

**The Impact Of Education And Empowerment  
On CUMK Cooperative Performance**

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**ABSTRACT**

This study aims to describe various educational, training, and empowerment activities that have been programmed and implemented by the CUMK Cooperative for the 2022-2023 financial year period. The research method uses a qualitative descriptive method. Data analysis uses a triangulation method that combines secondary data, observations, and primary data. The impact of the educational, training, and empowerment activities of the CUMK Cooperative for the 2023 financial year shows an increase in the number of KUBn, an increase in empowerment communities and individual businesses. However, this increase has not been able to increase outstanding credit at the ideal level, but has been able to reduce defaulted credit at the ideal level. The impact of educational, training, and empowerment activities on financial performance for the 2023 financial year is seen in stock savings increasing by 16.18%, other savings increasing by 10.63%, member receivables increasing by 11.46%, SHU increasing by 10.05%, and assets increasing by 14.46%. Overall performance using the PEARLS performance measurement in 2023 showed a decline from the performance in the 2022 financial year. The decline in performance in the 2023 financial year occurred in total assets funded from non-share deposits (E5) and member growth (S10).

**Keywords:** empowerment, cooperative, performance, PEARLS.

**1. INTRODUCTION**

Cooperatives are business entities whose members include: individuals, legal entities, or cooperative legal entities that run their businesses based on the principle of family. To run their businesses, savings and loan cooperatives have sources of capital including primary savings, mandatory savings, voluntary savings, reserve funds, loans and subsidies or donations (UU Koperasi No. 25 Tahun 1992). The principle of Credit Union (CU) according to Reiffeisen (1864) is helping people for help themselves through 3 principles, namely: self-reliance, solidarity, and education (WOCCU Statistical Report, 2010).

Education is a conscious and planned effort to create a learning atmosphere and learning process so that students actively develop their potential to have spiritual religious strength, self-control, personality, intelligence, noble morals and skills needed by themselves, society, nation and state (UU Pendidikan No. 20 Tahun 2003). Empowerment is encouraging and allowing people to take personal responsibility for improving or improving the way they do their work so that they can contribute to achieving organizational goals. Empowerment requires creating a culture that encourages employees at all levels to do something different and helps employees to believe in themselves and their ability to make changes (binapotensia.indonesia.com).

Financial literacy is the knowledge, skills, and beliefs that influence attitudes and behaviors to improve the quality of decision-making and financial management to achieve community financial well-being. Long-term goals of financial education for all levels of society, namely: a form of long-term investment that is useful in managing and maintaining financial conditions so

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that they remain stable; and increasing the number of users of financial products and services. In order for the wider community to be able to determine financial products and services that suit their needs, the community must properly understand the benefits and risks, know their rights and obligations and believe that the financial products and services they choose can improve the welfare of the community. The benefits of financial literacy such as: being able to choose and utilize financial products and services that suit your needs; having the ability to do better financial planning; being able to be responsible for the financial decisions taken; and avoiding investment activities in unclear financial instruments. Financial Literacy also provides great benefits for the financial services sector. Financial institutions and the community need each other so that the higher the level of Financial Literacy of the community, the more people will utilize financial products and services (ojk.go.id).

The implementation of financial education in order to improve community financial literacy is very necessary because based on a survey conducted by the OJK in 2022, the financial literacy index of the Indonesian population was 49.68 percent, increasing compared to 2013 which was 21.84%, 2016 which was 29.70%, and 2019 which was 38.

Benefits of Financial Literacy according to OJK: useful in managing and maintaining financial conditions to remain stable; choosing the right financial strategies and decisions; being able to be responsible for the financial decisions taken; influencing financial wealth, for example by having sufficient financial literacy, one can determine the right investment product according to one's needs and abilities so that in the future the returns can improve the level of welfare (sikapuangmu.ojk.go.id. Financial literacy is also able to make members manage and also take every opportunity to be able to increase income so that members get a more prosperous life in the future. In addition, financial literacy is also able to help members in making decisions related to decision making to save and invest (puskopcuina.org).

