

## **Keeping Bung Hatta's Idea: Cooperatives for Social and Economic Development**

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### **Abstract**

Cooperatives are a form of carrying out social and economic development in the community. This follows the words of Mohammad Hatta, who explained that cooperatives are a joint effort to mutually improve economic conditions by helping each other. This article then aims to look at how cooperatives can shape social and economic development. This research will be carried out using a qualitative approach. The research data were obtained from previous research and studies that still have relevance to the contents of this research. The study results then found that cooperatives could create a fair and equitable income for their members. Then through cooperatives, these members will also learn how important it is to sacrifice and work together so that, in the end, a humane, democratic and peaceful, and peaceful society can be realized.

**Keywords:** Cooperative, Social Development, Economic Development.

### **Introduction**

Development is essentially a process of continuous change towards improvement and improvement of people's welfare. Indonesia's development covers various aspects of life, including ideological, political, economic, social, cultural, and defense and security. The implementation of such development is directed at realizing the goal of national development, namely the creation of a just and prosperous society based on Pancasila and the 1945 Constitution, which can be achieved through an emphasis on development in the economic field (Tong et al., 2020). Article 33 of the 1945 Constitution states that the Republic of Indonesia has three economic actors: State Owned Enterprises (BUMN), Private Owned Enterprises (BUMS), and Cooperatives. Cooperatives as pillars of the economy need to be aligned with other economic actors. Cooperatives play a positive role in implementing national

development in Indonesia, either directly or indirectly. Cooperatives increase economic progress for members in particular and society in general (Lie & Fajar, 2022).

A Cooperative is a business entity in the form of a legal entity whose members consist of individuals or cooperative legal entities whose activities are based on the principles of a populist economy based on kinship. To achieve the goal of prosperity for members in particular and society in general (Ridley-Duff & Bull, 2021).

Cooperatives are regulated in the Law on Cooperatives of the Republic of Indonesia number 25 of 1992, article 3, which reads: "Cooperatives aim to advance the welfare of members in particular and society in general and participate in building a national economic order to create an advanced, just and prosperous society based on Pancasila and the 1945 Constitution" (Yuhertiana et al., 2022). What is meant by members in the article above are owners and users. As owners and users, cooperative members have the right to welfare. However, to get the welfare of members must play an active role and participate (Novkovic, 2022).

The discussion regarding constitutional regulations is contained in the Law on cooperatives paragraph 1, article 33 of the 1945 Constitution, which reads: "the economy is structured as a joint venture based on the principle of kinship". In the cooperative management book, Muhammad Hatta states that cooperatives are a joint effort to improve the economy's fate based on mutual assistance (Trihatmoko, 2019). The cooperative movement is a sign of hope for the economically disadvantaged since it is founded on self-help and mutual aid among its members, so creating a sense of mutual trust in oneself within the bonds of cooperative brotherhood, which is a new spirit and spirit of self-help. He is driven by a desire to render services to friends based on the principle of "one for all and all for someone" (Yuliarmi et al., 2020).

The main characteristic of cooperatives that distinguishes them from other businesses is that cooperatives have a dual identity (the dual identity of the members), namely, members as owners and users of cooperative services (user own oriented firm). A cooperative business entity is a business entity that is established, capitalized, financed, regulated and supervised, and utilized by the members themselves. Cooperative capital comes from principal savings, mandatory savings, voluntary savings, reserve funds, and grants (Michaud & Audebrand, 2022).

In essence, cooperatives are an economic institution that is very necessary and important to pay attention to because cooperatives are a tool for people who want to improve their standard of living. The basis of cooperative activities is cooperation which is considered a way to solve various problems that each of them faces, and therefore, it is appropriate for cooperatives to occupy an important position in the country's economic system in addition to other economic sectors (Loh & Shear, 2022).

Cooperatives influence or play a role in the socioeconomic development process. These cooperatives can have direct micro impacts on the economics of their members as well as indirect micro affects on the organizational environment of cooperatives through higher employment, improved innovation, growth, and better profit sharing, etc. (Alberio & Soubirou, 2022). Meanwhile, the macro impacts of cooperatives include, among other things, cooperatives making a potential contribution to economic development, for example, (1) increasing income and improving the economic conditions of farmers, craftsmen, and others, as well as reducing rural poverty; (2) increasing capital formation activities and increasing

human resources through education and training, for members, employees and managers; and (3) market development, improvement of market structure and more effective competition (Spicer, 2022).

Based on the brief discussion above, the researcher wants to examine the role played by cooperatives in social and economic development in Indonesia.

