

## **Cooperative Development Model in Strengthening MSMEs**

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### **ABSTRACT**

Micro Small Medium Enterprises (MSMEs) are very necessary because MSMEs can absorb a lot of jobs. However, the most basic problem faced by MSMEs is capital. Cooperatives as a people's economic movement are expected to solve the MSMEs problems. Therefore, cooperatives need to get development to be strong and independent. The purpose of this study is to find out how the development of cooperatives is carried out by the Tasikmalaya City Government in strengthening MSMEs. The research is supported by the theory of development, cooperatives, and MSMEs. A qualitative approach was used in the study, with data collection techniques through interviews, observations, and documents review. The results showed that the development of cooperatives by the Tasikmalaya City Government was not optimal, so the cooperatives in Tasikmalaya City had not played a maximum role in strengthening MSMEs. For this reason, the Tasikmalaya City Government needs to implement a partnership model with State-Owned Enterprises and Regional-Owned Enterprises to participate in developing cooperatives collaboratively.

Keywords: Development, Model, Cooperatives and MSMEs;

### **INTRODUCTION**

Micro, Small, and Medium Enterprises (MSMEs) in Indonesia continue to increase, in 2014 reaching 56.5 million and 98.9% are micro enterprises BPS data in (Das & Das, 2012). Even though it is only a Micro and Small Enterprise, but they have contributed 98.33% www.bps.go.id, 2019 in providing many jobs Suci, (2017) and have various types of businesses (Croteau & Bergeron, 2001). Therefore, MSMEs can be regarded as one of the pillars of the economy.

One of the classic problems faced by MSMEs is capital (Singh et al., 2020; Howell, 2019; Distanont & Khongmalai, 2018), due to lack of access to banking. Therefore, MSMEs must receive reinforcement, especially capital from cooperatives. Cooperative is a people's economic movement as a legal entity collecting capital from members to carry out economic, social, and cultural activities and providing benefits to members and aims to improve welfare for members and society Undang-Undang RI Nomor 17 Tahun 2012 Tentang Koperasi By cooperating and collaborating, micro-enterprises are increasingly improving their performance (tribunnews.com, 2019).

Cooperatives also have the advantages of basic characteristics: cooperation, equal rights, freedom, and do not seek mere profit (Balakrishnan, 1994; Septiani et al., 2020). Cooperatives grow and develop the economic potential of the community to realize a democratic economic life, togetherness, kinship, and openness (Hariyono et al., 2019). Tasikmalaya is known as the city of embroidery craftsmen, batik, culinary, arts, and culture. In addition, Tasikmalaya also has the largest embroidered tablecloth in the world, getting the muri record in the Tasik Kreatif Festival in 2016 involving 180 MSMEs (reportasenews.com, 2016).

Tasikmalaya City has 2,888 leading MSMEs business units because it has many MSMEs, cooperatives were born and developed in Tasik City (funtasix.blogspot.com, n.d.).The first

Cooperative Congress was held in Tasikmalaya City on July 12-14, 1947, so the City Government of Tasikmalaya made the Indonesian Cooperative Monument, a reminder of the history of the establishment of cooperatives.

Thus, it is very appropriate for the City of Tasikmalaya to be used as a research location. In addition, there are some phenomenal findings: The Kiwari Embroidery Cluster Community is famous, advanced, and able to protect its members, although it has not yet established a cooperative; the Batik Mitra Family Cooperative has survived and developed since 1939; the SP SPB Cooperative has survived since 1933, and the Slamet Cooperative has survived because its membership is hereditary and the production of SME members in the form of Leather Saldal is in demand in the Netherlands.

To research cooperatives in the City of Tasikmalaya, the concept of models, cooperatives, MSMEs, and the theory of development and strengthening are used as the basis for studying the cooperative development model in strengthening MSMEs. Organizational development consists of the word "development" which means all efforts to improve towards a better direction and the word "organization" which means every form of human fellowship to achieve the desired goal. From the above understanding, the development carried out on cooperatives can include guidance, supervision, and facilities. However, Sudjatmoko Deputy Head of Dekopin (Bisnis.com, 2019) stated in detail that the government has 4 roles in fostering cooperatives, namely: allocative, distributive, stabilization, and dynamic.

