

Post-Covid dan
Transformasi
Masyarakat

Koperasi dan Paradigma Ekonomi Baru

The Growing Wealth Gap

UNDERSTANDING OUR CURRENT POSITION IS IMPERATIVE IN CHARTING OUR FUTURE.

**62 people hold the same
amount of wealth as 3.6
billion people.**



The Growing Wealth Gap

UNDERSTANDING OUR CURRENT POSITION IS IMPERATIVE IN CHARTING OUR FUTURE.

**56% of people identify this
social & economic
inequality as the top issue
facing the world today.**



What is our Vision?

Do we allow this disparity to continue to grow?



**The World We Live In
Is Dominated By The
Conventional
Corporation.**

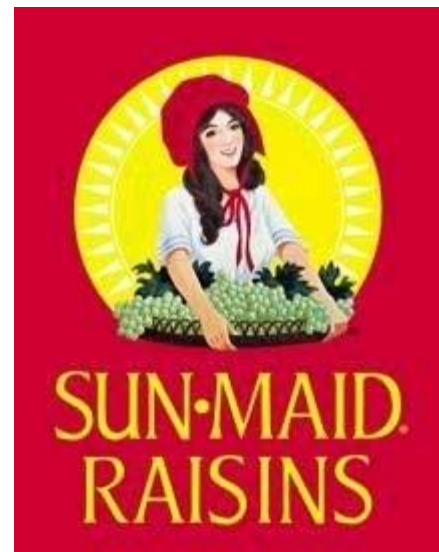




a cooperative of family farms since 1893™



CROPP COOPERATIVE
organic and farmer-owned since 1988



A new *dominant* economic paradigm needed

In response to.....

New variables

- Crisis and a sense of urgency
 - climate change
 - financialization
 - income inequality and poverty
 - war and violence
 - health crisis, housing crisis, racism, exclusion
- Rapid pace of change – technology



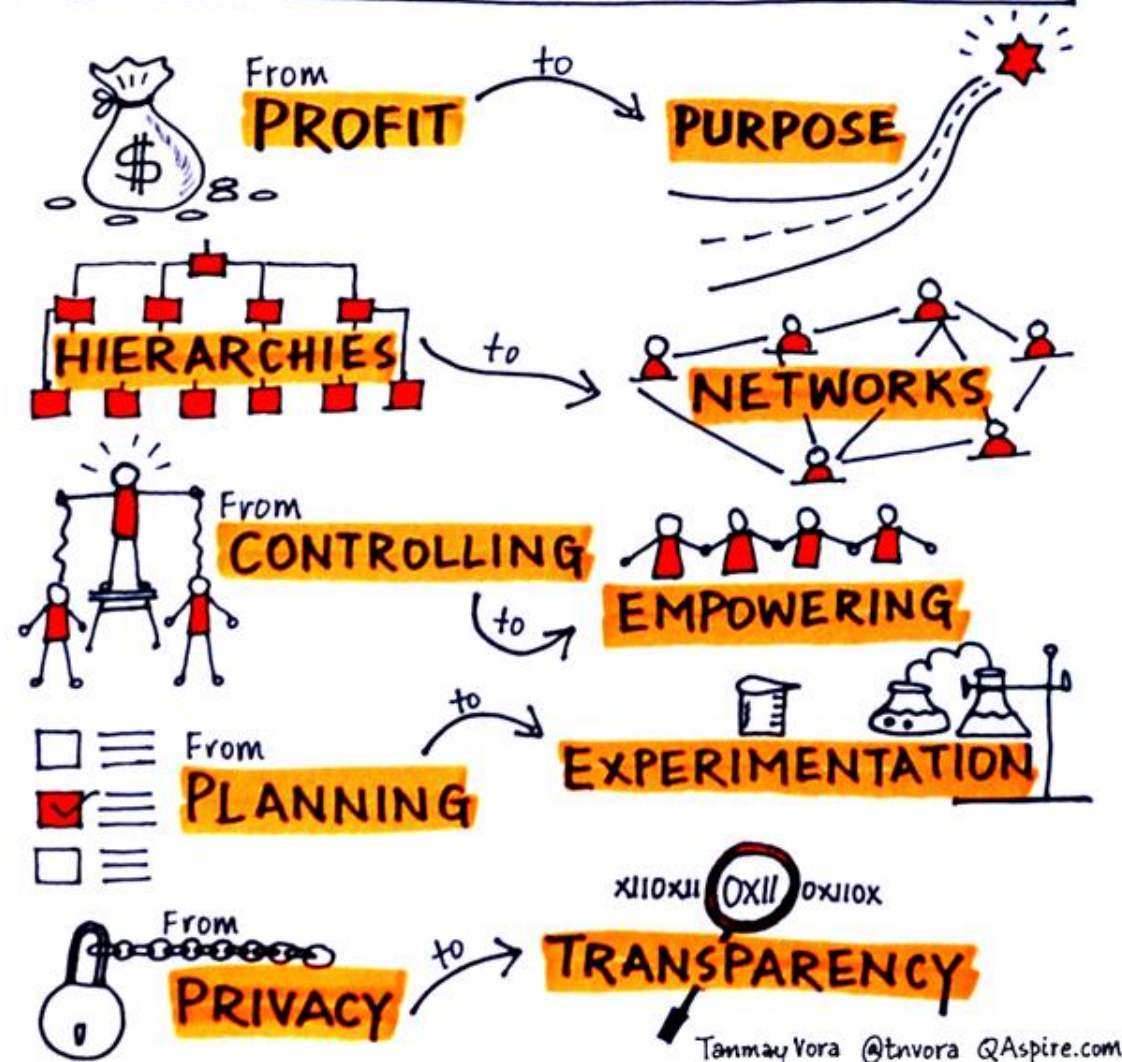
<https://anticap.wordpress.com/2016/09/16/>

New directions

- Agenda 2030 (SDGs) – mobilize all actors
 - Calls to action for transformative change
 - Partnerships for change
- ‘New’ economic paradigms
 - Sustainability
 - Circular economy
 - Social and solidarity economy
 - Economy for the common good

Where do cooperatives fit in? Can they serve as agents of socio-economic transformation?

AARON SACHS AND ANUPAM KUNDU THOUGHTWORKS
MINDSET SHIFTS FOR Organization Transformation





A general view shows the mountain resort of Davos, Switzerland, January 25, 2019

Image: REUTERS/Arnd Wiegmann

World Economic Forum

DAVOS Manifesto 2020

The purpose of a company is to engage all its **stakeholders** in **shared and sustained value creation**. In creating such value, a company serves not only its shareholders, but all its stakeholders – **employees, customers, suppliers, local communities and society at large**.

CORPORATE GOVERNANCE

Business Roundtable Redefines the Purpose of a Corporation to Promote 'An Economy That Serves All Americans'

AUG 19, 2019



Business Roundtable

Leadership in Action

Policy Perspectives ▾

About Us ▾

Me



LEADERSHIP IN ACTION

U.S. corporations play a vital role in American society as engines of creativity, innovation and economic opportunity. The long-term success of these companies and the U.S. economy depends on businesses investing in the economic security of their employees and the communities in which they operate. From offering competitive wages and benefits to developing training programs to enrich the skills of students and adult workers, leading



**The Cooperative
Business Model
Is The Better
Business Model.**



International Coop Alliance Statement of Co-op Identity (ICIS)

- **Definition**

A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.



development
membership
Principle
cooperatives
organizations
capital
members
Members
representatives
effectively
Member
principles
Member
Cooperatives
democratic
contribute



Cooperatives Are Better At:

- **Creating & Sustaining Jobs**
- **Strengthening Local Community**
- **Empowering People**



What drives Corporations?



Quarterly Returns



Profit To Shareholders



Return on Investment



Asset Turnover



Future Profit



Investor Relations



Stock Value

What drives Cooperatives?