## **Literature Review**

### ***Cooperative***

Cooperative etymologically consists of the word co, which means together, and operation, which means work or effort. So, the word cooperation can be interpreted as working together or joint efforts for common interests. In general, cooperatives are regarded to be groupings of individuals who voluntarily band together to enhance their economic well-being through the development of a democratically run business (Kociatkiewicz et al., 2021).

Cooperatives were formed as a union of the disadvantaged to protect their basic needs. The objective is to acquire life's essentials at the lowest possible price. In cooperatives, shared requirements take precedence above profits. A cooperative is a group of people, typically with modest economic means, who, via a democratically managed form of corporate organization, each provides an equal amount of the required capital and is ready to incur the risks and reap rewards proportional to their effort (Coote, 2021). Munker defines cooperatives as helping organizations that carry out "business management" as a group based on the concept of mutual help. Activities in business affairs are solely aimed at the economy, not society, as contained in cooperation (Sudarti et al., 2021).

The definition of cooperatives in Indonesia is contained in Law no. 25 of 1992 concerning Cooperatives which states that cooperatives are business entities whose members are cooperative people or legal entities with the basis of their activities based on cooperative principles, as well as a people's economic movement based on the principle of kinship (Ahmad, 2021). From this understanding, the important elements of cooperatives can be formulated, namely:

- a. Cooperatives are business entities.
- b. Cooperatives can be established by individuals and cooperative legal entities who are also members of the cooperative concerned.
- c. Cooperatives are managed based on cooperative principles.
- d. Cooperatives are managed based on kinship (Ramos et al., 2022).

Based on some of the definitions above, cooperatives can be interpreted as associations of people or business entities with the same goal, namely, achieving economic prosperity based on kinship. Cooperatives are referred to as the pillars of the economy in Indonesia. Its existence is expected to be able to support the economy (Horak et al., 2019). Sri Edi Swasono explained the reasons why cooperatives are the backbone of the Indonesian economy, namely:

- a. Cooperatives are a place to accommodate the political messages of the colonized people whose economy is poor and dominated by the colonial economic system. Cooperatives awaken common interests and help themselves together in improving welfare and productive abilities (Stock, 2022).
- b. Cooperatives are a form of business that not only accommodates but also maintains and strengthens the ideals and culture of the Indonesian nation. The nation's personality works together, and collectiveness will thrive in cooperatives (Widjaja et al., 2021).

- c. Cooperatives are the right place to foster small economic groups (natives). The small economic group is a macro problem, not a partial problem in Indonesia's economic life, both in quality and quantity (Appau et al., 2019).
- d. Cooperatives are economic institutions with a social character. Cooperatives can live in private business buildings such as PT, CV, Firma, state business buildings (state companies), government agencies, and educational institutions (Rinaldi et al., 2022).
- e. Cooperatives are the right vehicle for realizing the Pancasila economy, especially because they fulfill the demands of togetherness and the principle of kinship. The whole cooperative is the center of people's prosperity (Eriawaty et al., 2022).

### ***Social Development***

According to Midgley, social development is a process of planned social transformation intended to improve the well-being of a population by combining it with a dynamic economic development process. Where it is evident that social development cannot occur without economic development, and vice versa, economic development is worthless if it is not accompanied by an increase in the social welfare of the entire society (Kurevakwesu et al., 2022). Social Development, according to Edi Suharto, is a strategy to development that attempts to improve the quality of human life by addressing a variety of human needs, from physical to social (Surya et al., 2020).

According to UN-ESCAPE, social development is carried out to improve human life standards through efforts to lift people from underdevelopment to prosperity. Moeljarto argues that at least social development has three categories of meaning, namely:

- a. Social development as the provision of community services
- b. Community development as a planned effort to achieve complex and varied social goals
- c. Social development is a planned effort to increase the human ability to act (Guo & Liu, 2022).

According to Paiva, social development is "the development of the capacity of people to work continuously for their own and society's welfare". This definition represents individual empowerment, which is eventually widely known as people-centered development. As an alternative paradigm, social development places society as the center of the development process and the economy as a way to serve human needs (Svenfelt et al., 2019). Every person, government, or institution must respect the meaning of human life globally, be responsible for the next generation and protect the environment. It can be concluded that social development is a planned process of social change designed to raise the overall welfare of the population by combining it with a dynamic process of economic development. Social development aims to improve human welfare. Welfare is achieved to build human dignity based on ability and develop optimally owned potential. Humans with dignity will not be satisfied with life at the mercy of others and do not want to depend on others (Hummels & Argyrou, 2021).