Development is associated with an organization or institution. Therefore, (Knight, 2001) said that: 1). Organizational development should be carried out continuously to adapt to the development of the situation and the demands of the organization's tasks, 2). Organizational strategies, regulations, master plans, general policies, and budgets must be established, 3). The system must be developed continuously so that the problems faced by the organization can be identified, 4). Management systems need to be developed so that all leaders can communicate and can carry out organizational functions properly.

Kulkarni (2013) said that stated that is the process of developing organizational capabilities that are carried out consciously and planned to achieve and maintain achievements based on efficiency, effectiveness, and organizational health. Organizational development can be summed up into 5 points, as stated by Esubalew & Raghurama (2020), namely: (1) planned, (2) covers all aspects of the organization, (3) regulated from above, (4) to increase effectiveness and organizational health, (5) there is a planned intervention. The term MSMEs strengthening or MSMEs development is Naisbitt (1994) which must involve MFIs (Microfinance Institutions), such as BMT, Pegadaian, BPRS, and Cooperatives. In the context of cooperative empowerment, it must be related to regulatory aspects and institutional strengthening, to encourage policies that favor MSMEs, especially for capital accessibility. Therefore, the development of cooperatives related to strengthening for SMEs must be carried out in a structured and sustainable manner, which can encourage increased productivity and competitiveness of SMEs, as well as grow strong new entrepreneurs (Naisbitt, 1994).

Cooperatives are a people's economic movement that participates in building a democratic and just national economic order. Cooperative is a socio-economic institution "to help ourselves together" (Vasanth et al., 2012; Hanggraeni et al., 2019). According to Peraturan Menteri Koperasi dan UKM RI Nomor 25/Per/M.KUKM/IX/2015 Tentang Revitalisasi Koperasi, n.d., cooperatives can be said to be an organization that is a legal entity, established by individuals

or legal entities, business capital comes from members and runs a business based on the aspirations of members, both in the economic, social and cultural fields.

Varadarajan (2020) said that cooperatives are joint business entities, helping economic life based on mutual help. The point is there is a passion to help others. Cooperatives are also called Septiani et al., 2020 as an organization consisting of a group of people to carry out economic and social activities and benefit its members. Sofyan et al., (2018), cooperatives are very important in growing and developing the economic potential of the community so that they can realize a democratic economic life, togetherness, kinship, and openness.

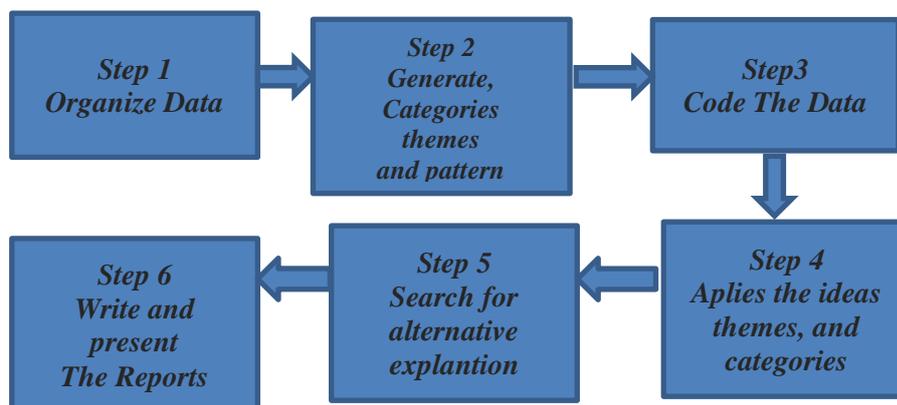
Define MSMEs based on Law No. 20 of 2008 as productive economic activities by individuals or business entities. Small- enterprises have assets of Rp. 50 million to Rp. 500 million excluding lands and buildings. Meanwhile, micro-enterprises are productive businesses of individuals or individual business entities and have a maximum wealth of Rp. 50 million. Meanwhile, medium-sized businesses are productive businesses carried out by individuals or business entities, which have assets of Rp. 500 million-Rp. 10 billion. Habiburahman et al., (2019) see MSMEs into 4 groups: 1). Livelihood Activity, informal sector business groups (street vendors), 2). Micro Enterprise, craftsman business group, 3). Small dynamic enterprise, a business group capable of accepting sub-contract and export work, 4). Fast Moving Enterprise, an entrepreneurial group, capable of transforming into a big business.

Through the literature review step and the framework of thinking, the authors can at least answer three questions: First, how is the development of cooperatives carried out by the Tasikmalaya City Government. Second, how to strengthen MSMEs by Cooperatives. Third, how is the cooperative development model in strengthening MSMEs in Tasikmalaya City.

