepreneurship: Efforts to Reduce Poverty and Unemployment**

Cooperatives play a strategic role in reducing poverty and unemployment in Indonesia. This is because cooperatives have become deeply rooted within Indonesian society and have long been recognized as the backbone of the national economy. The strong presence of cooperatives in Indonesia can be observed from their continuously increasing number. According to the Ministry of Cooperatives and Small and Medium Enterprises, as of June 30, 2014, Indonesia had 206,288 cooperatives, consisting of 144,839 active cooperatives and 61,449 inactive cooperatives. The total number of cooperative members reached approximately 35.2 million people (Ministry of Cooperatives and Small and Medium Enterprises, 2014).

The large number of cooperatives and members constitutes valuable social capital that can contribute significantly to addressing poverty and unemployment in Indonesia. According to the author, there are at least three strategic measures that cooperatives can undertake in reducing poverty and unemployment.

#### **1. Promoting Entrepreneurship Education**

As discussed previously, the level of entrepreneurship in Indonesian society remains relatively low. Therefore, various efforts are needed to stimulate entrepreneurial spirit among the population, one of which is promoting entrepreneurship education. Entrepreneurship education is a conscious and systematic

effort to develop creative, initiative-taking, and innovative individuals capable of transforming business opportunities into successful ventures.

Cooperatives can actively contribute to promoting entrepreneurship education. In this context, cooperatives may collaborate with educational institutions, both formal and non-formal, to organize entrepreneurship education programs. Such collaboration may involve jointly teaching entrepreneurship-related subjects. Entrepreneurship education does not necessarily need to become a separate course but can be integrated into relevant subjects within educational curricula. Educational institutions may also invite practitioners from successful cooperatives to serve as lecturers or trainers in entrepreneurship programs.

Entrepreneurship education can further be strengthened through academic activities such as seminars, conferences, workshops, book discussions, and entrepreneurship-oriented events. Educational institutions may cooperate with cooperatives in areas such as funding, promotion, and the provision of speakers. In addition, schools and universities can facilitate internship programs in cooperatives to allow students to gain practical entrepreneurial experience. Many cooperatives operate in sectors such as automotive services, electronics, culinary businesses, and handicrafts, all of which can serve as practical learning environments for students. Furthermore, cooperatives and educational institutions can organize business plan competitions to nurture entrepreneurial spirit among students.

Entrepreneurship education is essential because it helps develop creativity, innovation, and entrepreneurial values among students. These values become important characteristics that students can apply in their social interactions and future professional lives. Moreover, entrepreneurship education equips students with entrepreneurial attitudes that are beneficial for developing their potential and facing future challenges (Mulyadi et al., 2010). According to Citra (2008), the objective of entrepreneurship education is to develop entrepreneurial spirit, attitudes, and behavior among students. Therefore, entrepreneurship education should integrate theoretical knowledge, practical training, and implementation.

Through entrepreneurship education, students gain valuable skills that become useful when entering society. With such competencies, graduates will feel more confident in facing future challenges. Even if they are not employed as civil servants, they can apply their knowledge and skills to establish independent businesses. Possessing entrepreneurial spirit enables them not only to avoid becoming social burdens but also to contribute positively to improving family and community welfare. This can be seen, for instance, among graduates of vocational high schools, who are generally more prepared and competitive in the labor market. Many vocational school students and graduates have successfully created innovative technological products that benefit society.

If entrepreneurship education can be implemented effectively across all sectors of society, Indonesia will be able to develop a generation of entrepreneurs. Such a generation would consist of individuals capable of identifying business opportunities, mobilizing resources, taking strategic actions, and creatively transforming innovative ideas into successful ventures. The emergence of entrepreneurial generations would create numerous employment opportunities, absorb labor, and ultimately reduce unemployment and poverty. Entrepreneurship is therefore closely linked to poverty reduction. Priyanto (2009) argues that high levels of entrepreneurship correlate with lower poverty rates. Entrepreneurial activities contribute positively to economic productivity, employment generation, and social mobility, all of which stimulate economic growth (Chairy, 2008).