Social development aims at increasing the capacities of individuals and their institutions, mobilizing and managing resources to bring about sustainable and equitable improvements in the quality of life according to their own aspirations to achieve better results and social justice (Coy et al., 2021). According to Salima Omar, the goal of social development is to create a humanist society devoted to achieving peace in the world and advancing all human beings. It can be concluded that social development aims to improve human welfare by managing existing resources to achieve peace and human progress (Garcia-Feijoo et al., 2020).

### *Economic Development*

According to Adam Smith, economic development has five stages, all of which must be passed sequentially. Starting from the hunting period, the breeding season, the farming period, trade, and the industrial stage. The core of Adam Smith's theory focuses on efforts to increase productivity and work specialization. In efforts to increase work productivity, catalysts are needed, such as worker skills, technological innovations, and production machines that will increase work efficiency (Mullen & Morris, 2021). According to Adam Smith, industrial modernization will be easy to achieve if worker productivity is successfully increased and production machines have developed massively. Modernization that occurs in a country will automatically trigger complex needs in society. In his theory, Adam Smith also stated that capital accumulation would greatly influence economic development (Dorin, 2022). When a country wants to accelerate economic development, it is also important to accelerate capital accumulation. Adam Smith also classified people into two groups based on their ability to save, namely (1) entrepreneurs and landlords and (2) workers (Chandra, 2019).

Adam Smith argues that the process of economic growth will occur simultaneously and simultaneously will be interrelated with one another. Increased productivity in one sector will trigger capital formation, encourage new inventions and technological advances, increase work specialization, and expand the market. In time, these economic growth relations will weaken or stop with the existence of a "constraint function," namely the lack of economic resources. Many underdeveloped countries experience this (Salman et al., 2019).

All stages of development put forward by Adam Smith have one absolute requirement: a perfectly competitive market. The characteristics of a perfectly competitive market include the following:

- a. There are many sellers and buyers in the market.
- b. The product offered is homogeneous.
- c. There is no collusion between sellers and buyers.
- d. The mobility of resources runs perfectly.
- e. For sellers and buyers, perfect information must be obtained (Bowles & Carlin, 2020).

Meanwhile, in his book "Das Kapital" Karl Marx wrote his opinion on economic growth. He divided the community's economic growth into 3 phases: feudalism, capitalism, and socialism. During feudalism, society was still fixated on a very traditional economic system. In this phase, landowners or entrepreneurs have relatively higher bargaining levels than workers. The next level of evolution was fueled by the need for efficiency and technological developments that led the feudal society to the industrial phase of capitalism (Buissink, 2023).

This period of capitalism was not very favorable for the workers. Whereas part of production inputs, workers do not have the right to bargain with employers or owners of capital. At the same time, the business community group adhered to the idea that capital accumulation was key to increasing income. The basic assumption and logic about these two things are that there is massive exploitation of workers. The greater the market competition, all business actors compete to increase their production output and inputs, including laborers or workers. From here on, a revolution initiated by the workers will emerge (Selwyn, 2021).

In formulating his theory, Karl Marx always refers to the division of two groups of people: people who own land and people who do not own land, people who own capital, and people who do not own capital. The pattern of thinking in this theory is that all classes of society arise due to the existence of interests and conflicts within them. The biggest criticism

contained in Karl Marx's theory comes from 2 points that industrial capitalist groups always use in carrying out every economic activity. These 2 points are labor and productivity value (Genovese & Pansera, 2021). Karl Marx argued that entrepreneurs' ability could be measured by how they accommodate capital and maximize the added value of workers. Surplus value is the difference between the value of labor productivity and labor employed. The value of labor is the value paid by employers to employ workers who are adjusted to the needs for survival and are paid in the form of wages. Wages paid by employers are not following workers' productivity levels. The minimum wages given by employers will massively increase added value and profits for entrepreneurs. On the other hand, workers are increasingly exploited by such a production system (Surya et al., 2021).

Along with market competition and competition, technological developments (production machines), all efforts to increase and maximize profits are also continuously carried out by entrepreneurs. These conditions force entrepreneurs or economic actors to improve the quality and quantity of output by increasing their production inputs. Adding production inputs (labor) also means removing capital to provide wages. Where wages previously paid cannot be reduced anymore because the wage value has been adjusted to the needs for survival (Novakova, 2020). Therefore, entrepreneurs will allocate their profits to the capital goods sector. The allocation of several business profits to the capital goods sector is carried out solely to increase business efficiency and productivity. Technology and production machines are the perfect solutions to increase efficiency and productivity.

