



The Ministry of Cooperatives, Small and Medium Enterprises of  
the Republic of Indonesia

# POLICY AND REGULATION FOR COOPERATIVES DEVELOPMENT



OJK International Seminar : ***“Bringing Indonesia’s Microfinance and Financial Inclusion to the World”***

15 March 2016

Jakarta, Indonesia

## WHAT IS A COOPERATIVE?

Koperasi adalah badan usaha yang beranggotakan orang-seorang atau badan hukum Koperasi dengan melandaskan kegiatannya berdasarkan prinsip Koperasi sekaligus sebagai gerakan ekonomi rakyat yang berdasar atas asas kekeluargaan

Source: Undang-Undang RI Nomor 25 Tahun 1992, Bab I Pasal 1

A cooperative is defined as “an autonomous association of people united voluntarily to meet their common economic, social and cultural needs and aspirations through jointly-owned and democratically-controlled enterprises”

Source: ILO, 2002

# COOPERATIVES IDENTITY

1. Voluntary and Open Membership
2. Democratic Member Control
3. Members Economic Participation
4. Autonomy and Independence
5. Education, Training and Information
6. Cooperation among Cooperatives
7. Concern For Community

Source: ICA Manchester, 1995

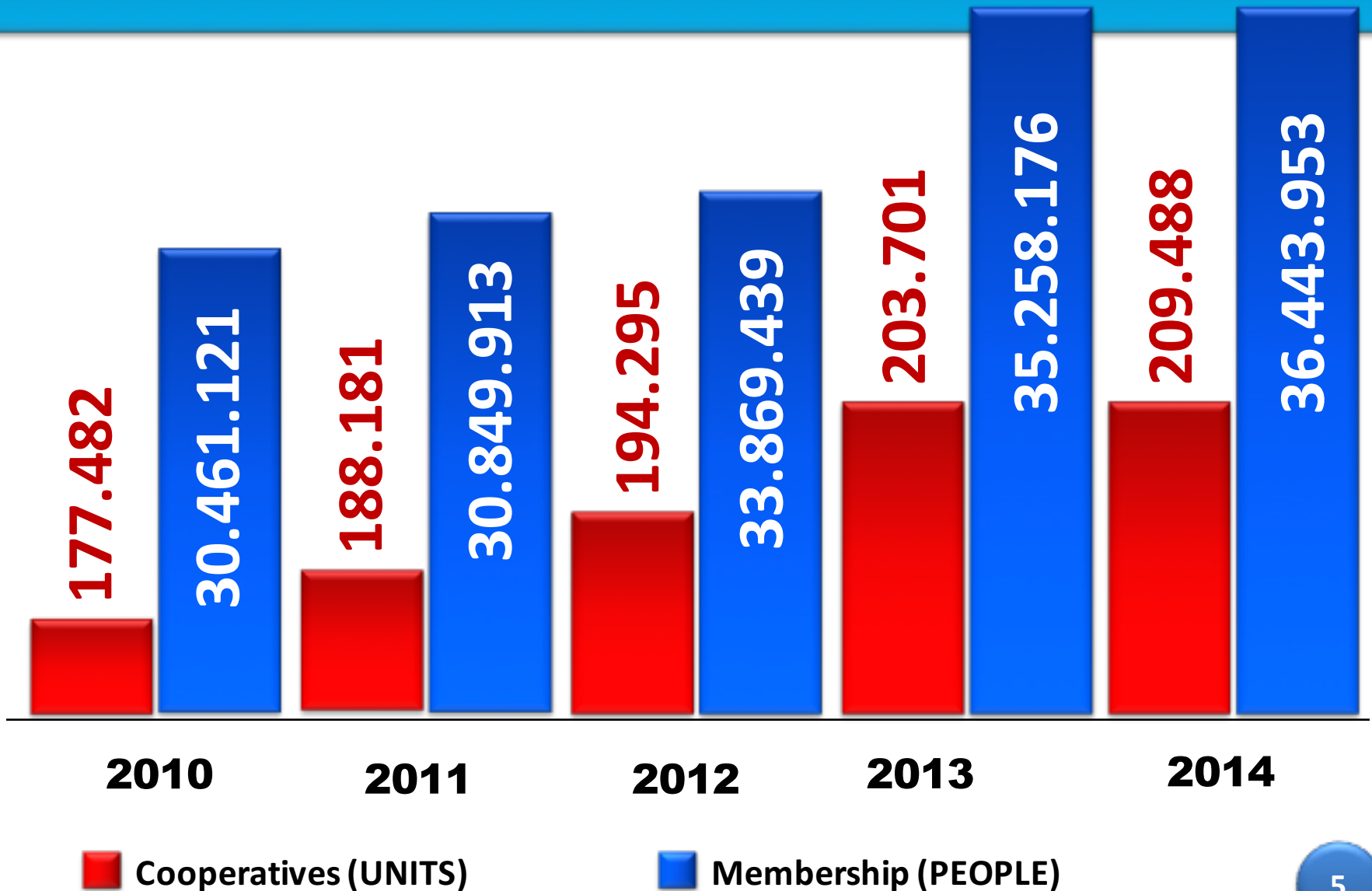
# STATISTICS OF COOPERATIVES (UNITS) YEAR 2014

1. Cooperative in Total : 209.488 Unit                      3. Cooperative not active : 62.239.  