## **METHOD**

A qualitative approach is used in this research, in order to be able to describe and create a model of cooperative development in efforts to strengthen MSMEs in the City of Tasikmalaya. So, the real phenomenon can be known and identified. Primary data got from interviews with key informants using in-depth interviews. 15 key informants were selected based on purposive sampling and snow bolling techniques. In addition, secondary data also obtained by reviewing cooperative and MSMEs documents.

The data were analyzed descriptively about the Cooperative Development Model in Efforts to Strengthen MSMEs in Tasikmalaya City. It can be supported through the following stages of data analysis procedures.



**Figure 1.**  
**Cooperative Development Model in Efforts to Strengthen MSMEs (McNabb, 2002).**

## **RESULT AND DISCUSSION**

### **Cooperative Development**

The basis of the Cooperative Development Policy in the City of Tasikmalaya has been planned for a period of five years (RPJMD Tasikmalaya City 2017 – 2022) through the Vision, Mission and one of the targets: increasing the role of cooperatives, micro and small businesses, trade, and service industries.

In addition, the Strategic Plan of the Office of Cooperatives, Micro, Small and Medium Enterprises, Industry and Trade of the City of Tasikmalaya (2017 – 2022) stated to improve the institutional quality of cooperatives with the following programs: (1) Cooperative Health Assessment; (2) Increasing the Role of the Tasikmalaya City Cooperative Movement; (3) Cooperative Revitalization Assistance; (4) Cooperative Technical Training/Guidance; (5) Cooperative Supervision; (6) Intermediation of Cooperatives with Banks or Other Financial Institutions and (7) Updating of Cooperative Institutions.

### **Institutional Development Through Cooperatives Revitalization Program**

Cooperative institutions in Indonesia have not played a dominant role as the pillars of the national economy. For this reason, in 2012, the Government of Indonesia declared the year of the revitalization of cooperatives. This is an effort to develop and mobilize cooperatives, play a maximum role in the national economy. Regulation of the Minister of Cooperatives and SMEs RI Number 25/Per/M.KUKM/IX/2015 concerning Cooperative Revitalization confirms that revitalization is an increase in inactive cooperatives to become active and active cooperatives into developing cooperatives.

To support the revitalization of cooperatives in Tasikmalaya City, cooperative assistance is needed. The assistance is expected to grow into healthy, strong, independent, and resilient cooperatives and be competitive in gathering and mobilizing the economic potential of the community. For the 2019 fiscal year, the Tasikmalaya City Government has allocated Rp.

164,943,000 from the Regional Budget of Tasikmalaya City. 87% of Rp. 144,000,000 was used for the honorarium of eight non-permanent employees. Each assistant is tasked with assisting the institutional strengthening of cooperatives in each of the 8 sub-districts (Document of the Department of Cooperatives, MSMEs, Industry, and Trade of Tasikmalaya City, 2019).

### Management Development through Training Programs

Cooperatives must have good management, to have a strategic role in realizing economic democracy and becoming a pillar of the economy. With cooperatives, the community can increase the dignity and welfare of life through increased participation and achievement in development by their respective potentials. Cooperatives also help government programs, provide employment opportunities and strengthen the people's economy as the basis for the strength and resilience of the national economy.

To realize this goal, it is necessary to increase awareness of cooperatives as well as coaching and counseling steps for the development of cooperative management. Proper guidance and supervision of the performance of cooperatives need to be intensified so that cooperatives can grow and develop healthily and their business results can be maximally obtained by members and the national economy.

### Financial Development through Cooperative Health Assessment Program

The target of the activity is 150 cooperatives. Scope of Activities: (1) Socialization of Health Assessment; (2) Implementation of Health Assessment. The implementation goes through four stages: Administrative examination of the Report Book, Data Processing, Data Analysis, and Reports.

The cooperative's health assessment activity is funded by Rp. 59,941,500 from the APBD. 40% (Rp. 23,940,000) is for accommodation and transportation. The results of the health assessment of 150 cooperatives are as follows:

**Table 1.**

Cooperative Health Assessment Results

No	Health Level	Number	Percentage
1	Healthy	25	17 %
2	Fairly Healthy	116	77 %
3	Under Surveillance	9	6 %
4	Under Special Control	-	-
TOTAL		150	100%

Source: Department of Cooperatives, MSMEs, Industry, and Trade of Tasikmalaya City, 2019.