The CUMK Cooperative has entered its 16th year in July 2024. According to data as of December 2023, there were 15,551 CU members with total assets of IDR 228,848 billion. Outstanding credit is 63.01% and defaulted credit is 2.85%. Active members borrow around 50% of ordinary members who are entitled to borrow. Outstanding credit data is the main source of income for CU. The more active members borrow from CU, the more ideal the outstanding credit will be and the higher the potential income of CU, and vice versa, the less active CU members borrow from CU, the less ideal the outstanding credit will be and the lower the CU income. The impact of outstanding credit is defaulted credit if the credit is not managed properly. This condition poses a risk because defaulted credit can turn into bad credit, thus potentially harming CU. The aims of this study is to analyze the problem of how cooperative members respond to educational and empowerment activities and the impact of education and empowerment on the CUMK Cooperative.

## **2. THEORETICAL BASIS**

Cooperatives are business entities whose members include: individuals, legal entities, or cooperative legal entities that run their businesses based on the principle of family. To run their businesses, savings and loan cooperatives have sources of capital including primary savings, mandatory savings, voluntary savings, reserve funds, loans and subsidies or donations (UU Koperasi No. 25 Tahun 1992). The principle of Credit Union (CU) according to Reiffeisen (1864) is helping people for help themselves through 3 principles, namely: self-reliance, solidarity, and education (WOCCU Statistical Report, 2010). CU has a dual vision, namely the first vision, is economic, namely healthy CU finances and prosperous members. But the second vision which is

no less important is the social vision where members must be in solidarity with each other and even with their surroundings. Based on its vision, CU has the following functions and roles:

- a. Building and developing the potential economic capacity of members in particular and the community in particular and the community in general to improve economic and social welfare.
- b. Playing an active role in efforts to improve the quality of human life in society.
- c. Strengthening the economy of members and the community as a basic effort for the strength and resilience of the social economy.

The main source of income for CU cooperatives is providing loans to their members. The increase in income of a cooperative is highly dependent on the activities carried out by the cooperative, both in terms of business volume, including the ability to mobilize sufficient capital from member savings, and in terms of income. Income from interest paid by members who provide cooperative savings loans is one of the components that determine the operation of the cooperative. The more money cooperative members save in the cooperative, the more loans they can borrow from the cooperative. Routine payments, it is expected that the volume will be greater. Cooperative activities will increase, so that in the end together it will increase income (Sumarsono, 2005). Providing loans to members has the potential to cause a risk of loss for CU, if there are members do not pay their loans. Bad loans occur if the bank has difficulty requesting installments from the debtor for some reason. Bad loans are receivables that are not collected or loans that have the criteria of being less than smooth, doubtful because they have difficulty in repayment due to certain factors (Hermanto, 2006: 17). Bad credit can be caused by internal and external factors. Internal factors causing bad credit are: expansive credit policies, deviations in the implementation of credit procedures, bad faith from the owner, manager or bank employee, weak bad credit information system. While external factors causing bad credit are: debtor business failure, exploitation of unhealthy banking competition climate by debtors, as well as declining economic activities and high credit interest rates. Reducing the risk of bad credit can be attempted by examining the factors causing bad credit. Because basically, before providing credit services, banks must first analyze whether the prospective debtor can be trusted or relied on. We know the 5C Principle as an assessment of credit applications, namely: Character (Character/Personality), Capacity (Ability), Capital (Capital), Condition of economy (Economic conditions), and Collateral (Collateral). (Hadiwidjaja, 2007:34).

Empowerment is centered on humans and humanity..as an effort to build the existence of individuals, families, communities, nations, governments, countries, and world order within the framework of a just and civilized humanitarian actualization process (Ife, 1996:59 in the ITB SP PPS Lecture Material). Empowerment is encouraging and allowing someone to take personal responsibility for improving or fixing the ways of completing work so as to increase contributions to achieving organizational goals. Empowerment requires the creation of a culture that encourages employees at every level to do something different and helps employees to be confident and capable of making changes (binapotensiindonesia.com).

Empowerment is important because:

- a) Makes the organization more responsive to market changes.
- b) Reduces organizational layers (bureaucracy) and increases efficiency and cost effectiveness.
- c) Encourages employees from various educational backgrounds and competencies to work together with minimal supervision.
- d) Provides more opportunities for top management to think strategically.
- e) Increases the organization's ability to compete.
- f) Accommodates the expectations of employees with high abilities.

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The important role of CU is how to improve the education and empowerment of its members by using various strategies to improve their welfare. Financial education will help members to choose ways to build capital such as by saving but furthermore is how members are increasingly empowered to increase welfare through their productive efforts.

