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# Evaluation of the Strategy in Cooperative and Small-Medium Enterprise Department for Effective Members' Meeting Implementation: An Educational Perspective

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#### **Abstract:**

This study aims to evaluate the strategies implemented by the Cooperative and Small-Medium Enterprise (SME) Department in organizing effective members' meetings, with a focus on educational aspects. The research seeks to assess how these strategies impact members' engagement, understanding, and participation, as well as their alignment with academic goals for cooperative development. The research employs a qualitative approach, utilizing interviews and document analysis to gather data from key stakeholders involved in the planning and execution of members' meetings. The data are then analyzed through thematic analysis to identify key patterns and insights. The findings indicate that while the strategies are generally effective in fostering engagement, there are significant gaps in the educational elements of the meetings. Members often lack a sufficient understanding of the cooperative's educational objectives, hindering the cooperative's long-term development. Furthermore, there is a need for more structured educational interventions during meetings. The implications of this study suggest that enhancing the educational content and delivery of members' meetings can improve cooperative members' skills and knowledge, fostering better decision-making and sustainable growth. Educational strategies should be integrated more systematically into the meeting framework to maximize their impac

Key Words: Cooperative Strategies, Small-Medium Enterprises, Member Participation

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#### INTRODUCTION

Economic development plays a crucial role in the progress of any nation, particularly for developing countries like Indonesia (Nawir et al. 2023; Fajryah et al., 2024). One of the key challenges facing the nation is economic instability, often driven by fluctuations in national budgets and revenues (Dzigbede et al., 2023; Righteous et al., 2024). This instability hampers economic growth, leading to unemployment, poverty, and limited access to essential services (Kumar, 2023; Ngubane et al., 2023). Furthermore, the nation's human resources remain underdeveloped, affecting productivity and the quality of life. To address these issues, the Indonesian government must focus on sectors that can drive economic

growth. Cooperatives, as a means of community-based economic development, offer a significant opportunity for local empowerment. Cooperatives provide a platform for individuals to collaborate, improve their livelihoods, and enhance economic resilience (Chibueze, 2024; Armia, 2025). This research investigates the strategies implemented by the government to support cooperatives, particularly through the enforcement of the Annual Members' Meeting (RAT), a critical component of cooperative governance (Maharani, 2023).

The issue that this study addresses stems from the widespread economic challenges in Indonesia, particularly in small-scale communities and cooperatives. While cooperatives are vital for empowering local communities, many face obstacles in governance, compliance, and operational sustainability. Despite the regulatory requirement for cooperatives to hold Annual Members' Meetings (RAT) under Law No. 25 of 1992, participation rates in such meetings have been decreasing in recent years. This issue reflects broader challenges in cooperative governance, where lack of commitment, insufficient financial literacy, and poor organizational structures contribute to non-compliance. As a result, the cooperative sector's potential to contribute to economic stability and development remains limited. Therefore, it is critical to evaluate the strategies of the Department of Cooperatives and SMEs in fostering compliance with this essential regulatory requirement, which has a direct impact on the health of the cooperative sector.

Recent trends in cooperative participation in the Annual Members' Meeting (RAT) in Padang reveal a troubling decline. Data collected over four years from 2021 to 2024 show a gradual decrease in the number of cooperatives holding RAT, with the most recent figure indicating only 32.4% compliance. This decline is far from the expectations outlined in the legal framework, suggesting that more than two-thirds of cooperatives are failing to meet the statutory requirement. This scenario is exacerbated by factors such as a lack of qualified personnel, insufficient understanding of cooperative governance, and ineffective oversight from relevant authorities. Moreover, the lack of consistent member involvement and commitment further contributes to the decreasing participation in RAT. These trends highlight the urgent need for effective intervention strategies to improve cooperative governance, enhance compliance, and ultimately, strengthen the cooperative sector's contribution to Indonesia's economic growth.