Long Term Results



Distributed Profit Among Members



Employee & Membership Culture



Community Development



Shared Equitable Growth



Democratic Control



Collective Social Good

Companies vs. Co-ops

CORPORATIONS



DECISION-MAKING

% of company they own =
how much vote worth



PROFITS

Few people see profits

CO-OPS



DECISION-MAKING

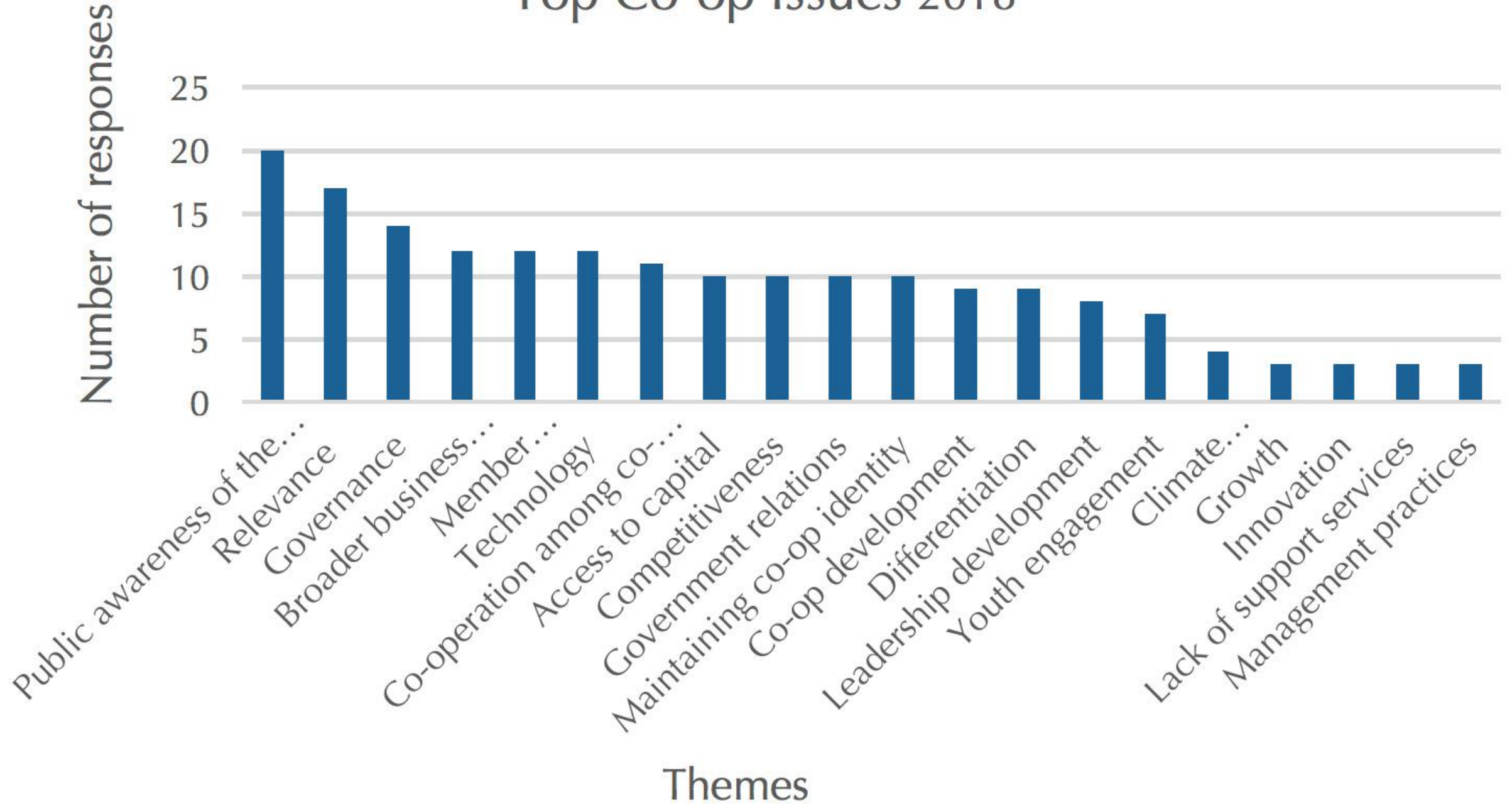
One member =
one vote



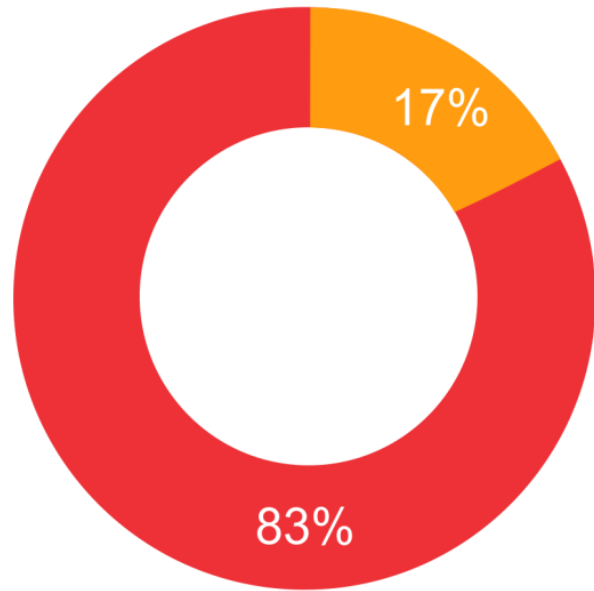
PROFITS

Shared between
co-op members

Top Co-op Issues 2018



Keterlibatan Anggota Koperasi



● Ya ● Tidak N = 684

Pandangan terhadap Koperasi

Pernyataan

Koperasi mampu meningkatkan kesejahteraan anggota



Koperasi mampu melancarkan usaha anggota

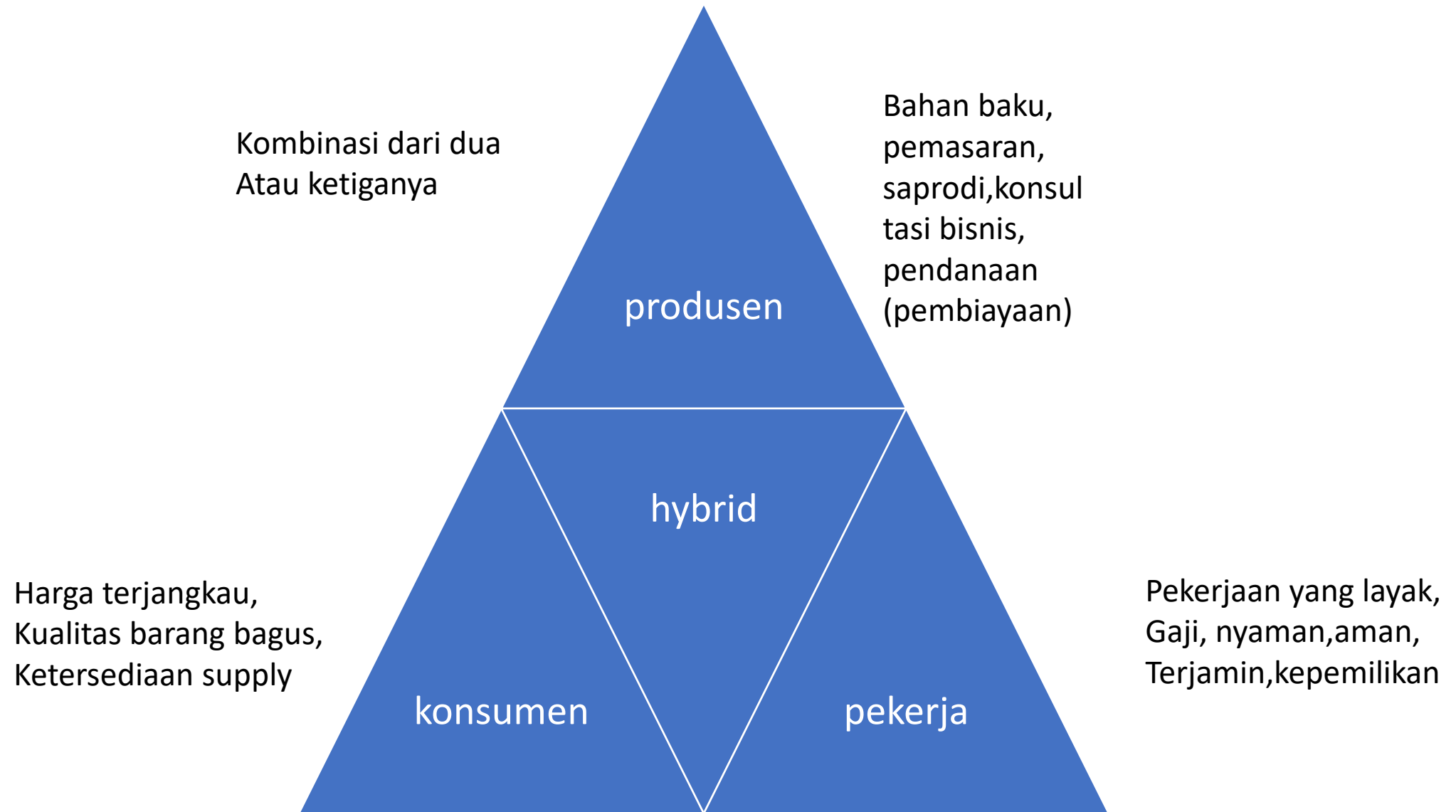


● Ya ● Tidak ● Tidak Tahu

Jajak pendapat dilakukan pada Juni 2015 di 12 kota besar yaitu Jakarta, Bandung, Semarang, Yogyakarta, Surabaya, Medan, Palembang, Denpasar, Banjarmasin, Pontianak, Makassar dan Manado. Dengan jumlah N = 684 dan *sampling error* sebesar ± 4.0 persen. Jajak pendapat ini tidak dimaksudkan untuk mewakili pendapat seluruh masyarakat. Sumber: Litbang Kompas, 2015

Tugas Koperasi (DR. Moh. Hatta)

- Memperbanyak produksi terutama produksi bahan makanan, kerajinan dan pertukangan yang diperlukan sehari-hari oleh rakyat dalam rumah tangganya
- Memperbaiki kualitas barang yang dihasilkan oleh rakyat
- Memperbaiki distribusi, pembagian barang kepada rakyat
- Memperbaiki harga yang menguntungkan bagi masyarakat
- Menyingkirkan pengisapan dari lintah darat
- Memperkuat pemaduan modal
- Memelihara lumbung simpanan padi/mendorong tiap-tiap desa menghidupkan kembali lumbung Desa