2. Cooperative Active: 147.249 Unit (NIK) and Cooperative RAT 80.008 units

No	Provinsi/D.I.	Komposisi Koperasi				No	Provinsi/D.I.	Komposisi Koperasi			
		Jumlah	Aktif	Tidak Aktif	RAT			Jumlah	Aktif	Tidak Aktif	RAT
1	2	3	4	5	6	1	2	3	4	5	6
1	Aceh	7.428	3.764	3.664	2.069	18	NTB	3.966	2.283	1.683	1.244
2	Sumut	12.286	6.708	5.578	2.779	19	NTT	3.130	2.818	312	1.974
3	Sumbar	3.800	2.621	1.179	1.513	20	Kalbar	4.781	2.871	1.910	700
4	Riau	4.993	3.094	1.899	912	21	Kalteng	3.105	2.268	837	454
5	Jambi	3.685	2.291	1.394	933	22	Kalsel	2.571	1.669	902	792
6	Sumsel	5.852	4.336	1.516	1.584	23	Kaltim	5.184	3.524	1.660	1.598
7	Bengkulu	2.252	1.686	566	672	24	Kaltara	735	426	309	87
8	Lampung	4.833	3.041	1.792	683	25	Sulut	6.038	3.426	2.612	832
9	Babel	1.058	836	222	326	26	Sulteng	2.246	1.470	776	414
10	Kepri	2.252	1.391	861	329	27	Sulsel	8.556	5.318	3.238	1.288
11	DKI Jakarta	7.928	5.645	2.283	583	28	Sultra	3.368	2.616	752	329
12	Jabar	25.563	15.633	9.930	6.115	29	Gorontalo	1.148	741	407	260
13	Jateng	27.784	22.563	5.221	21.664	30	Sulbar	985	735	250	181
14	D.I. Yogyakarta	2.610	2.269	341	1.369	31	Maluku	3.225	2.370	855	239
15	Jatim	30.850	27.140	3.710	22.788	32	Papua	3.101	1.784	1.317	421
16	Banten	6.234	3.895	2.339	1.706	33	Malut	1.394	831	563	302
17	Bali	4.952	4.401	551	2.753	34	Papbar	1.595	785	810	115