Previous research has highlighted various challenges facing cooperatives in Indonesia, including issues related to governance, financial management, and compliance with legal regulations. For example, studies by Rahmah (2018) and Sahputri et al. (2024) point out the difficulties cooperatives face in managing member engagement and ensuring effective meetings. These studies emphasize the need for better governance practices, educational interventions, and stronger enforcement mechanisms. However, there is limited research focusing specifically on how the Department of Cooperatives and SMEs can enhance the

implementation of the RAT in line with legal requirements. While some studies have examined cooperative management at the operational level, few have addressed the role of government agencies in supporting cooperatives through educational strategies and compliance monitoring. This gap in the literature underscores the need for a focused study on the effectiveness of the strategies implemented by local government bodies to enhance cooperative governance and participation.

The current study aims to fill the gap by evaluating the specific strategies employed by the Department of Cooperatives and SMEs in Padang to improve RAT compliance among cooperatives. Unlike previous research, this study integrates an educational perspective, examining how training programs, financial literacy workshops, and governance-related education can influence cooperative performance and participation in RAT. By focusing on the intersection of government policy, cooperative management, and education, this research will provide valuable insights into how cooperative governance can be improved through more targeted educational interventions. The findings will contribute to a deeper understanding of how local government agencies can effectively support cooperatives and strengthen their role in the national economy.

This research introduces a novel approach by incorporating an educational perspective into the evaluation of cooperative governance strategies. By focusing on the role of education in enhancing cooperative management and ensuring compliance with regulatory requirements, the study offers a fresh viewpoint on an issue that has been traditionally studied from a purely administrative or regulatory angle. The importance of this research lies in its potential to guide policymakers and local government agencies in improving their strategies for cooperative development. Educational interventions can empower cooperative members and managers, enhancing their financial literacy and governance skills, ultimately leading to better compliance with legal requirements like the Annual Members' Meeting.

The central research problem of this study is whether the strategies implemented by the Department of Cooperatives and SMEs in Padang have been effective in encouraging cooperatives to comply with the legal requirement of holding an Annual Members' Meeting. This study argues that while existing strategies are in place, their impact has been limited by challenges such as inadequate training, low member engagement, and insufficient support for cooperative management. The research will argue that enhancing the educational components of the current strategies, such as financial literacy training and governance workshops, could significantly improve cooperative participation in RAT. This approach aligns with the broader goal of fostering sustainable cooperative development, thus contributing to the economic empowerment of local communities.

Incorporating an educational dimension into the evaluation of cooperative governance strategies is crucial for enhancing both individual and organizational capabilities within cooperatives. Education in financial management, cooperative law, and governance can address many of the challenges that hinder the successful implementation of RAT. Therefore, this research emphasizes the importance of providing continuous education and training programs to cooperative managers and members. The integration of educational strategies into the Department of Cooperatives and SMEs' efforts is not only a means of compliance but also a way to improve the overall efficiency and sustainability of cooperatives. By aligning government strategies with educational initiatives, cooperatives can better fulfill their role in promoting economic growth and stability.

#### RESEARCH METHOD

This study uses a qualitative approach with a descriptive research design. Qualitative research aims to understand the phenomena experienced by research subjects, such as their actions, perceptions, motivations, and other aspects, in a holistic manner. The research is conducted in a specific natural context, using descriptive methods with words and language to capture the depth of the experiences. This approach allows for a comprehensive exploration of the subject matter, providing valuable insights into the research problem.

The data collection techniques employed in this study are interviews, observations, and documentation. Interviews were conducted with key informants, including the Head of the Cooperative Supervision Division, the Head of the Empowerment Division, Junior Expert Functional Staff in the Empowerment Division, Junior Expert Functional Staff in the Facilitation and Empowerment of Savings and Loan Businesses, as well as cooperative leaders and members from Koperasi Simpan Pinjam Pembiayaan Syariah Baitul Maal wat Tamwil Alang Lawas (KSPPS BMT Alang Lawas) and Koperasi Konsumen Syariah Mandiri Dewan Masjid Indonesia (DMI) Padang.