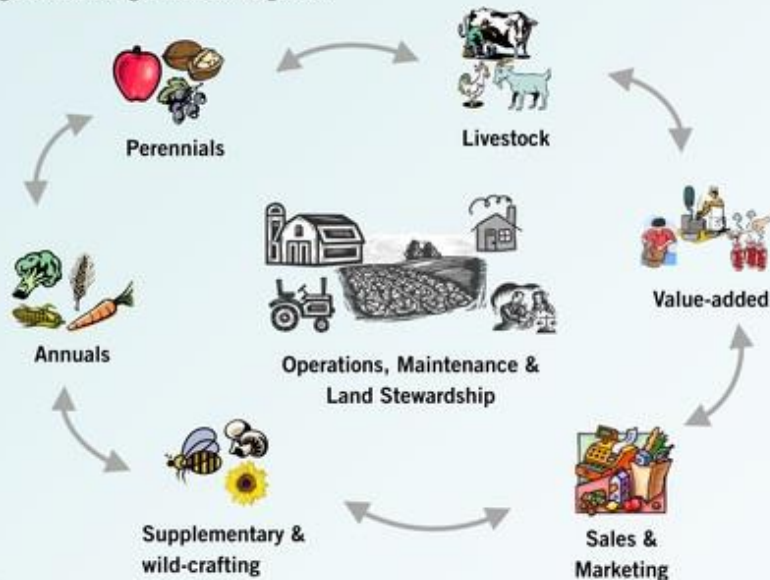
The Workers Co-op on Our Farm

Mission: An integrated whole-farm ecology that generates a viable livelihood for farmers while sustaining the land and providing quality food for the local community.

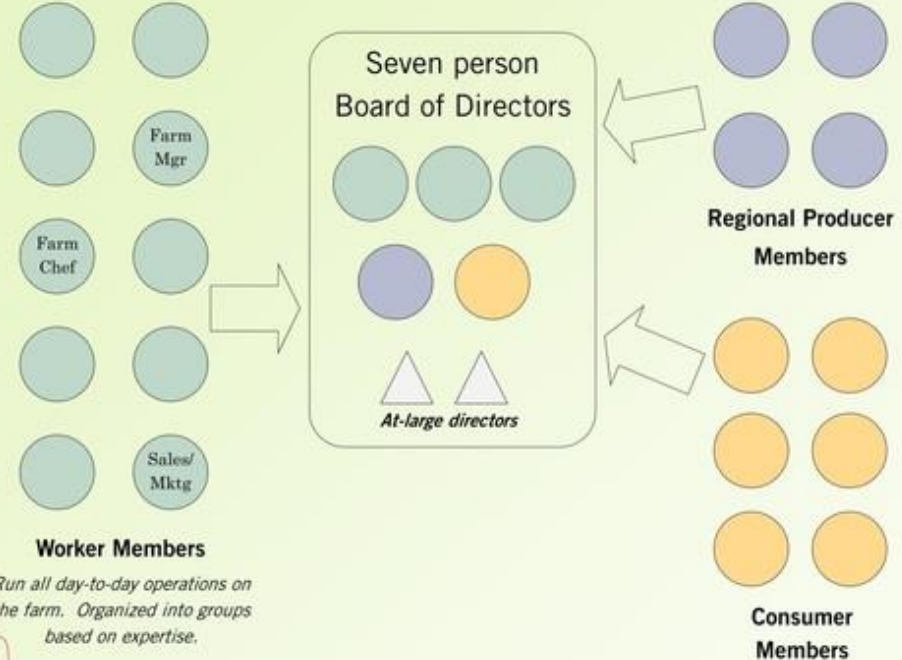
- ★ Our Farm in Sherwood is the production arm of the larger, vertically integrated Our Table Cooperative.
- ★ A member owned and managed cooperative.
- ★ Workers are paid a base wage plus benefits & share in the profits of the co-operative in the form of a patronage dividend.
- ★ Workers build "equity" via retained capital in cooperative.
- ★ Waiting period of 1 year to become eligible for membership.
- ★ Membership fees paid as payroll deduction.

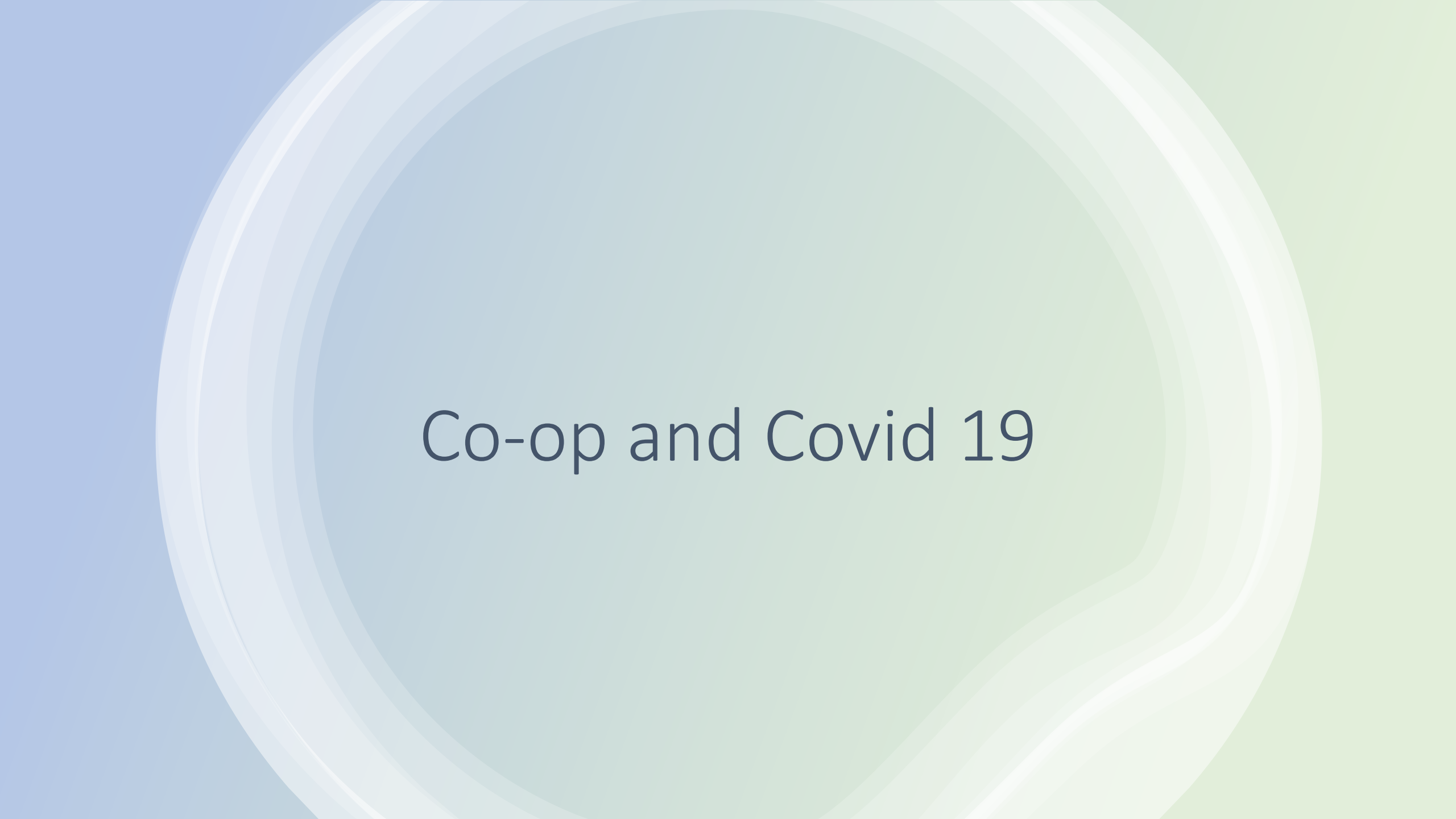
An Integrated Farming Operation...

- ★ A new agriculture — one based on an ecological approach to the techniques, economics and culture of farming.
- ★ Multiple inter-dependent farming "business units" integrated into a single whole farm organism.
- ★ Everyone who works on the farm is an employee and a member of the workers cooperative — farmers, value-added producers, sales & marketing staff, operations & maintenance, and administration.