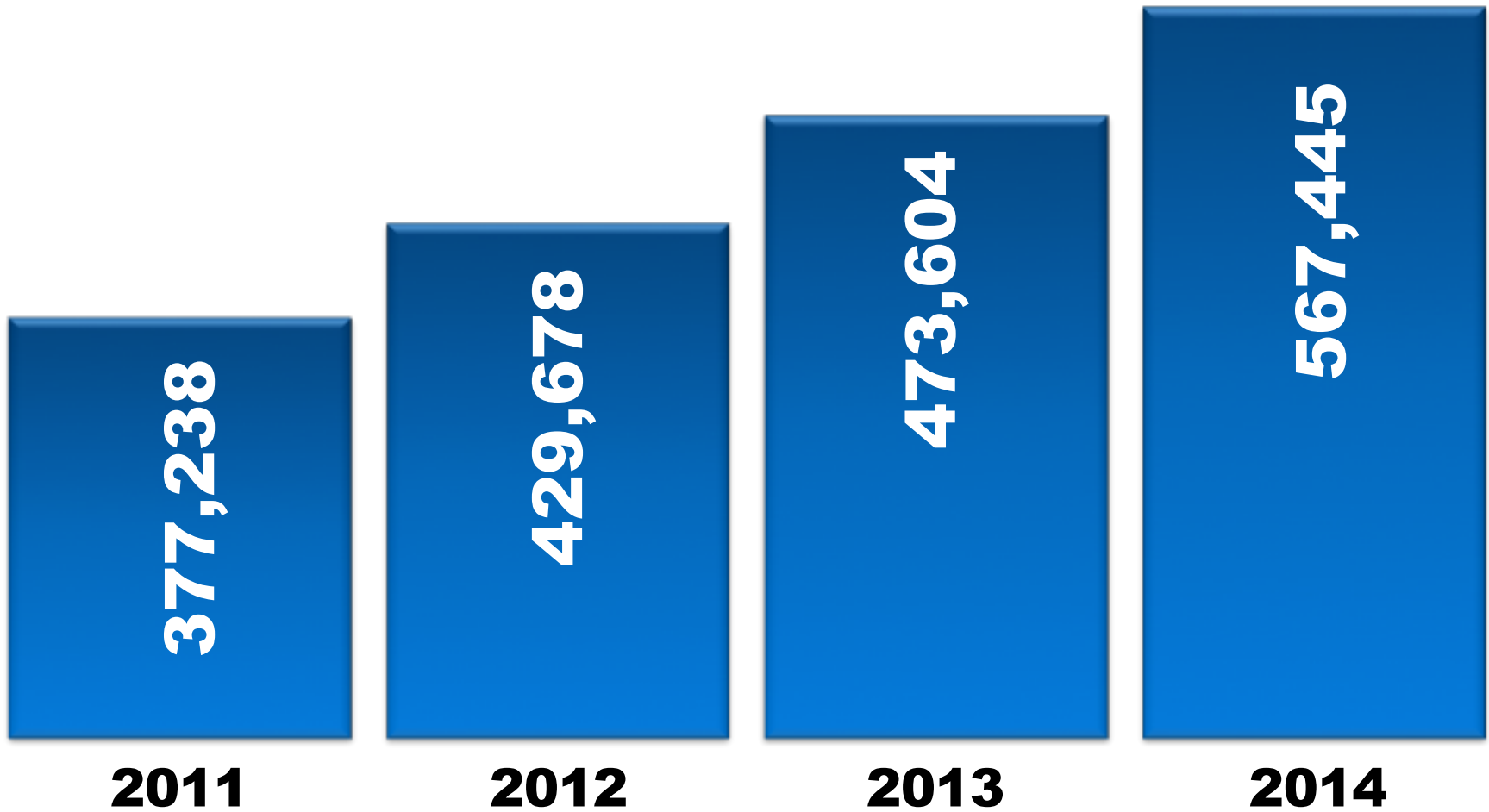
Source: Ministry of Cooperatives and SMEs, 2015

# STATISTICS OF COOPERATIVES AND ITS MEMBERS YEAR 2010 – 2014



# COOPERATIVES' EMPLOYEES YEAR 2011 – 2014

(PEOPLE)