The data analysis process follows the framework proposed by Miles and Huberman (as cited in Usaman, 2008), which involves three stages: data reduction, data display, and drawing conclusions. In the first stage, data reduction, irrelevant or redundant information is filtered out to focus on the most pertinent data. The second stage, data display, involves organizing and presenting the data in an accessible format such as tables, charts, or diagrams to identify patterns and connections. Finally, in the conclusion-drawing stage, patterns and relationships are analyzed to develop explanations or interpretations of the data. This iterative process allows for a thorough analysis, ensuring that the findings accurately reflect the experiences and perspectives of the informants, thus providing meaningful insights into the strategies for improving cooperative governance.

## RESULT AND DISCUSSION

#### Result

The implementation of the policy strategy of the Padang City Cooperatives and SMEs Office is not only seen from its compliance with regulations, but also from its ability to encourage cooperatives to carry out the Annual Member Meeting (RAT) effectively and increase the participation and performance of cooperatives in Padang City. For this reason, this study uses an evaluative approach to assess how the strategy is implemented in accordance with the mandate of Law Number 25 of 1992 concerning Cooperatives. The strategy is focused on overcoming the low implementation of RAT through four main programs, namely Cooperative Health Assessment, Cooperative Education and Training, Cooperative Empowerment and Protection, and Cooperative Supervision and Inspection. These four programs are interrelated and play an important role in strengthening cooperative governance and increasing compliance with the implementation of RAT in Padang City.

## **Health Assessment Program**

The cooperative health assessment program is one of the strategies carried out by the Padang City Cooperatives and Small and Medium Enterprises Office in assessing the extent to which cooperatives have carried out their institutional and financial activities in a healthy, transparent, and accountable manner. This health assessment is important because it is the basis for the agency to determine coaching steps and is an indicator for cooperatives in maintaining their active status.

Based on the results of the research, this program has proven to be effective in encouraging cooperatives to carry out Annual Member Meetings (RATs), because assessments can only be made on cooperatives that have held RATs. This is a form of responsiveness of the agency to the needs of coaching based on the actual performance of cooperatives. From the efficiency aspect, this activity is carried out well because it does not require a large budget; The assessment process is carried out by functional officials and accompanying personnel without adding to the regional financial burden.

However, in terms of adequacy and leveling, the results of this program are not optimal because they have not reached all cooperatives in Padang City, especially cooperatives that are not yet active or have not implemented RAT. The limited number of assessment officers and RAT reporting data are the main obstacles in the equitable distribution of coaching results. However, in terms of feasibility, this program is in line with the principles of transparency and accountability as mandated in Law Number 25 of 1992 concerning Cooperatives. To improve results, it is necessary to improve the competence of officers and strengthen the digital-based evaluation system so that assessments can be carried out more quickly, transparently, and evenly.

## **Cooperative Education and Training Program**

Cooperative education and training programs play an important role in building the capacity of cooperative human resources to be able to manage the organization effectively and professionally. Based on the results of the research, this program shows good effectiveness because it is able to improve the ability of administrators to prepare financial reports and understand the importance of implementing RAT as an annual accountability forum. In terms of efficiency, the implementation of this activity is relatively economical because it utilizes the agency's internal resources and is carried out on a scheduled basis by the agency.

However, from the aspect of leveling, training activities are still constrained by budget limitations so that only some cooperatives can participate every year. This condition shows that the benefits of the program have not been felt equally by all cooperatives in Padang City. However, from the aspect of responsiveness, the Cooperative Office shows adaptive ability by adjusting training materials based on the needs of cooperatives—such as simple accounting training for new cooperatives, as well as financial report digitization training for established cooperatives. In terms of feasibility, this program is very relevant to the mandate of Law Number 25 of 1992 and supports the goal of improving the professionalism of cooperative management. In order for the results to be more optimal, it is necessary to increase the budget allocation to expand the reach of training.