Run by co-op members

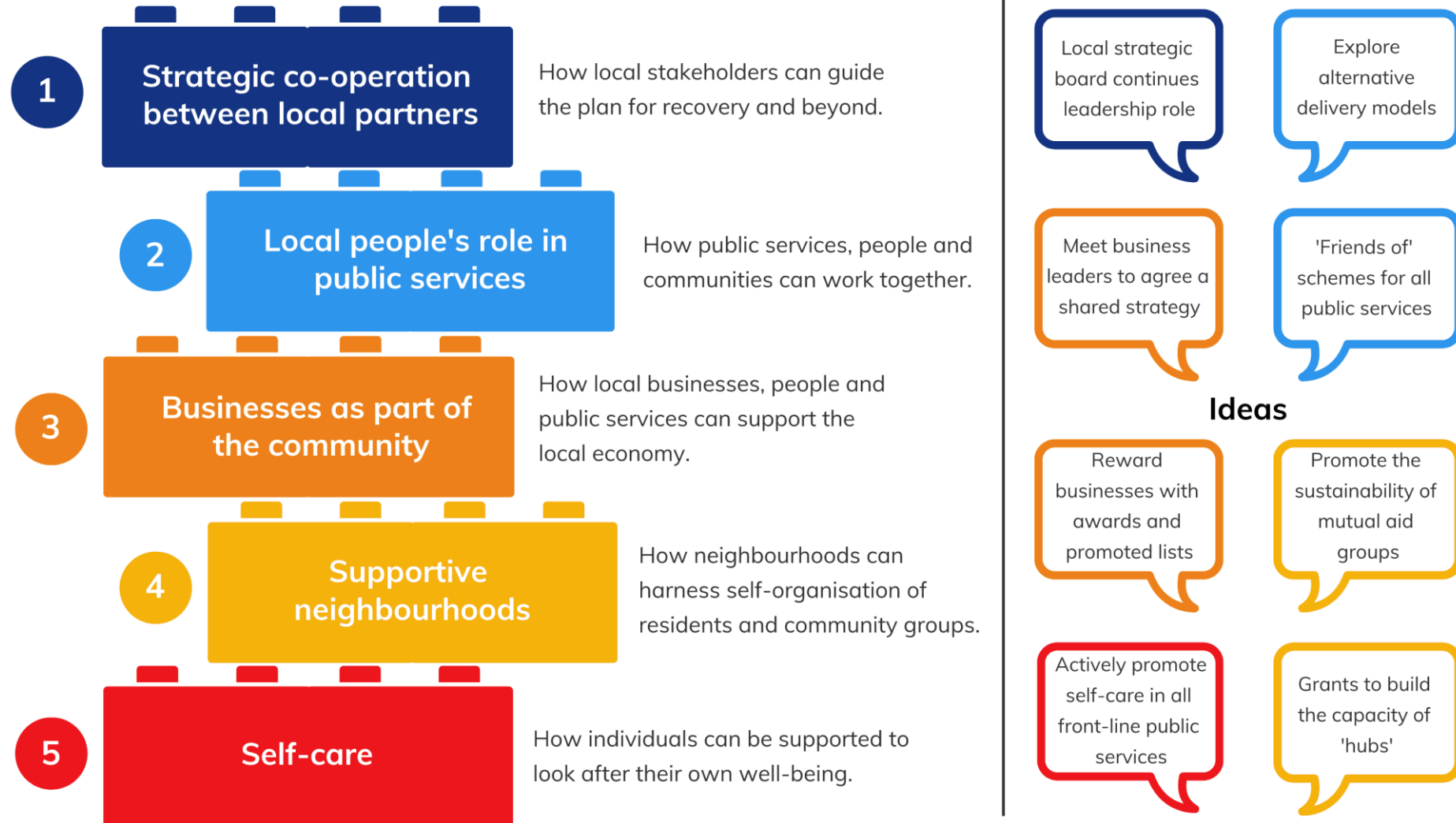


The background features a series of concentric circles that create a tunnel-like effect. The color gradient transitions from a light blue on the left to a light green on the right, passing through a pale teal in the center. The circles are semi-transparent, allowing the gradient to show through.

Co-op and Covid 19

Building your COVID-19 recovery

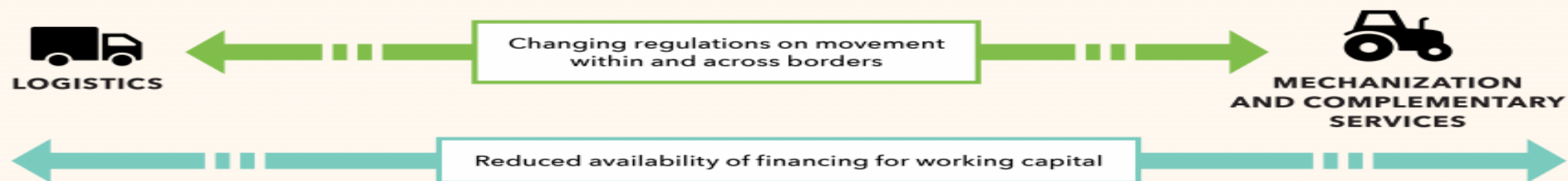
A framework for local authorities and communities recovering **together**



Impact of COVID-19 on common types of Agri-SMEs within value chains



Components that affect the whole value chain:



■ Flows of information
 ■ Flows of capital
 ■ Flows of goods/services
 ■ ■ ■ Flow interruption

This graphic is illustrative. The magnitude and effect of these disruptions will differ by company, value chain, and country.

Impact of COVID-19

Challenge 1: Smallholder farmers are facing increased prices for agricultural inputs.

CDF Canada response: We are working through cooperative structures to strengthen agricultural input supply channels and ensure that farmers get better prices for their seeds, fertilizer, and other essential inputs.

www.cdfcanada.coop

Co-operative Development
Foundation of Canada

A TEAM WORK COOPERATIVE RESPONSE TO COVID-19



Since the novel coronavirus has changed our client services and the Nova Scotian labour market, our staff is committed to helping Nova Scotians weather this global health crisis. Our Response services and supports include:



Online Training

Links to online training to continue building skills for your career.



Support

Helping Nova Scotians stay connected via Social Media and Website updates on changing federal, provincial and local announcement



Career Services

Services delivered via phone, email or zoom with a career practitioner.



Community Resources

Connecting you to appropriate community resources for your essential needs.



Employer Services

Connecting Employers to wage subsidies to support their business and future hiring.



Workshop Services

One-on-one coaching with workshop facilitator.



teamworkcooperative.ca
reception@teamworkbridge.org



Canadian cooperators should continue to support the global response to COVID-19. Working through existing partnerships, delivery mechanisms and local cooperative actors can help reach the most vulnerable.

#CoopVSCOVID, #CoopSolutions



Moratorium on disconnections during COVID-19 crisis



Mutual assistance agreements for restoration of power



Digital support: mobile money payment platforms to observe social distancing & extending Wi-Fi hotspots



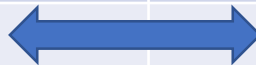
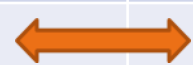
Community Outreach:

- Distribution of medical & disinfectant supplies
- Food distribution to rural/remote members