### 3. RESEARCH METHODS

This type of research is qualitative research using descriptive research methods. Research data were collected through documentation taken from the Rapat Anggota Tahunan (RAT) report of the CUMK Cooperative for the 2022 and 2023. Data collection was also carried out through interviews with representatives of management, representatives of supervisors, deputies for training and empowerment to obtain an overview of education and training activities and empowerment carried out to increase outstanding credit and reduce defaulted credit.

### 4. RESULT AND DISCUSSION

The CUMK Cooperative was initially (2007) a movement initiated by the Catholic Church through the priests and community leaders of the Makassar Archdiocese, where membership of the CUMK Cooperative was initially only intended for Catholics, but but now was also opened to non-Catholics. Table 4.1 presents the growth in the number of CUMK Cooperative members in 2023.

**Table 4.1**  
**Member Growth**

Nu.	Terrytory	Dec 2022	Dec 2023	Growth (%)
1	Makassar	5.299	5.722	7,98
2	Baras	2.881	3.087	7,15
3	Messawa	2.087	2.516	20,56
4	Tobadak	2.168	2.509	15,73
5	Sungguminasa	1.551	1.717	10,70
	Konsolidasi	13.986	15.551	11,19

Source: processed data 2024

In 2023, there was an increase of 1,565 people or an 11% increase from the number of members in 2022. The highest growth in the number of members in 2023 occurred in TP Msw with 429 people or 20.56% and the lowest growth in the number of members in 2023 was TP Brs. The organizational apparatus of the CUMK Cooperative is a group of people who work and are committed to trying to achieve the goal of empowering members so that they can live prosperously. The organizational structure of the CUMK Cooperative consists of advisors, supervisors, administrators, committees, relatives, and management. The roles they have vary but remain focused on member service because the development of the CUMK Cooperative is largely determined by the growth of its members. The research results are presented in full, according to the scope of the study.

Education is one of the pillars of strength of the CUMK Cooperative, where education is a fundamental and important factor in determining success in managing CU. Therefore, education and training (diklat) are programmed and implemented for all members and activists, both internal and external training. Education for members aims to change the mindset of members, have knowledge, have adequate skills, recognize their potential, be able to develop it to increase income and improve their quality of life. Training activities are presented in table 4.5.

**Table 4.2**  
**Training Frequency in 2022-2023**

Nu.	Training	Dec 2022 (freq)	Des 2023 (freq)	Change (%)
1	Motivation Socialization	136	137	0,74%
2	Mandatory Basic Education	148	138	-6,76%
3	Refreshment	51	47	-7,84%
4	Financial Skills	68	100	47,06%
5	Entrepreneurship and Empowerment	93	55	-40,86%
6	Gender Training and Awareness	5	3	-40,00%

Source: processed data 2024

The realization of the frequency of training activities in 2023 decreased compared to the achievement of the frequency of training activities in 2022. However, the realization of the frequency of training activities was above the target for 2023. In accordance with the vision of the CUMK Cooperative: to become a community-based empowerment institution, the empowerment base is categorized into: Kelompok Usaha Binaan (KUBn), Empowerment Communities, and Individual Businesses. Tables 4.3 and 4.4 present the development of the CUMK Cooperative empowerment base for the 2022-2023.

**Table 4.3**  
**Fostered Business Group (KUBn)**

Nu.	Terrytory	KUBn Dec 2022	KUBn Dec 2023	Change (%)
1	Makassar	5	4	-20,00%
2	Baras	6	6	0,00%
3	Messawa	29	34	17,24%
4	Tobadak	22	23	4,55%
5	Sungguminasa	0	2	
	Konsolidasi	62	69	11,29%

Source: processed data 2024

KUBn in the 2023 increase of 11.29% and the number of KUBn members in the 2022 increase of 11.90%. Empowerment community in the 2023 increased by 20% from the 2022 and the community members increase of 35.24%.

**Table 4.4**  
**Empowerment Community**

Nu.	Terrytory	Community Dec 2022	Community Dec 2023	Change (%)
1	Makassar	1	1	0,00%
2	Baras	0	1	100,00%

3	Messawa	4	5	25,00%
4	Tobadak	1	2	100,00%
5	Sungguminasa	4	3	-25,00%
	Konsolidasi	10	12	20,00%

Source: processed data 2024

The CUMK Cooperative also empowers individual member businesses, both those that already exist and those that have just started after becoming members. According to the data in the 2023, there were 2,230 individual businesses, with 6 business clusters categorized; food and beverages, handicrafts, livestock and fisheries, agriculture and plantations, trade, and services. The results and the research can be supplemented with tables, graphs (pictures), and / or charts.