## **2. Organizing Entrepreneurship Training Programs**

As a follow-up to entrepreneurship education, cooperatives can initiate various entrepreneurship training programs for their members and society at large. These programs may include sewing, automotive repair, mobile phone servicing, cooking, fish farming, handicraft production, and other vocational skills. Such training programs provide communities with practical skills that enable them to live more independently. Besides equipping individuals with employable skills, entrepreneurship training can also transform societal mindsets that still regard employment in the public or private sector as the only prestigious career path.

In organizing entrepreneurship training, cooperatives may collaborate with various stakeholders, including social service agencies, labor and transmigration offices, industrial and trade departments, non-governmental organizations (NGOs), universities, religious leaders, community leaders, and other relevant institutions. Stakeholder collaboration is essential for designing effective, efficient, and community-oriented entrepreneurship training programs, particularly for unemployed individuals.

It is important to emphasize that entrepreneurship training should not be conducted in an instant or unstructured manner. Such programs must be implemented systematically and continuously to produce meaningful outcomes. Sustainable entrepreneurship training is more likely to generate skilled individuals who also possess strong entrepreneurial spirit and independence.

### **3. Providing Affordable Business Capital Assistance**

To encourage entrepreneurial activities within society, cooperatives can also provide low-interest business credit assistance to cooperative members and entrepreneurs. Affordable business financing is particularly beneficial for MSME actors who often face financial limitations. One of the most significant challenges faced by small business owners is limited access to capital. Low-interest financing provided by cooperatives can help entrepreneurs maintain and expand their businesses.

Providing affordable business loans can stimulate the growth of the MSME sector. If cooperatives can effectively perform this role, they will significantly contribute to reducing unemployment and poverty in Indonesia. MSMEs contribute nearly 61 percent to Indonesia's Gross Domestic Product (GDP) and absorb more than 97 percent of the workforce (CNBC Indonesia). Within Indonesia's economic structure, MSMEs dominate more than 99 percent of business activities. They are often regarded as economic saviors because they are relatively resilient during economic crises and serve as the backbone of national and regional economic development (Prasetyo, 2008, p. 4).

In addition to supporting MSMEs, low-interest business financing also benefits cooperatives themselves. The number of MSMEs in Indonesia is extremely large. According to the Integrated MSME Data Information System, the number of MSMEs in Indonesia reached 30.19 million by 2025 (umkm.go.id). If managed effectively, this enormous MSME sector can become a highly prospective business opportunity for cooperatives. MSME actors can become cooperative customers and members, especially considering that many MSMEs still face difficulties accessing formal banking services, particularly new entrepreneurs who are considered not yet bankable (Andriani, 2013). Therefore, cooperatives must strengthen their role as microfinance institutions that genuinely support MSME actors and community entrepreneurship development.

### **4. CONCLUSION**

Cooperatives have a highly strategic role in efforts to reduce poverty and unemployment in Indonesia. As people-based economic institutions with extensive membership and strong roots within Indonesian society, cooperatives possess significant potential to contribute actively to community economic empowerment and sustainable development. Their existence is not only important in strengthening the economic capacity of their members but also in creating broader social and economic impacts for society. This study demonstrates that cooperatives can contribute to reducing unemployment and poverty through at least three main strategies, namely entrepreneurship education, entrepreneurship training, and the provision of affordable business capital assistance for members and communities engaged in entrepreneurial activities. Through these programs, cooperatives can encourage the emergence of new entrepreneurs, improve community productivity, strengthen the development of micro, small, and medium enterprises (MSMEs), and expand employment opportunities for the wider population.

If these strategic roles are implemented effectively and sustainably, cooperatives will become important instruments in building an inclusive and community-based economy. The growth of entrepreneurship and MSMEs supported by cooperatives will not only absorb labor and reduce unemployment but also improve people's welfare and reduce socio-economic inequality. Therefore, strengthening the institutional capacity of cooperatives through government support, innovation, entrepreneurship education, and sustainable empowerment programs is essential. In this context,

cooperatives are expected to truly function as the backbone of the national economy and become an effective solution for realizing social welfare and sustainable economic development in Indonesia.

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