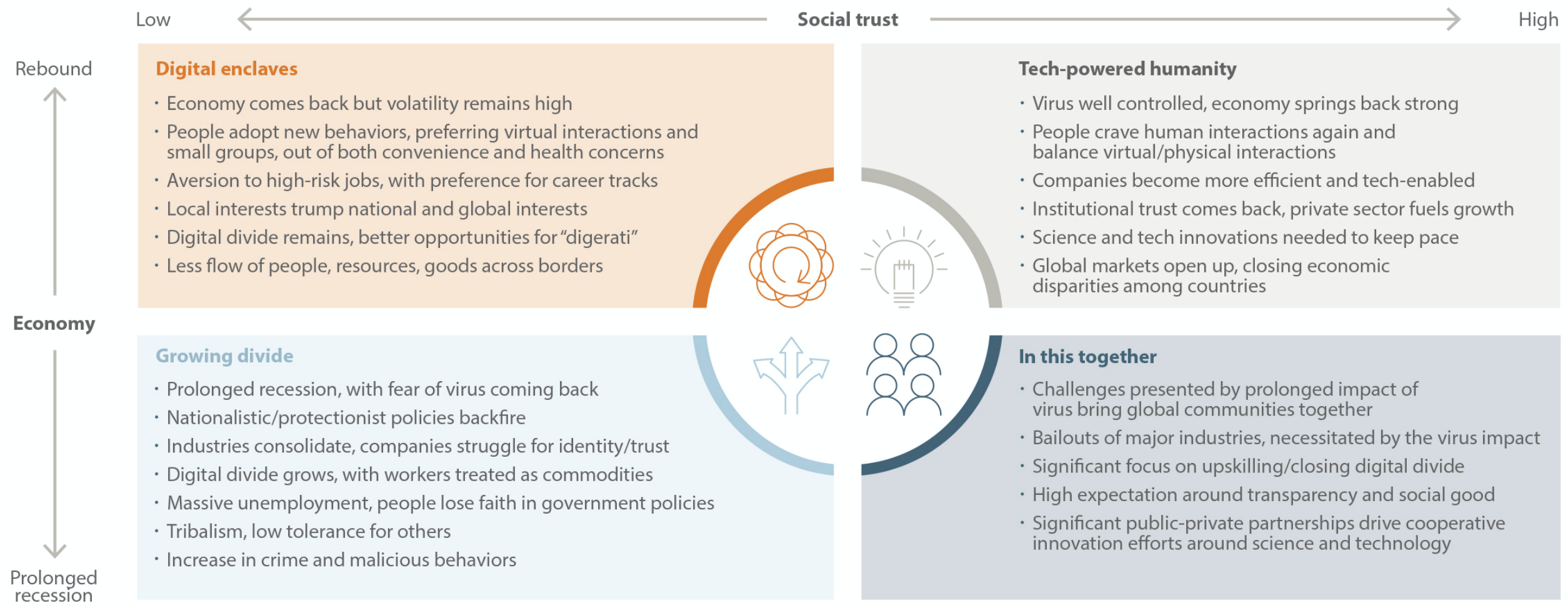


Focus on power reliability: hospitals & health centers

EMPHATY  LEADERSHIP  VIGILANCE

ROLE OF :	CO-OPERATIVES	GOVERNMENT	STAKEHOLDERS
FIRST SHOCK: (Mar – Jul 2020) MEMBERS’ HARDSHIP	▪ Open hotline for members’ consultation by phone ▪ Logistics (SD) - Masks/HS ▪ Digital service delivery ▪ Collective kitchen using local products ▪ Cushion impact of COVID by paying only interest on loans	▪ Institute regulation for savings withdrawal limit ▪ Moratorium on loans/ Warehouse receipts ▪ Provision of emergency health & food services for poor coop members	▪ Planned webinars to allow shared services ▪ Mutual fundraising activities to help vulnerable communities ▪ No pointing fingers: create interdependencies
SECOND SHOCK: (Aug – Dec 2020) INSTITUTIONAL HARDSHIP	▪ Consolidate internal cohesion (Board & Staff) ▪ Write-off/restructure loans ▪ Cash flow management ▪ Harmonize staff salaries ▪ Online courses to beat ‘quarantine fatigue’ ▪ Extend home delivery services	▪ Provision of subsidies for sick workers time-off ▪ Liquidity support for co-op social safety nets ▪ Support for women/ Youth (DV-Boredom) ▪ Tax breaks for co-ops ▪ Soft loans to MSEs ▪ Digital capacity enhancements	▪ Conduct mutual surveys to update social economic conditions ▪ Webinars on risk & crisis management ▪ Share Videos on governance & consolidation during organizational stress
THIRD SHOCK: (2021 onwards) EXTERNAL PRESSURES	▪ Merge weak (collapsing) co-ops to stronger ones ▪ Loan restructuring ▪ Consolidate “spin offs” ▪ Investing in Pandemic Resilience /future disasters ▪ Avoid Complacency	▪ Regulation to strengthen ‘procumer’ links ▪ Fiscal subsidies for co-op rehab / MSMEs ▪ Regulate NEW NORMAL ▪ “One Voice” Central & Local Gov’t ▪ Support strategies of coops & CS	▪ Develop common strategies for collective learning in time of crisis ▪ Develop strategies to enhance solidarity among civil society organizations
	ACTION  REGULATION  NETWORKING		

Four scenarios for the post-COVID world of work



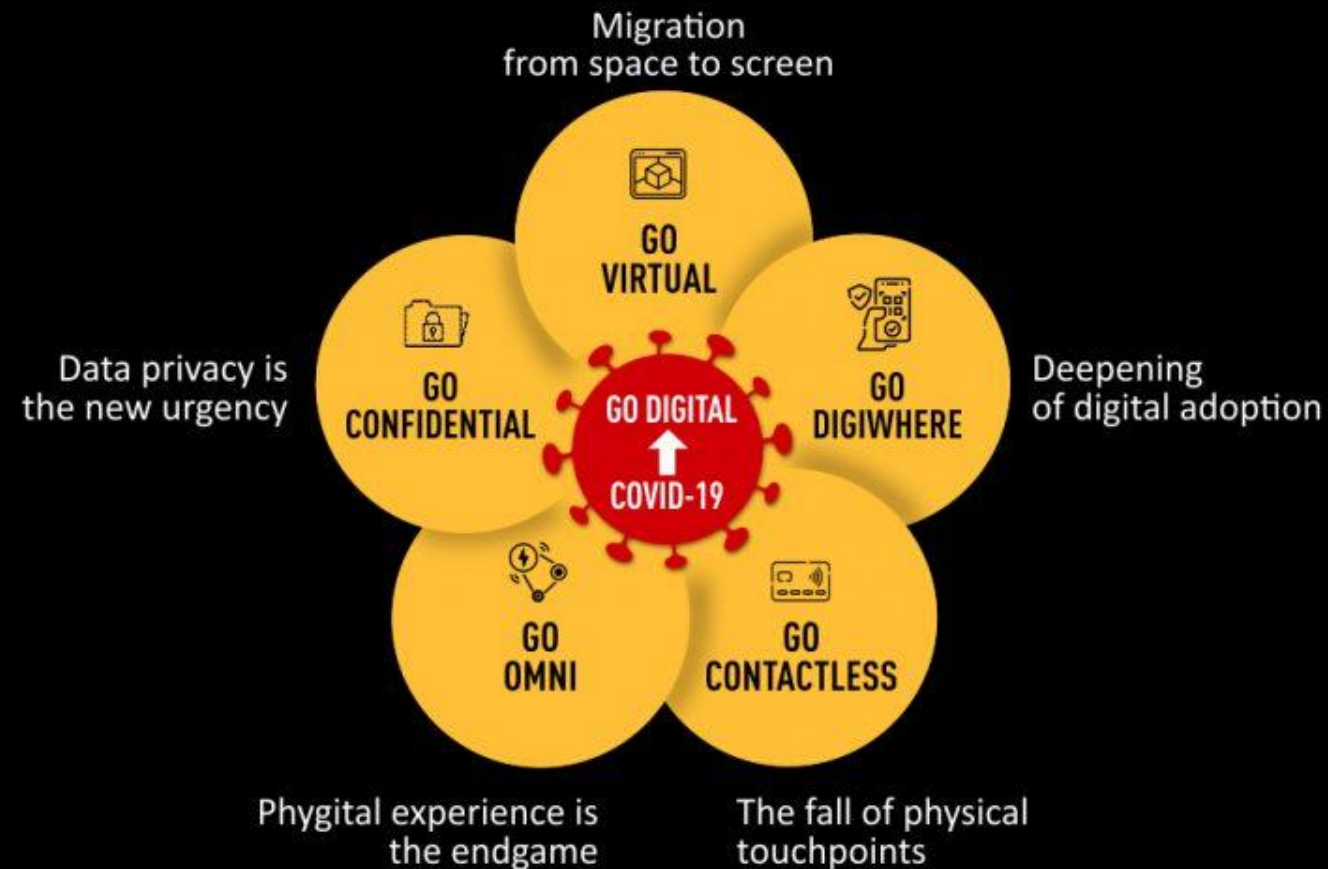


Platform (Coop) Digital

Rising awareness as respond to Covid-
19

DIGITAL CONSUMER MEGASHIFTS

After Pandemic, Every Consumer Is Digital Consumer



Communism
only benefits the
0.1%

Failed when the
Berlin Wall
fell in
1989

Digital
Cooperatives
where
customers &
workers own
the economic
benefits

Hypercapitalism
only benefits the
0.1%

Failed in the
Global Financial
Crisis
in 2008

Copyright Daily Fintech Advisers Ltd



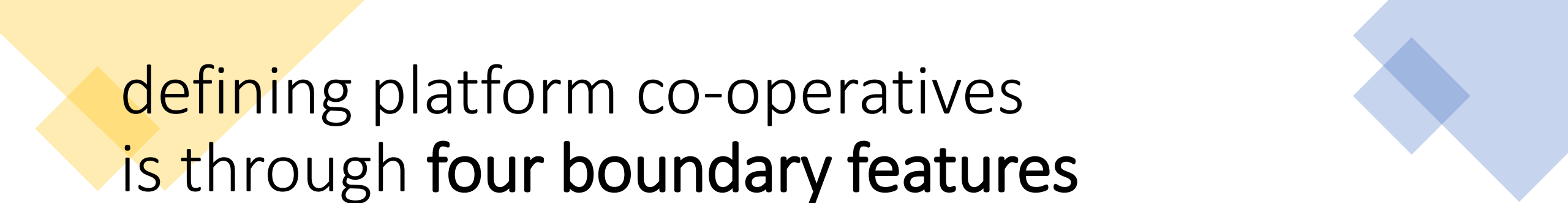
Platform co-operatives combine the principles of co-operativism with the opportunities of platform technologies, which can connect individuals directly with little need for a middleman.

- *“A platform co-op is a digital platform that is designed to provide a service or sell a product, and that is collectively owned and governed by the people who depend on and participate in it.” (Sutton 2016)*





A **platform cooperative**, or platform co-op, is a cooperatively-owned, democratically-governed business that uses a protocol, website or mobile app to facilitate the sale of goods and services. Platform cooperatives are an alternative to venture capital funded platforms insofar as they are owned and governed by those who depend on them most — workers, users, and other relevant stakeholders.



defining platform co-operatives is through **four boundary features**

Platform co-operatives are inspired by open-source movements but are not defined by them

They are more than simply digital tools for participation/improving governance:

They are more than co-operatives using digital channels/offering digital services:

They are more than technologies that exclusively empower workers – i.e. worker tech:



Traditional Platform Profits

Platform Shareholder

Platform User



The type of Platform coop



Multi-stakeholder / community platform



Producer-led platform



Consortia / worker platform



Data consortia platform



Make Modo your second car.