The performance of the CUMK Cooperative is measured using Protection, Effective Financial Structure, Asset Quality, Rate of Return on Cost, Liquidity, Sign of Growth (PEARLS).

**Table 4.5**  
**Performance CUMK in 2022-2023**

PEARLS	Description		Ideal Ratio	2022		2023	
				Achievement	Ideal	Achievement	Ideal
Protection	P1	Measuring the ability of CU to provide Risk Reserve Funds for Default Credit $\geq$ 12 months	100%	100%	Ideal	100%	Ideal
	P2	Measuring the ability of CU to provide Risk Reserve Funds for Default Credits $<$ 12 months	$\geq$ 35%	353,41%	Ideal	383,75%	Ideal
Effective Financial Structure	E1	Measures the percentage of total assets invested in total receivables.	70-80%	64,64%	Not ideal	63,01%	Not ideal
	E5	Measures the percentage of total assets funded from non-stock deposits.	70-80%	70,25%	Ideal	67,90%	Not ideal
	E6	Measures the percentage of total assets funded from 3rd party loans	$\leq$ 5%	0,37%	Ideal	2,25%	Ideal
	E7	Measures the percentage of total assets funded from principal deposits.	10-20%	13,01%	Ideal	13,21%	Ideal
	E9	Measures the real level of institutional capital after deducting DCR for P1 and P2.	$\geq$ 10%	8,46%	Not ideal	8,48%	Not ideal
Asset Quality	A1	Measures the percentage of total accounts receivable delinquency to total accounts receivable.	$\leq$ 5%	3,10%	Ideal	2,85%	Ideal
	A2	Measures the percentage of total assets that do not generate income.	$<$ 5%	6,67%	Not ideal	5,70%	Not ideal
Rate of Return on Cost	R7	Measuring the percentage return on stock holdings	Market Price	10,39%	Ideal	13,93%	Ideal
	R9	Measures the percentage return on costs for managing all assets	5%	5,09%	Not ideal	5,62%	Not ideal

Liquidity	L1	Measures the percentage of liquid reserves to meet withdrawal requests after paying all obligations < 30 days	>15% savings	33,06%	Ideal	38,15%	Ideal
	L2		≤ 20% assets	23,23%	Not ideal	25,90%	Not ideal
Sign of Growth	S10	Measuring the percentage growth of members from year to year	≥ 12%	14,78%	Ideal	11,19%	Not ideal
	S11	Measures the percentage growth of assets from year to year.	10%+laju inflasi	13,98%	Ideal	14,46%	Ideal

Source: processed data 2024

PEARLS performance indicators in table 4.5, it shows that the ideal performance in 2022 was 10 indicators and not ideal was 5 indicators and 2023, the ideal PEARLS performance was 8 indicators and the not ideal performance was 7 indicators.

According to interviews with the training sector, the decrease in the frequency of training and empowerment in the 2023 financial year was due to: time, facilitators, facilities, and organization of activities. The CUMK Cooperative Management has created and implemented a strategy to overcome the constraints of training implementation time by scheduling training implementation on weekends and holidays. This strategy does not seem to have worked well, especially in urban communities due to the characteristics of prospective members and members who are very heterogeneous both in terms of social status and type of work.

Regeneration or cadre formation and governance factors are very important for the sustainability of cooperatives. The Boyolali Cooperative and Manpower Office (Diskopnaker) noted that 70% or 620 of the 880 cooperatives in the Milk City were inactive. The causes range from member regeneration to poor governance (soloraya.solopos.com).

Facilitators, tools, and the organization still seems to be an obstacle for the CUMK Cooperative. The number of facilitators ready to facilitate training seems inadequate because the committee and relatives who have participated in the Training of Trainer (TOT) for facilitators are not yet trusted to have sufficient abilities or have been given the opportunity to become facilitators but are not confident in being able to facilitate training. The process of facilitator cadre formation is important to be carried out through TOT and mentoring. Senior facilitators act as mentors for junior facilitators so that junior facilitators are confident in delivering training materials, so that in the end there is continuity for CU.