On the contrary, this will eventually replace the portion of less efficient laborers, and productivity tends to stagnate. This will continue until it eventually results in massive unemployment (Shad et al., 2019). The accumulation of problems such as increasing unemployment and exploitation of workers, conflicts of interest between social classes, and based on these problems, Karl Marx concluded that the end of capitalism is a social revolution carried out by the workers. The revolution carried out by the workers will have a huge impact on all aspects of life, starting from policy, management, industrial systems, and socio-economics. The biggest changes that can be seen immediately are the production system and resource ownership (Flynn, 2021). With this socialist system, the production or consumption of resources previously controlled only by entrepreneurs or owners of capital is replaced by shared ownership. A capitalist society that previously had individualist characteristics was replaced with a socialist social system, and all citizens were considered to have the same rights and obligations (Carnevali & Ystehede, 2022).

## **Method**

This research is qualitative research using descriptive methods. This research data is secondary data obtained through a literature study of mixed results of previous studies and studies that still have relevance to the contents of this research. Research data that researchers have successfully collected will be processed immediately so that later the results of this research can be found (Winarni, 2021).

## **Result and Discussion**

### ***Cooperatives and Community Welfare***

Cooperatives are a form of economic organization chosen by some members of society to increase economic progress (households) and their welfare. Logically, people will choose

cooperatives if they feel or believe the economic organization can bring greater benefits than other forms of economic organization.

If a cooperative is able to improve the well-being of its members, we say that it is successful. As a result of their efforts, cooperatives are able to benefit its members economically. If they choose to join the cooperative, members will receive added value. The higher the extra value members obtain, the more frequently they participate. In order for cooperatives to add value for its members, they must function successfully. In this instance, the more the Cooperative's performance, the greater the Cooperative's capacity to advance the prosperity of its members. The greater the role of cooperatives in improving the welfare of their members, the higher their participation in cooperative activities.

Cooperative members have a very strategic meaning for the development of cooperatives, and members can function as owners (owners) and, simultaneously, as service users (users). As owners, they must participate in depositing capital, supervising, and making decisions in the hope of obtaining an adequate distribution of SHU, but in reality, it isn't easy to achieve this goal. Therefore, judging the success of a cooperative should not solely be based on the cooperative's ability to produce SHU, but rather on the cooperative's capacity to improve the economic well-being of its members.

Within economic constraints, a person's or community's well-being may be evaluated by their income; consequently, the objective of cooperatives to improve the well-being of their members can be realized by increasing member income. A member's income might be nominal (in the form of money) or real (in the form of commodities or what the member can afford), depending on the nature of the cooperative. For example, a producer cooperative, which means members as producers of certain products who run their business/business, need services from the cooperative in providing production inputs, providing credit, and or marketing the output produced. Producer cooperatives aim to advance their members' business by increasing the profits earned.

As an economic pillar mandated by the constitution according to article 33 of the 1945 Constitution, cooperatives are the pillars of the Indonesian economy compared to other economic pillars, and they should be given a wider space to move.

### ***The Role of Cooperatives in Social and Economic Development***

Cooperatives in Indonesia function as business entities that have the principle of kinship and prioritize the welfare of members, not only for profit, in general, their business fields use a lot of local content so that they can take advantage of existing resources in the country and can be used as a producer of superior products.

People's economy recently has become a new term that has been widely discussed in various forums and by many parties. It is not without reason that the people's economy seems to be a new trendsetter in development discourse. The "collapse" of the Indonesian economy, which the government has always been proud of for more than three decades, has forced various parties to re-examine the structure of the Indonesian economy. Various studies have identified one key factor causing Indonesia's economic collapse, namely, Indonesia's economic dependence on a small group of businesses and conglomerate that do not have a sound internal structure. This dependence is a logical consequence of neoliberal economic policies that prioritize growth with the assumption that high growth will automatically create many jobs, and because there are many jobs, poverty will decrease. The economic policy turned out to produce an unbalanced economic structure. Within this unbalanced economic structure, a small

group of economic elites obtains various facilities and privileges to control most of the economic resources and therefore dominate the contribution to GDP, economic growth, and market share. When the economic elite experience financial problems due to mismanagement and unhealthy practices, then as a logical consequence, various indicators such as GDP and economic growth show a decline.

The existence of cooperatives will be largely determined by the suitability of these factors with the community's or its members' characteristics. When viewed from the current social conditions of Indonesian society, it can be hypothesized that cooperatives can grow, develop, and simultaneously play a role and benefit a society that is transitioning from a traditional one with strong sociological ties through primary emotional relationships to one that is more heterogeneous and increasingly involved with the market system and capital in fulfilling their needs, also known as the 'economic-bifurcation'. This implies that cooperatives are unlikely to be substantially established in civilizations that are still very traditional, subsistence-based, and largely 'closed' to the dynamics of the market system; or in communities that have grown extremely individualistic and capital-oriented. In other words, cooperatives are not anticipated to flourish in every community type. As part of the process of identifying these numerous fundamental characteristics, it is vital to recognize that satisfying these factors may involve a "trade-off" with respect to the short-term success of a typical corporate organization. Multiple "non-business" elements have a significant impact on the length of time required to create cooperatives. Consequently, satisfying these fundamental factors may necessitate the sacrifice of other performance measures, such as short-term corporate growth, in order to achieve more essential long-term goals.