</UnFound>

STIR to ACTION

COOPERATION IS COOP

thehive. the cooperative bank



res()nate



CoTech

TAXIAPP



UK



Outlandish[®]



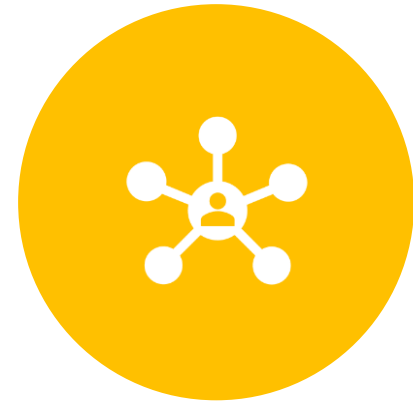
Co-operative advantage meets digital platforms



**PLACING THE CREATORS IN
CONTROL**

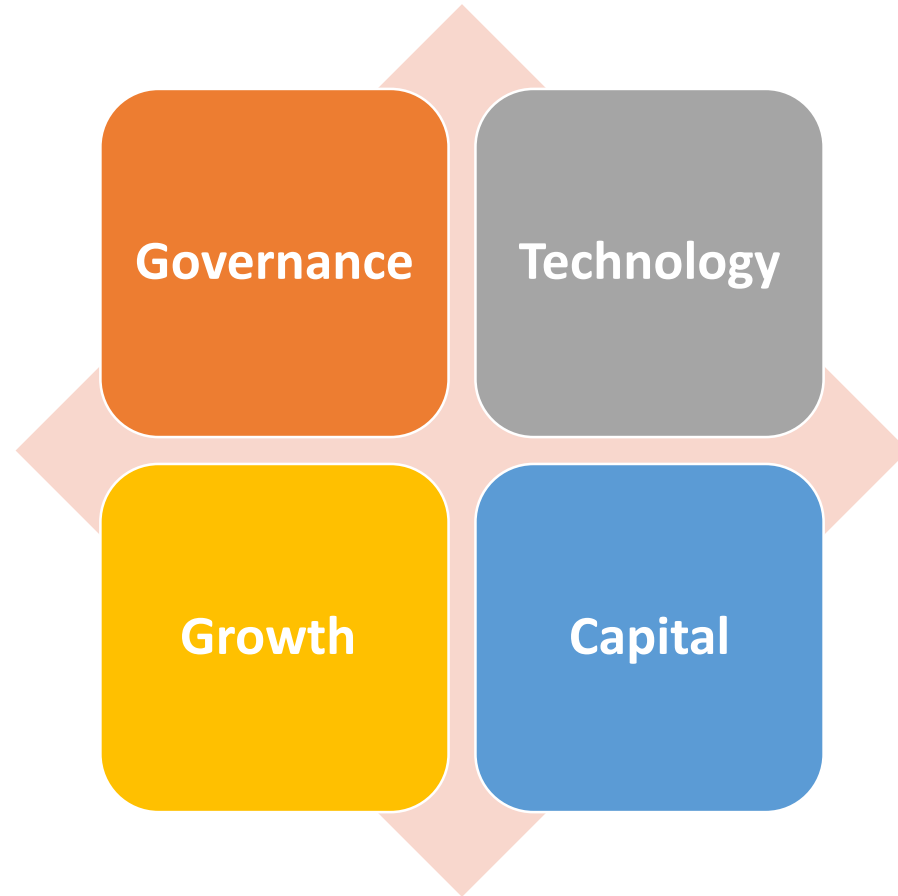


RELATIONAL MODELS



**CO-OPERATIVE PLATFORMS
AS A SOCIAL MOVEMENT**

Challenges and ways forward





**“Platform cooperativism
should be a response to a
new digital capitalism in
which workers and users
are merely followers.”**

— Enric Senabre & Ricard Espelt —

COCBLAB

As **people-centred businesses**, cooperatives are owned and run by their members, who have an equal say in what their organisation does and how it generates and uses profits.

Cooperatives are a tried-and-tested model in international development, enabling people around the world to take control over their livelihoods. Strengthening cooperatives is, therefore, an established way to empower people and local communities to take charge of their own development, putting people before profit.



Co-ops world-wide



More than **12% of humanity** is part of any of the 3 million cooperatives in the world!



The Top 300 cooperatives and mutuals report a **total turnover of 2,14 trillion USD**, according to the World Co-operative Monitor (2018).



Cooperatives contribute to the sustainable economic growth and stable, quality employment, employing 280 million people across the globe, in other words, **10% of the world's employed population**.

Main #coops4dev activities and achievements

- A historic recognition within the new [EU Consensus on Development](#), co-signed by the EU Commission, Parliament and Council; 3 strong references point out the cooperative role as key actors in the implementation of the [Agenda 2030](#)
- International Cooperative Development Platform (ICDP)
- [Publications](#) on cooperatives and development
- [Legal Framework Analysis and Mapping Research](#)
- Training and capacity building
- Global Cooperative Entrepreneurs programme (GCE, [#GCEcoops](#))
- [Global Youth Forum on Cooperative Entrepreneurship 2020](#) ([#GYF20](#))
- [aroundtheworld.coop](#) documentary film project

Bagaimana dengan
Indonesia?

143,26
juta

orang atau 54,68% populasi
Indonesia adalah pengguna
internet 2017

49,52%

pengguna internet berusia
19-34 tahun

26,48%

orang menggunakan internet
lebih dari 7 jam per hari

07,39%

orang menggunakan internet
untuk mengakses perbankan

17,04%

pengguna internet melakukan
transaksi perbankan secara
elektronik

83,98%

pengguna internet mengetahui
adanya penipuan di internet

65,98%

pengguna internet sadar datanya
dapat diambil

PROPORSI GENERASI DIGITAL MASA DEPAN

31,1% Generasi Y per 2020 +
29,6% Generasi Z per 2035



Kenali Generasi Z Indonesia*

1995-2010

tirto.id



Akses Informasi



memilih Media Sosial karena

Rata-rata mengakses internet 3-5 jam/hari



± 90% mengakses lewat ponsel pintar

Instagram & Line paling sering diakses

Fesyen



>90% membeli produk di mal, pusat belanja, & pasar

>70% memutuskan sendiri merek yang mereka beli

Adidas, Nike, & Zara paling umum dipilih

Kuliner



KFC & McDonalds
(makanan cepat saji dengan paket nasi) paling banyak disukai

Liburan



>90% memilih liburan di dalam negeri (tempat syuting film)

± 60% memilih liburan dari keputusan orangtua

Transportasi utama berlibur menggunakan mobil pribadi

Hiburan



Streaming musik pop Barat & Indonesia paling digemari

Kebanyakan menonton film lewat streaming & mengunduh

61% bermain gim 1-3 jam/hari

Mayoritas main gim online/aplikasi

*Riset Tirto terhadap 1.201 responden (7-21 tahun) di Jakarta, Bandung, Surabaya, Yogyakarta, Tangerang, & Denpasar - 9 Maret 2017 - 16 Juni 2017

tirto.id

Sumber: Dihimpun Tim Riset Tirto.ID

Infografik: Fuad

Generasi Alfa

tirto.id



Generasi Alfa:
Mereka yang lahir > 2010

2025

Gen Alfa akan membengkak jadi
2 miliar orang

Ada **2,5 juta** Gen Alfa lahir/minggu di dunia

Generasi Alfa akan menjadi:

- Paling terdidik karena kesempatan sekolah yang lebih banyak di era sekarang
- Akrab dengan teknologi
- Paling sejahtera
- Punya jarak umur paling jauh dengan generasi sebelumnya (mengalahkan jarak antara Baby Boomer - Generasi X)



Hal besar yang memengaruhi Generasi Alfa:

- Ledakan kelahiran pada 2020 yang menyebabkan India jadi negeri paling banyak penduduknya pada 2028, menggantikan Cina
- Alfa akan jadi generasi yang akan sangat bergantung pada teknologi, melebihi milenial & Gen Z

tirto.id

Sumber: bussines insider & McCrindle

Infografik: Sabit

Potret Koperasi Indonesia

5,54%

RASIO PDB KOPERASI

123.048 unit Koperasi di Indonesia
hanya memiliki rasio PDB sebesar 5,54%

59,9%

KOPERASI SIMPAN PINJAM DAN UNIT SIMPAN PINJAM KOPERASI

Jumlah Koperasi jenis KSP dan USP
sebanyak 73.698 unit atau setara
59,9% dari total Koperasi di
Indonesia

46,5%

JUMLAH KOPERASI DI PULAU JAWA

Populasi Koperasi di Indonesia masih
dominan di Pulau Jawa.

11,23%

JUMLAH KOPERASI SEKTOR PANGAN

Jumlah Koperasi Pangan sebanyak 13.821 unit
atau setara 11,23% dari total Koperasi di
Indonesia

0,45%

PENYERAPAN TENAGA KERJA

Tenaga Kerja di Koperasi sebanyak 614.997
orang atau setara 0,45% dari Total Angkatan
Kerja sebanyak 136.183.032 orang

Koperasi?