From the table, it shows that the majority of cooperatives (77% or 116 cooperatives) in Tasikmalaya City are considered to be in the fairly healthy category and only 9 cooperatives (6%) are declared "under supervision". The assessment needs to be carried out periodically, to gain trust both internally and externally, especially in obtaining capital assistance.

## **MSMEs Strengthening**

### **Institutional Strengthening**

Type of cooperatives in Indonesia consists of 1). Savings and Loans Cooperative, 2). Producer Cooperative, 3). Consumer Cooperatives and 4). Service Cooperative. Savings and Loans Cooperatives are cooperatives engaged in financial savings and loans, such as the Pameungkeut Banda Savings and Loans Cooperative (KSP SPB) in Tasikmalaya City. Producer Cooperatives are cooperatives that carry out business fields in the procurement of production goods, such as the Selamat Cooperative in Tasikmalaya City, producing leather sandals. Consumer Cooperatives are cooperatives that are engaged in the business of procuring the needs of members, such as the Batik Mitra family Cooperative and the Services Cooperative which is a cooperative that provides services.

Cooperative members vary, both individually and in groups. The background of each member is different, there are traders, teachers, civil servants, and others. Their participation is appropriate to their needs and background. In the context of this research, members of the cooperative that are members who have jobs as traders, categorized as a group of Micro Small, and Medium Enterprises (MSMEs).

On the institutional side, both cooperatives, and MSMEs have been formed and survived for a long time because some cooperatives and MSMEs have been around for a long time since the colonial era until now. The results of the interview show that the Batik Mitra Keluarga Cooperative and KSP SPB are cooperatives that can be relied on from an institutional perspective and have survived until now. Mitra Batik Family Cooperative, founded in 1939. KSP SPB Cooperative was established in October 1933 from an association and on April 5, 1934, was approved by the Dutch colonialists (Results of an interview with Rasyidin, Deputy Chairman of the SP SPB Cooperative, July 16, 2020, in Tasikmalaya City). Likewise, the Selamat Cooperative is engaged in the manufacture of Leather Sandals. The survival of the three cooperatives shows that MSMEs in Indonesia are still surviving.

Other interviews are founded a Well-known Community, the Kiwari Embroidery Cluster, one of the Tasikmalaya City Embroidery Crafts Community. Although not yet cooperative, the Kiwari Embroidery Cluster has shown itself to be cooperative and able to help fellow members (MSMEs). From the institutional side, participate in processing the Small Micro Business Permit, Brand Rights issued by the Department of Cooperatives, MSMEs, Industry, and Trade of the City of Tasikmalaya. In addition, the Office also facilitates a free Business Identification Number (NIB)/person issued by the Ministry of Cooperatives.

### **Managerial Strengthening**

Results of the interview show managerial strengthening is carried out by the Office, as the supervisor of Cooperatives and MSMEs in the region, namely conducting various Creative Industry Development Training Activities, Finance Training, HR Training, and Leading MSMEs. Training has been carried out by the Agency such as Creative Industry Development which was trained by PPIK LPSA. At the time of the research, the Office was holding training on finance for 3 days (Tuesday-Wednesday-Thursday) and training for human resources of Islamic boarding school cooperatives. This training is also related to the West Java Province program on OPO (One Product), One Islamic Boarding School. If the Islamic Boarding School has one flagship program,

the West Java Provincial Government will provide financial assistance or equipment related to the flagship program. In addition, there are also excellent MSME programs.

Coordination between the Service and Cooperatives in strengthening MSMEs is not only in the training but is performed in collaboration with outside parties. Outside invitations to the Kiwari Embroidery Cluster as Presenter or to take part in the Indonesian Creative Works Exhibition organized by Bank Indonesia are always given by the Office. Then the Cluster will also divide tasks into members. In essence, the strengthening of MSMEs is not carried out by the Cluster alone, but there is cooperation with the Department.

### **Finance Strengthening**

The activities of cooperatives and SMEs, cannot be separated from capital support, without capital, cooperative and UMKM activities automatically stop. SP SPB Cooperative, capital in cash of money, is given to members, considering that this cooperative is engaged in Savings and Loans business, so the members need money as working capital.