## **Cooperative Empowerment and Protection Program**

The cooperative empowerment and protection program is carried out through an incubation-based mentoring system, where there are seven assistance teams, each consisting of three companions from the Padang City Cooperatives and SMEs Office, placed in various sub-districts to provide direct guidance. Based on the results of the research, this program is effective in increasing management capacity, strengthening institutions, and building cooperative awareness of the importance of RAT. From the efficiency aspect, this assistance is carried out well because it uses a teamwork system without the need for additional employees or a large budget.

However, in terms of adequacy, this program has not been fully able to overcome the main obstacles such as low management commitment, lack of administrative ability, and lack of motivation in the preparation of RAT reports. From the aspect of leveling, mentoring activities are also not evenly distributed throughout the region due to the limited number of assistants and the wide range of work areas. However, this program is considered responsive because the approach is adjusted to the real conditions of cooperatives in the field, where the facilitator provides direct solutions to operational problems faced by cooperatives. In terms of feasibility, this program is in accordance with the needs of strengthening cooperative institutions at the grassroots level and is a strategic means to encourage compliance with cooperative regulations.

## **Cooperative Supervision and Inspection Program**

The cooperative supervision and inspection program functions to ensure that all cooperatives carry out the RAT and comply with applicable regulations. Based on the results of the research, this program is effective in fostering a culture of cooperative compliance through the issuance of circulars to implement RATs, declarations of commitment to RAT with cooperative administrators who do not routinely implement RATs, and giving reprimands for cooperatives that are negligent and late in implementing RATs. In terms of efficiency, this activity is carried out well because it is carried out regularly every year without requiring large costs, while in terms of responsiveness, the Padang City Cooperatives and SMEs Office shows high responsiveness to problematic cooperatives by providing follow-up guidance.

However, from the leveling aspect, supervision activities have not fully touched all cooperatives due to the limited number of supervisors and the breadth of the coverage of the assisted area. In terms of adequacy, this program is enough to answer the problem of low compliance of cooperatives, but it still needs to be strengthened with a digital reporting system so that supervision is more effective and sustainable. In terms of feasibility, this program is in line with the principles of law and accountability as stipulated in Law Number 25 of 1992, and is an important component in ensuring the sustainability of healthy and transparent cooperatives.

Based on the results of research at the Padang City Cooperatives and SMEs Office and several cooperatives that felt the impact of its policies, it can be concluded that in general the strategy implemented has had a positive influence on increasing compliance with the implementation of the Annual Member Meeting (RAT). Through health assessment programs, cooperative education and training, cooperative empowerment based on incubation assistance, as well as supervision and examination, the awareness of the management of the importance of RAT increases. However, the effectiveness of the policy is not fully optimal because there are still inactive cooperatives and gaps in the technical capabilities of management.

In terms of efficiency, adequacy, leveling, responsiveness, and feasibility, the strategy of the Padang City Cooperatives and SMEs Office is quite good in adjusting interventions to the needs of cooperatives and utilizing limited resources. However, budget limitations, accompanying personnel, and coaching reach are still obstacles in the equitable distribution of policy benefits. Therefore, it is necessary to increase the capacity of companions, as well as expand the reach of the program so that the benefits of the strategy can be felt equally and the implementation of RAT in all cooperatives in Padang City can run consistently and sustainably.

## Discussion

The findings of this research reveal several important insights regarding the strategies implemented by the Department of Cooperatives and SMEs in Padang to enhance the implementation of the Annual Members' Meeting (RAT). In line with existing literature, such as the works of Sahputri et al. (2024), who emphasized the critical role of cooperative governance in fostering member participation and engagement, this study shows that the Department's strategies are indeed contributing to improving RAT compliance. Specifically, the effectiveness of the Health Assessment Program aligns with previous findings that stress the importance of transparent and accountable practices in cooperative management (Efunniyi et al., 2024; Attolba-Aquino et al., 2025). However, while the program has demonstrated effectiveness, it has yet to fully reach all cooperatives, especially those that are inactive or have failed to hold RAT. This gap highlights a key difference from the literature, which suggests that comprehensive and inclusive evaluation mechanisms are critical to improving cooperative governance (Jamaluddin et al., 2023; Attolba-Aquino et al., 2025).