- Secara paradigmatis cara berkoperasi kita dipahami secara salah.
- Koperasi dianggap sebagai sebuah bisnis yang tidak ada bedanya dengan usaha lainnya, yaitu sebagai asosiasi berbasis modal (capital-based association).
- Koperasi gagal dipahami sebagai organisasi berbasis orang (people-based association) yang tidak bebas nilai.
- usaha koperasi di sektor simpan pinjam,
- Koperasi citranya juga terus dibiarkan dirusak di lapangan oleh praktek rentenir berbaju koperasi dan moral hazard lainnya.
- Koperasi kolot, kumuh, miskin, terbelakang, tidak menarik bagi sebagian besar anak muda

Tantangan pengembangan koperasi di Indonesia

- Literasi koperasi
- Literasi keuangan
- Literasi digital
- Digitalisasi koperasi



Yang diperlukan untuk mencapai visi Koperasi

Pemahaman yang utuh dari masyarakat tentang perkoperasian

Keterampilan dalam mengelola keuangan keluarga dan usahanya

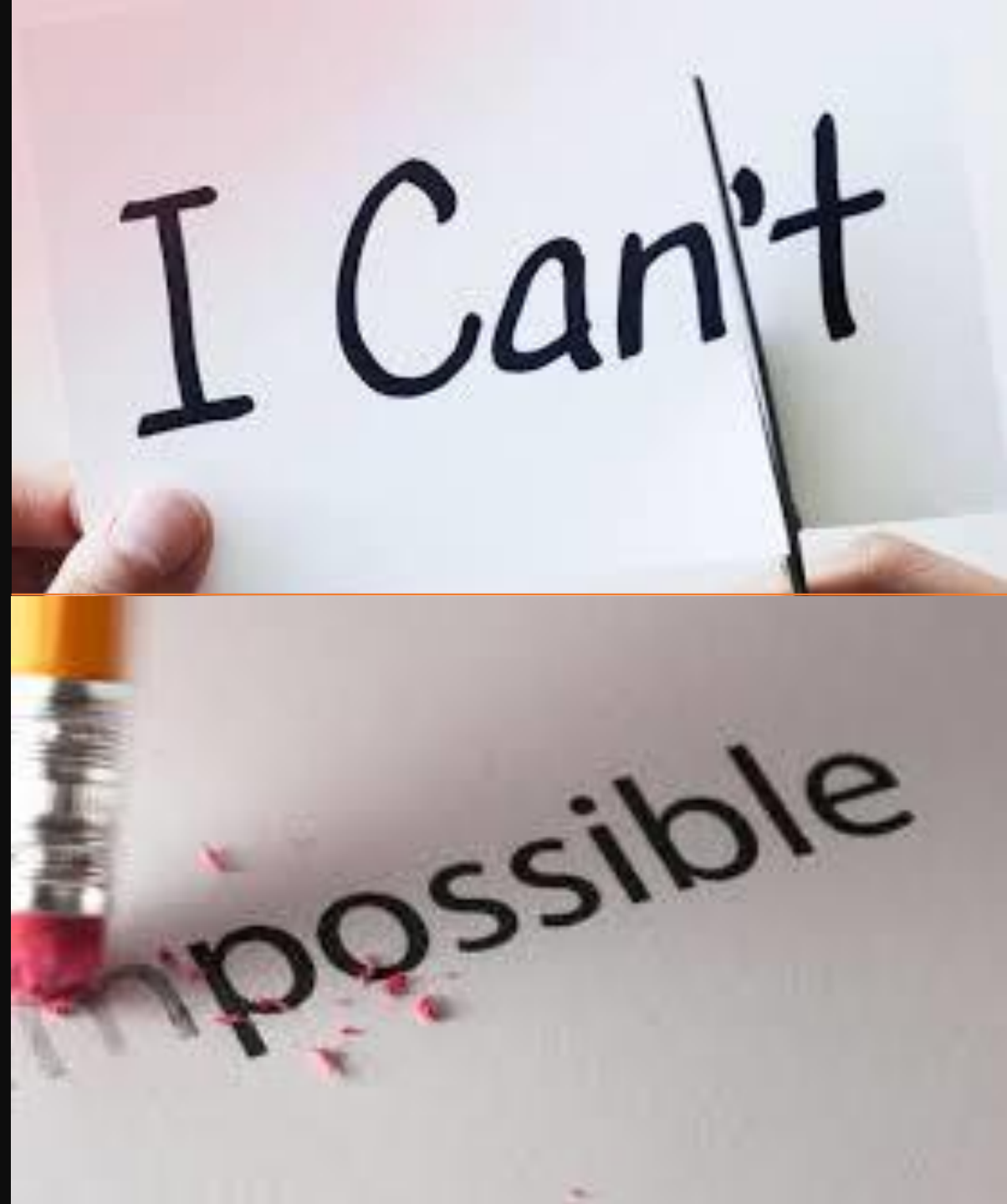
Pemahaman tentang dunia digital serta aspek-aspek penggunaannya secara bijak

Mempersiapkan dan membangun system digital ekonomi (koperasi) sebagai alat untuk mencapai tujuan kesejahteraan bersama



Sebuah optimisme

- Koperasi mulai "dilirik" anak muda
 - Tumbuh komunitas pembelajar koperasi
 - Adanya wacana, ide dan praktikal koperasi-koperasi generasi baru seperti koperasi pekerja ataupun koperasi platform
 - Perubahan regulasi
-



conclusion

- During Covid 19, world is in transformation activities from offline to online (SCH, WFH).
- Cooperatives should be adopting the technology
- Several examples about platform coop responding very well with the changing
- Partnership, collaborative more visible not only locally but also regionally even globally
- Adapting the new normal, pivoting the business and embracing the platform coop
- Everyone have a right for “the ownership”, fairness, equally and welfare.

Rekomendasi;

- Implementasi prinsip ke-6 (ICA) dan ke-7 (UU 25/92) tentang Kerjasama antar koperasi
- Kolaborasi koperasi dengan berbagai stake holders (asosiasi, pemerintah, perbankan, komunitas)
- Menyusun program Bersama dalam menangani pandemic dan post pandemic
- Optimalkan pusat data untuk program yang berkelanjutan
- Inisiasi platform coop di Jawa Barat

Thank you

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Koperasi genuine
(bekerja sesuai
dengan jatidiri
koperasi)

Membangun
kekayaan
komunitas
dengan koperasi

WHEN YOU BECOME
AN OWNER OF THE
CO-OP, YOU BECOME
A PART OF SOMETHING
BIGGER.



**KEEP
COOL
AND
CO-OP
ON**

South Plains Electric
Cooperative, Inc.
We ♥ our
Members



"If you want to be incrementally better: Be competitive.
If you want to be exponentially better: Be cooperative."

The economy is **PEOPLE POWERED!**



a need to switch to a model of
COOPERATION
based in empathy & solidarity

year of the coop as a time to promote

cooperative models

spreading to other spheres



what would transition from business to coop look like?

Legislative Shift

Corporate Shift

- * making coops irresistible
- * marketing the core principles
- * building relationships



Terima Kasih

HEIRA HARDIYANTI

08122373283



INNOVATION

Priorities and Practices in Cooperatives

Terhi Erä, Susanna-Liisa Ruuska-Mattinen, Nelli Oksanen



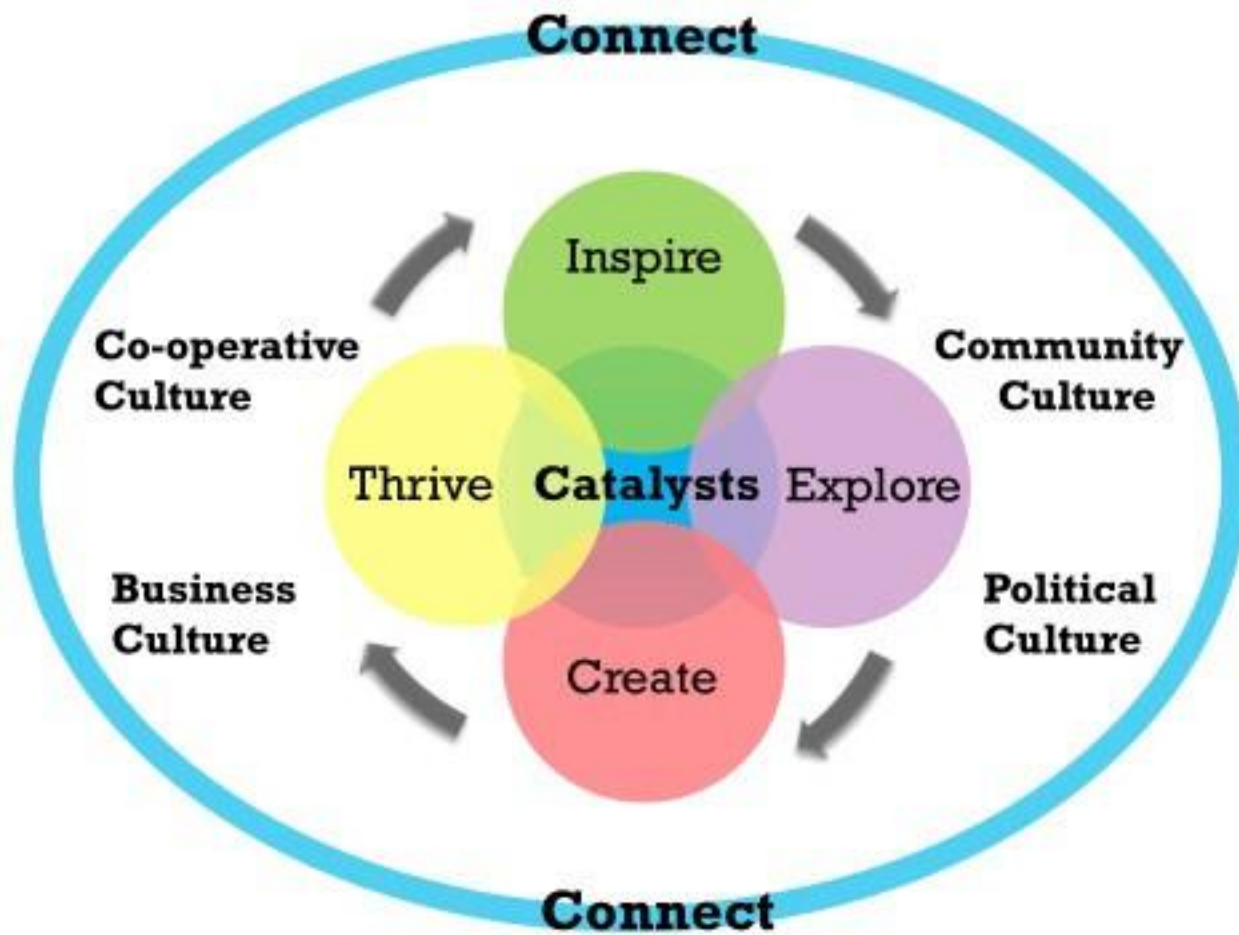
Authors and Editors: European
Institutional Institute
for Cooperatives
EBC HOFERMAN