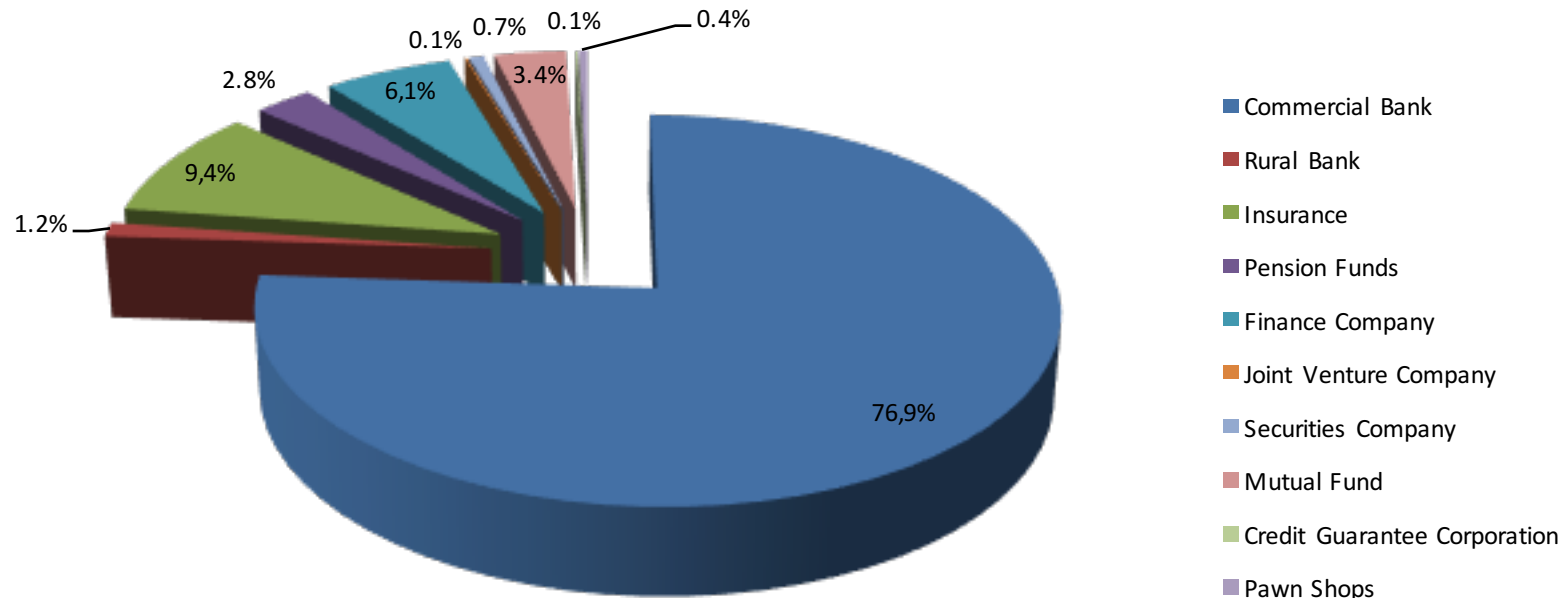
# SAVING AND LOANS COOPERATIVES IN INDONESIA

## (Per December, 31 st, 2014)

NO.	TYPE	TOTAL NUMBER KSP/USP and KJKS/UJKS (Unit)	TOTAL NUMBER OF ACTIVE COOPS (Unit)	TOTAL MEMBERS (POPLE)	ANNUAL MEETING (Unit)	EVALUATION OF HEALTHINESS				
						VERY HEALTHY (Unit)	HEALTHY (Unit)	LESS HEALTHY (Unit)	NOT HEALTHY (Unit)	TOTAL (Unit)
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.	11.
1.	KSP/KOPDIT	10,811	7,568	3,177,567.00	6,438.00	1,171.00	3,186.00	548.00	12.00	4,917.00
2.	USP KOPERASI	96,018	67,080	17,213,866.00	43,362.00	5,230.00	28,555.00	5,598.00	92.00	39,475.00
3.	KJKS	1,197	971	137,190.00	920.00	142.00	468.00	56.00	2.00	668.00
4.	UJKS KOPERASI	2,163	1,514	333,282.00	1,153.00	235.00	641.00	74.00	0.00	950.00
<b>TOTAL</b>		<b>110,189</b>	<b>77,133</b>	<b>20,861,905.00</b>	<b>51,873.00</b>	<b>6,778.00</b>	<b>32,850.00</b>	<b>6,276.00</b>	<b>106.00</b>	<b>46,010.00</b>

Source: The Ministry of Cooperatives, Small and Medium Enterprises of the Republic of Indonesia, 2015