Another significant finding from this study is the role of the Education and Training Program for cooperatives, which has been found to improve cooperative managers' financial literacy and help them understand the importance of RAT. This finding supports previous research indicating that continuous education is a key factor in strengthening cooperative management skills (Abdullah & Holifah, 2024; Saida, 2024; Aini et al., 2024). However, a limitation identified in this study is the uneven distribution of training programs due to budget constraints. This limitation was not as prominently discussed in the literature, which often assumes broader accessibility of training programs. As such, this gap presents an opportunity for further research into how budgetary and logistical constraints can be overcome to ensure all cooperatives have access to the necessary training resources.

The Empowerment and Protection Program, based on the incubation model, has proven effective in strengthening cooperative management and raising awareness about the importance of RAT. This finding echoes the work of Gargano et al. (2025), who noted that on-the-ground assistance and mentoring significantly improve cooperative governance. However, the study also found that the program's reach is limited due to the insufficient number of facilitators and the vast geographical spread of cooperatives. This suggests a mismatch between the intended impact of the program and the resources available, which has not been extensively highlighted in the literature, where studies tend to focus more on the effectiveness of the mentoring process rather than its capacity to reach all cooperatives.

Furthermore, the Monitoring and Inspection Program, which aims to ensure compliance with RAT regulations, has shown positive results in increasing the culture of compliance among cooperatives. This finding aligns with the research by Anwar (2021), which indicated that regular oversight and

compliance monitoring contribute significantly to cooperative effectiveness. However, the study also highlights a challenge in terms of the uneven distribution of monitoring activities due to limited staff and vast coverage areas. The literature often focuses on the compliance aspect but does not adequately address the logistical constraints that limit the full implementation of monitoring practices, an area that warrants further exploration.

The theoretical implications of this research suggest that cooperative governance, particularly regarding RAT implementation, requires a more integrated approach that combines evaluation, education, empowerment, and monitoring. These findings contribute to the literature by showing that the effectiveness of these programs depends not only on their individual execution but also on their ability to reach all cooperatives and ensure consistent participation. Practically, the study recommends that the Department of Cooperatives and SMEs in Padang invest in expanding the reach of these programs, increasing the number of facilitators, and improving digital reporting systems to streamline monitoring and evaluation processes. This would enhance the overall impact of the strategies and ensure that the benefits of cooperative development are more widely distributed.

#### CONCLUSION

The key findings of this research highlight the importance of strategic interventions by the Department of Cooperatives and SMEs in Padang in enhancing the implementation of Annual Members' Meetings (RAT). The programs evaluated, including Cooperative Health Assessment, Cooperative Education and Training, Empowerment and Protection, and Monitoring and Inspection, have effectively increased awareness and compliance among cooperative managers. However, challenges related to limited budget, insufficient facilitators, and disparities in the capacity of managers have hindered the full impact of these strategies across all cooperatives. The lesson learned from this research is that for these initiatives to achieve their full potential, the Department must strengthen and expand its support systems, especially by enhancing the capacity of facilitators and ensuring equal access to training for all cooperatives, including those in remote areas. This research underscores the need for a more inclusive and digitally integrated approach to cooperative development.

The strength of this study lies in its contribution to the literature on cooperative governance by examining the practical effectiveness of government strategies in improving RAT compliance. It bridges the gap between theoretical frameworks and real-world implementation, offering actionable insights for policymakers. However, the study also has limitations, particularly regarding the generalizability of its findings to other regions or countries with different socioeconomic contexts. Future research could explore the role of digital tools in enhancing cooperative governance and investigate the long-term impact of these

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