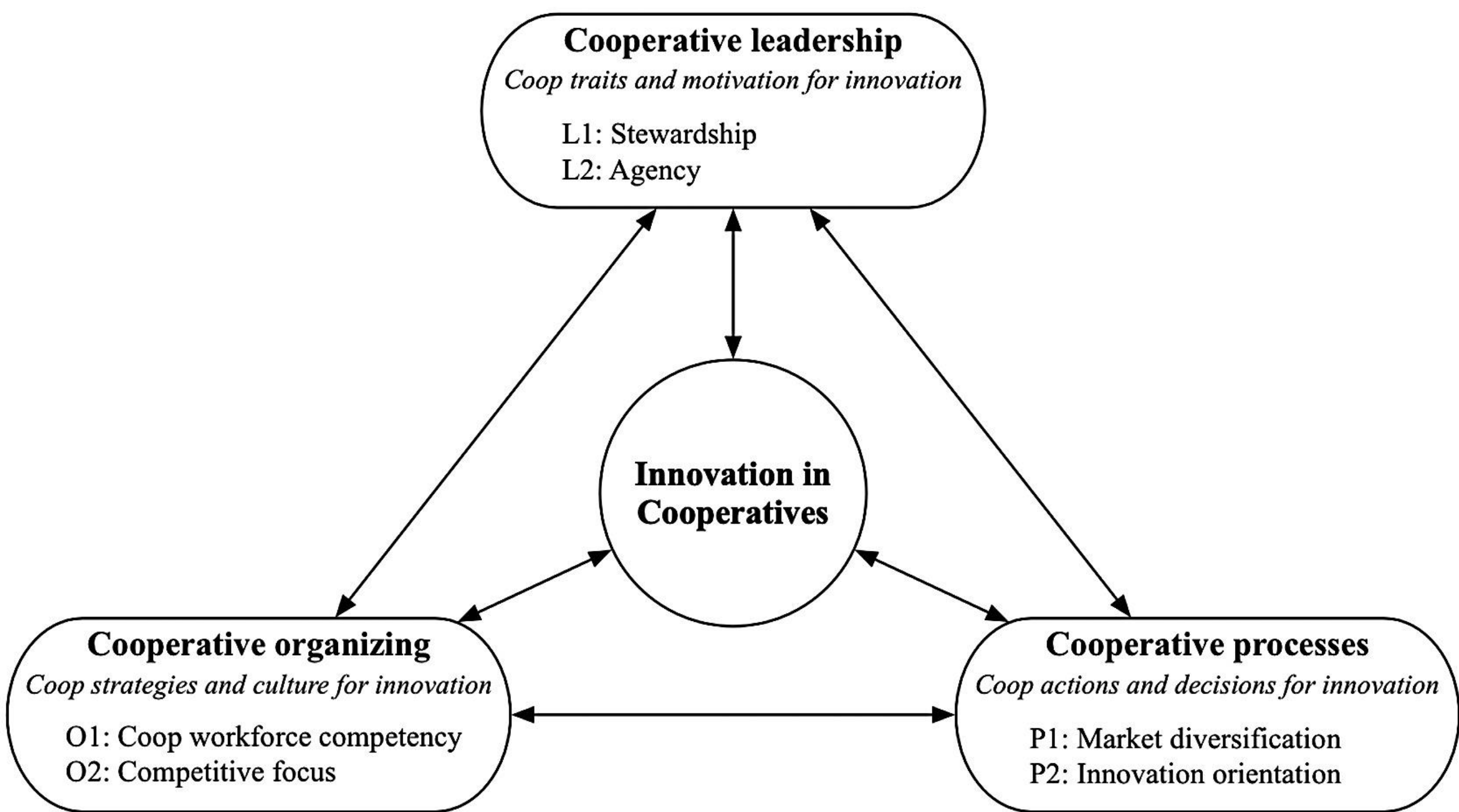
October 2014

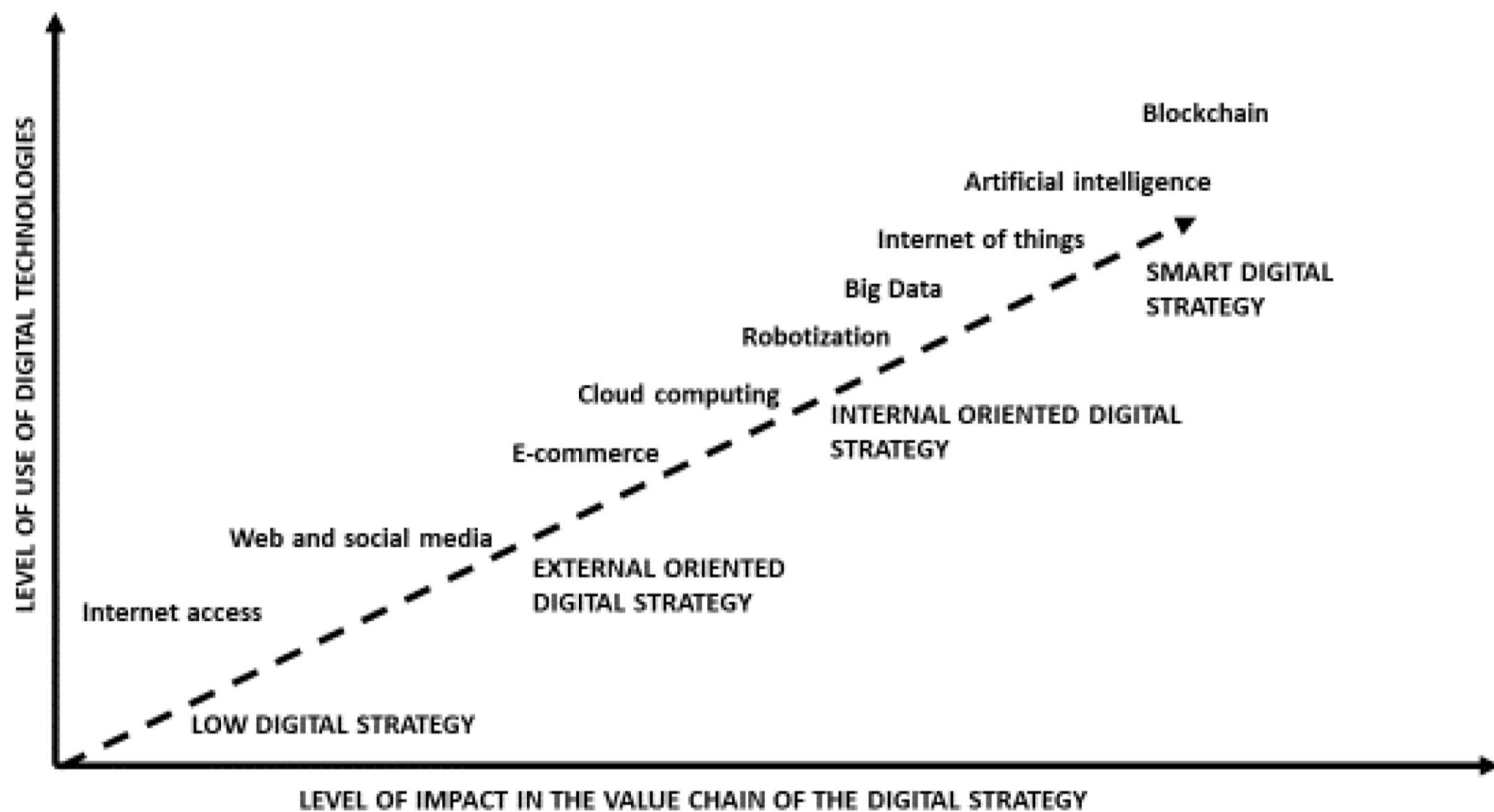


priorities specific to cooperatives:

Renewing relationships with members and fostering
social innovation.







Berita Koperasi 2009 & 2010

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