# Financial System In Indonesia





# Strategies for Cooperatives and SME's

1. Enabling conducive environment for cooperatives and SME's

2. Improving access to the productive resources

3. Enhancing marketing network for product of Cooperatives and SME's

4. Instilling mental and spirit of entrepreneurship among members of cooperatives and SME's

5. Strengthening Institutional foundation of Cooperatives and SME's

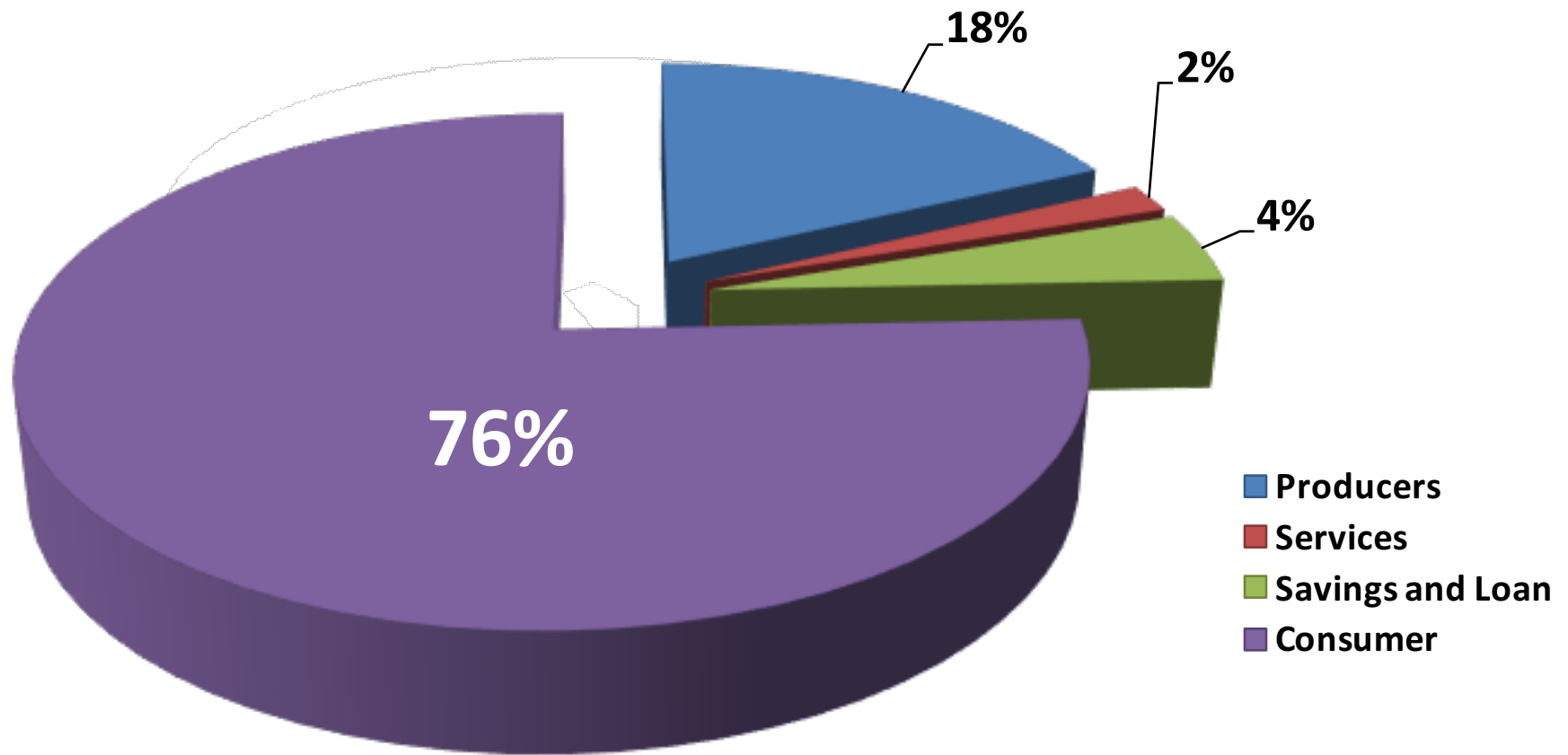
# PROMOTION OF THE BIG-SCALE COOPERATIVES TO WORLD CLASS COOPERATIVES

1. Kospin Jasa Pekalongan Central Java  
(Total of Asset 256.83 Million USD)
2. Koperasi Warga Semen Gresik East Java  
(Total of Asset 54.45 Million USD)
3. Induk Koperasi Simpan Pinjam Jakarta  
(Total of Asset 3.47 Million USD)
4. Koperasi Simpan Pinjam Obor Mas Sikka East Nusa Tenggara  
(Total of Asset 20.63 Million USD)
5. Koperasi Peternak Sapi Bandung Utara West Java  
(Total of Asset 24.02 Million USD)

# COOPERATIVES REFORM

1. Rehabilitation
2. Re - orientation
3. Development / Expansion

# STATISTICS OF COOPERATIVES (%) BASED ON TYPES OF COOPERATIVES YEAR 2012



# RECOMMENDATIONS

- One comprehensive harmonized Co-operative Law and one Regulatory Body is desirable.
- Law should accord distinct recognition to coops based on ICA. principles
- Need for specific positioning of coops in other public policies
- Legal Guarantee and Recognition of Autonomy and Independence in cooperative legislation
- Minimum standards for transparency and accountability and penalties in case of violation.
- Provisions in cooperative laws for dissolution of the Cooperatives.
- Provisions in Cooperative Law for settlement of disputes.
- Prescribe norms for obligations of federations towards their primary affiliates.

Adapted, partly from ; BD Sharma, ILO, 2012



*Thank You*

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