Improving the Cooperative Image and developing cooperative business activities cannot be separated from the image of cooperatives in society. It must be admitted that the image of cooperatives is always up and down and not always on the positive side. This is because cooperatives are sometimes not seen as professional business organizations but are more in the direction of ambiguity and sometimes make it difficult for members' business activities (due to various requirements) to get a lot of interference from the government, and so on. Then in the past few years, various cooperative institutions that have just emerged (and are slightly affiliated by politics) have experienced many bankruptcies. The image of the cooperative will, in turn, affect its relationship with other business actors and the development of the cooperative itself. Even the image of the cooperative that is not 'fit' also influences the views of those involved in the cooperative, so that depending on yourself and looking for opportunities concerning government activities is seen as a natural thing even as something that is 'should' be like that. Therefore, its development, improving, and improving the image of cooperatives, in general, is one of the challenges that must receive immediate attention.

Then the cooperative as a participant economic movement unites the small potentials separated into a larger joint strength, creating synergy. At a certain stage of development, the ability of cooperatives is still too small to carry out the enormous task of economic equality that exists outside of itself. Because as an institution that is built on participatory effort and a spirit of cooperation, the role of cooperatives is following tasks related to social stability on the other hand, in reality, private businesses have indeed proven their role in encouraging and producing the economy, it must be in a period of recession that they also the biggest role in reducing the rate of economic growth. Sometimes it brings stagnation and depression. The private sector can also carry out the task of equity by expanding employment opportunities, making appropriate technology choices and getting work done, expanding linkages of business activities and fostering synergy, paying progressive taxes, and with its growth capabilities being able to finance the democratization process better.



The policies implemented by the government in the development of cooperatives in the past Pelita VI but are still relevant to implement are:

- a. The development of cooperatives as a forum for people's economic activities is directed so that they can become more efficient business entities and become a strong populist economic movement rooted in society.
- b. Implementing the functions and roles of cooperatives is improved through efforts to increase the spirit of togetherness and more professional management.
- c. The improvement of cooperatives is supported by providing the widest possible business opportunities in all sectors of economic activity, both domestically and abroad, creating a conducive business climate and facilitating support for obtaining capital.
- d. To realize an economic life based on economic democracy imbued with the spirit and principles of kinship, togetherness, business partnerships, and solidarity, as well as mutual support and mutual benefit, cooperation between cooperatives and between cooperatives and BUMN and other private businesses as business partners is developed more concretely.

A Cooperative is a form of the company based on kinship and democratically managed. So that cooperatives have two important roles that cannot be separated from one another. The first role is in the economic area, and the second role is in the social field. The roles of cooperatives in the two fields are complementary and cannot be separated from their character as an alternative type of enterprise.

As with the role of cooperatives in the economic field, the role of cooperatives in the social field is also very closely related to the principles and principles they adhere to. That's why the economic role and social roles of cooperatives are interrelated with each other. Both are like two sides of the same coin. The role of cooperatives in the social field in outline is as follows:

- a. Educating its members to have a spirit of cooperation in solving their problems and building a more humane social order. In this way, cooperatives help develop individual initiatives to develop their dignity and self-esteem.
- b. Educating its members to have a spirit of sacrifice, according to their abilities, to realize a just and civilized social order.
- c. Encouraging the realization of a humane social order, which is not built on material relations, but on a sense of brotherhood and kinship
- d. Encouraging the realization of a social order that is democratic, which guarantees the protection of the rights and obligations of everyone
- e. Encouraging the realization of a peaceful and peaceful community life.

## **Conclusion**

In its development, cooperatives have many benefits, especially in the field of development and the economy in the welfare of its people. This is because cooperatives follow the characteristics of Indonesian society so that later the development of cooperatives will be very easy to implement and participate in developing existing communities. Through cooperatives, the potential of small and fragmented communities can be unified so that cooperatives can lead to production that provides adequate income and equitable prosperity. Then from the point of view of social development itself, cooperatives can help educate their members to want to have a spirit of cooperation, and sacrifice, create a humane and democratic social order, and can create a peaceful and peaceful society.

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