Equipment obstacles need to be overcome immediately by providing the necessary equipment facilities to support the implementation of training because the success of training is also very much determined by adequate supporting facilities. The organization of training implementation is important because it can give an impression of the quality of training implementation. Training implementation must be managed professionally by providing certainty regarding; time, facilitators, and equipment have been well prepared so that training participants are interested and willing to follow the training enthusiastically because they can benefit from this activity.

PEARLS performance in 2023 at 30% decline in ideal performance from the 2022. The decline occurred in the percentage of total assets funded from non-stock savings (E5) and member growth (S10), where both of these indicators were ideal in the 2022. Although the number of member savings other than stock savings (principal savings and mandatory savings) increased in the 2023, the increase had not yet reached the ideal member savings condition. Likewise, the increase in the number of members in the 2023 had not yet reached the ideal member growth condition. These results indicate a relationship between CU training and empowerment activities with credit performance, financial performance, and overall cooperative performance. Realization of

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the amount of outstanding credit in the 2023 increased by 11.43% and the number of borrowers increased by 7.93% but the increase in outstanding credit has not reached the ideal outstanding credit condition (E1). On the other hand, the amount of defaulted credit increased by 2.16% in the 2023 but the increase in defaulted credit (A1) is still within the ideal. These results illustrate that the cooperative's ability to distribute loans to members is not yet ideal or has not reached the range of 70% to 80%, but the ability to collect member loans is very good so that defaulted credit is less than 5% or ideal. The real level of institutional capital after the Risk Reserve Fund (RRF) against the risk of credit default (E9), indicates that the cooperative is still quite vulnerable to long-term risk because net capital has not been able to cover losses due to credit default. Total non-productive assets (A2), indicates that there are still quite a lot of assets that are not utilized to generate income. Maximizing assets for effective and efficient operational activities has the potential to generate optimum income. Return on asset costs (R9), indicates that operational costs above the average asset are still quite high even though the return on savings (dividends) is above the market price (ideal). The availability of funding for net liquid assets from non-stock savings is ideal to pay liabilities of less than 30 days (L1) but the amount of liquid investment and net liquid assets after deducting non-cost debt is still quite high compared to total assets (L2). This condition indicates that liquid assets other than productive assets are still quite high, exceeding the funds needed to pay liabilities of less than 30 days.

## **5. CONCLUSION**

Several conclusions put forward from the research results are described as follows. The response of education, training, and empowerment participants has been quite good because participants increased in the 2023 financial year, although there are still several obstacles, for example: difficulty adjusting the time that can accommodate prospective training participants, limited facilitators, supporting facilities, and organizing activities. The direct impact of cooperative education, training, and empowerment activities is seen in the increase in KUBn, the increase in the Empowerment Community so that the amount of outstanding credit increased in the 2023 financial year. The increase in the amount of outstanding credit is also seen in the increase in the number of borrowers, although the increase in the number of borrowers is still lower than the increase in the number of members in the 2023 financial year.

Another impact of cooperative education, training, and empowerment activities is performance. Financial performance including: member savings, member receivables, income, expenses, remaining business results (SHU), and assets all increased in the 2023 financial year. The overall performance of the cooperative as measured using 15 PEARLS indicators, shows that there are 8 ideal indicators (53.33%) that decreased in the 2023 financial year by 30% from the 2022 financial year. The decrease occurred in the percentage of total assets funded from non-share savings (E5) and member growth (S10), where both of these indicators were ideal in the 2022 financial year.

This study provides conceptual implications regarding the importance of education that provides cognitive abilities in the form of knowledge that is the basis for acting and behaving. Moreover, knowledge is equipped with appropriate skills to empower oneself (individual) and also together with others (community) in striving for welfare. The practical implications of this study are that the education, training, and empowerment activities of the CUMK Cooperative are the main pillars that are the basis for educating cooperative members so that they understand their rights and obligations. Cooperative members know their rights and obligations to borrow from the cooperative wisely: borrow an amount that is in accordance with their ability to pay, pay installments on time and in the right amount. Given the importance of education, training, and empowerment, policies are needed regarding facilitators and other supporting facilities in their activities. The education, training, and empowerment activities of the CUMK Cooperative are

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commitments that must be implemented consistently and continuously in accordance with the vision and mission of the cooperative.

The limitation of this study is that data confirmation through interviews was conducted in writing only to informants who provided answers within 5 working days, which may not reflect the real conditions. Future research is suggested to conduct direct interviews with more informants including participants who have just completed education, training, and empowerment activities so that they can make a real contribution to the development of CU.

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