Unlike the Batik Partner Family Cooperative, this cooperative has a variety of businesses such as education (School Mitra Batik schools), rental of meeting halls, and Savings and Loans, so that capital is not a problem for both the Batik Mitra Family Cooperative and its members. Before 1980, this cooperative supplied logistics (batik raw materials), to its members, to reach outside the city of Tasikmalaya: Pangandaran, Garut, Pekalongan, Cirebon, Solo and Yogya. But since 1980, it finally stopped, because batik production was hit. This is due to the existence of Batik Printing. Besides being rivaled by Batik Printing, cultural factors also influence, as said by Arif Satria, Chancellor of IPB (Webinar on August 27, 2020), the factor of the absence of regeneration, causing batik SMEs to disappear.

### **Recommended Development Model**

To encourage increasing cooperative development activities so they can play a maximum role in strengthening MSMEs in Tasikmalaya City, it is important to establish strategic partnerships with National Private Enterprises and State and Regional Owned Enterprises to jointly develop cooperatives from institutional, managerial and financial aspects. Schematically the recommended model can be studied from the following figure.

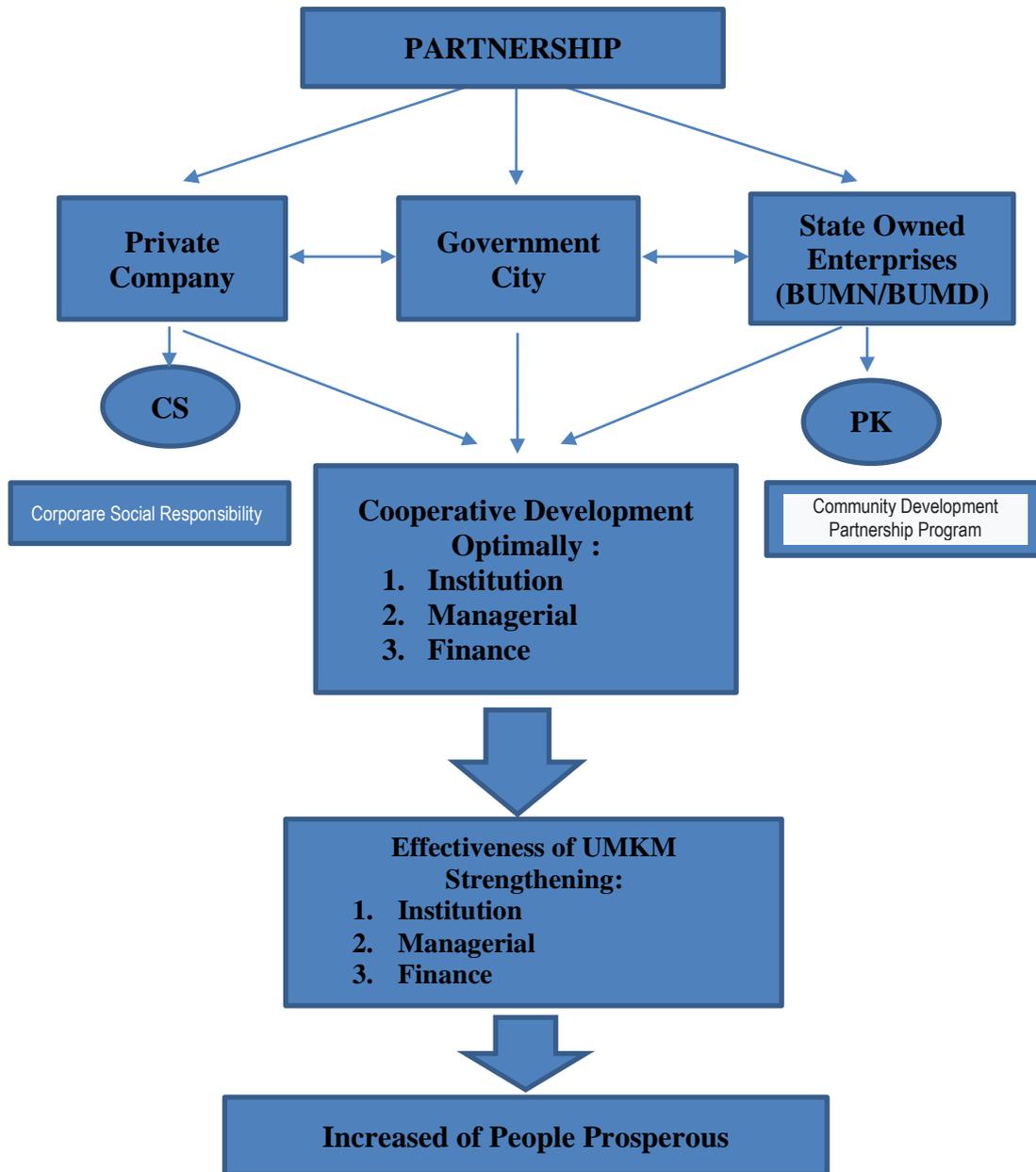


Figure 2.  
Recommended Development Model

## **DISCUSSION**

### **Cooperative Development**

The program is in line with the RPJMD of West Java Province which emphasizes the policy direction of cooperative development on "improving the quality of institutions and cooperative businesses as well as protection and business support for cooperatives and improving the quality of human resources, market access, technology, product quality and financing for cooperatives". It is also in line with the Strategic Plan of the Ministry of Cooperatives and SMEs for 2014-2019 which emphasizes the following targets: (1) The realization of 4,000 quality cooperatives; (2) The realization of 1,500 participants for technical guidance on cooperatives and corporate governance for MSMEs (3) cooperative education and training for 1,800 people; (4) LKM/KSP training for 650 people; (5) Transformation of 300 cooperatives into cooperative legal entities; (6) The realization of 18,000 Cooperative Legal Entities announced in the State Gazette of the Republic of Indonesia; (7) The realization of recruited and trained extension workers as many as 1,425 people; (8) Health assessments for 126 national primary cooperatives; (9) The realization of 1 policy and 600 revitalized cooperatives.

Likewise, Law Number 25 of 1992 concerning Cooperatives mandates that the development of cooperatives needs to be directed at making cooperatives strong and independent based on cooperative principles in the national economic order which is based on the principles of kinship and economic democracy. For this reason, it is necessary to develop cooperatives institutionally, managerially, and financially.

Cooperative development is one of those phrases that can be taken two ways, and whose full meaning is the sum of both. Firstly, it can mean that the development of cooperatives, both the increase in their number and the growth and social development of individual cooperative enterprises. Secondly, it can mean development through cooperative and cooperative principles- in other words elevating cooperation to an organizing idea that could underlie general social and economic development (Cornforth & Thomas, 1990).

### **Institutional Development Through Cooperatives Revitalization Program**

Cooperative revitalization activities in Tasikmalaya City are directed at studying cooperative institutions, especially inactive cooperatives. Verification in the field was carried out on 66 cooperatives in Tasikmalaya City and there were inactive cooperatives because there were no activities and Annual Member Meetings for 5 consecutive years. The results of the field verification are used as one of the requirements in the issuance of the Decree for the Dissolution of Cooperatives by the City Government.

The report on cooperative assistance in the City of Tasikmalaya shows that each cooperative has various problems. For this reason, the role of a companion is needed to overcome problems in the institutional, management, and financial aspects of cooperatives. Thus, mentoring and coaching activities from the Tasikmalaya City Government to cooperative actors must continue to be sustainable. In addition, the active role of the Tasikmalaya City Dekopinda is very much needed in increasing public awareness in cooperatives.

### **Management Development through Training Programs**

The Department of UMKM Cooperatives and Industry and Trade of Tasikmalaya City through the activities of Increasing the Role of the Tasikmalaya City Cooperative Movement for the 2019 Fiscal Year, carried out guidance to cooperatives related to a series of activities to commemorate the 72nd Cooperative Day at the Tasikmalaya City Level. The target of activities is to increase the role of the cooperative movement in the community and cooperative actors in the City of Tasikmalaya. For the 2019 fiscal year, there are a series of activities consisting of (1) Training on the Application of OSS (Online Single Submission) and ODS (Online Data System) for Primary Cooperatives in Tasikmalaya City; (2) A series of activities to commemorate the 72nd Cooperative Day.

The activity fund is Rp. 80,000,000 from the Tasikmalaya City Budget for the 2019 Fiscal Year. 52% of the funds are Rp. 41,210,000, used for consumption and transportation. The OSS and ODS Implementation Training for Tasikmalaya City Primary Cooperatives was held for 2 (two) days, 28-29 October 2019 with 50 participants. The series of activities: (1) Conducting preparatory meetings since May 2019; (2) Attending the National Peak Event in Purwokerto, July 12, 2019; (3) Cooperative Day Commemoration Ceremony in Tasikmalaya City on 17 July 2019; (3) Attending the West Java Provincial Peak Event in Soreang Bandung, July 26, 2019; (4) Sacred Reflections at the Tasikmalaya City Cooperative Monument, July 31, 2019; (5) Healthy Walk, September 29, 2019.

### **Financial Development through Cooperative Health Assessment Program**

Cooperative financial management must be carried out professionally, especially Savings and Loans Cooperatives (KSP) and Savings and Loans Units (USP) in the City of Tasikmalaya. Savings and Loans activities, providing services to members and prospective members by PP No. 9/1995 and continue to grow, competing not only between cooperatives but also with banks, both rural banks and other banks in the city of Tasikmalaya. This potential needs to be developed, so that independent, resilient cooperatives can be realized and the welfare of members and society can be achieved.

In the development of KSP/USP Cooperatives, there are many problems: high loan interest, congestion, and loan guarantees. The Department of MSME Cooperatives and the Industry and Trade Office of Tasikmalaya City, the supervisor of the cooperative, deems it necessary to conduct guidance and supervision by PP No. 9/1995 through Health Assessment for KSP and USP Cooperatives.

### **MSMEs Strengthening Institutional Strengthening**

The Department of Cooperatives, SMEs and Industry of Tasikmalaya City also develop in the field of institutional strengthening by facilitating the legal entity permit process from the Ministry of Law and Human Rights through the OSS (One Submission System, with the savings and loan cooperative business license from the Ministry of Cooperatives. The service facilitates free of charge a notary fee for a legal entity permit.

Thus, from an institutional standpoint, there is good cooperation between the Department and Cooperatives in implementing the strengthening of MSMEs. In 2020, the Department of Cooperatives, the SME Sector of the City of Tasikmalaya has conducted an online-based MSMEs (Business Permit), Dissemination (OSS), and has granted 1500 MSMEs permits since 2019-present. In addition, facilitating partnerships with Online Business Institutions such as Lazada.

### **Managerial Strengthening**

Strengthening MSMEs by Cooperatives or Clusters for its members in addition to getting knowledge, products are known to the public, as well as experiences in collaboration with outside parties. This is experienced by many MSMEs or members of the Kiwari Embroidery Cluster by participating in exhibitions, Creative Works, Indonesia Week Exhibitions, Fashion Shows, seminars, and training for well-known designers (Darsono), and all of them are carried out in collaboration with the Cooperative Service.

From the managerial point of view, collaboration with the Cooperatives Office has received many benefits for the Kiwari Embroidery Cluster, but in contrast to the SP SPB Cooperative, the government's development of cooperatives is considered to be lacking, unlike the New Order period. The activities of the Cooperative Office have no synergy with the SP SPB Cooperative in fostering its members/MSMEs. This is because of the type of Cooperative SP SPB Savings and Loans, so the needs of members in the form of money. However, the administrators are often involved in training organized by the Tasikmalaya City Cooperatives and SMEs Office.

### **Finance Strengthening**

Ideally, the government should prevent or regulate the presence of Batik Printing, so as not to compete with Indonesian People's Batik, because the quality is better than Batik Printing. This was once proposed to the government by the Batik Mitra Family Management through the BKBI, but the government did not respond.

The problem of funding for members of the Kiwari Embroidery Cluster Community is faced individually through banking. In addition, the Service also helps through the Regional Bank (Bank Jabar Banten) or BPR Al Madina, but it is not sufficient, it is considered too small because the minimum required capital is 20-25 million. Therefore, members prefer to apply for loans to banks, even though there are facilities from the Office for KUR from BRI, BUMN Banks, and the Revolving Fund Development Institute (Loans from the Ministry of Cooperatives).

## **CONCLUSION**

Based on the results of the discussion and analysis, it can be concluded that the Cooperative development of institutional, managerial, and financial aspects by the Tasikmalaya City Government has been implemented but has not run optimally. It can be seen from the development activities based on budget only. The strengthening of MSMEs by the Cooperative of Tasikmalaya City has been implemented but has not run optimally due to the limited ability of the Cooperative itself. Currently, the Cooperative has not become a strong business entity institutionally, managerially, and financially as a result of the lack of optimal development activities by the Government of Tasikmalaya City. Model of Cooperative Development is currently being carried out by the Government of Tasikmalaya City. It is still being carried out alone (single actor) with funds from the Budget of Tasikmalaya City. Ideally, the Government of Tasikmalaya City applies a partnership model: the City Government, National Private Business Actors, and State & Regional Owned Enterprises jointly develop cooperatives.

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