

Refresher education for Credit Union Sumber Sejahtera Cooperative in Banjarbaru

Isra Ul Huda^{1*} M. Zaid Abdurrakhman²

^{1,2} Sekolah Tinggi Ilmu Ekonomi Pancasetia, Banjarmasin, 70248, South Kalimantan, Indonesia

Email

israulhuda83@gmail.com*, abdurakhmanmuhammadzaid@gmail.com

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Abstract

This community service activity aims to enhance the understanding of prospective and existing members of the Credit Union Sumber Sejahtera Cooperative in Banjarbaru regarding cooperative values and effective family financial management. Many members still perceive the cooperative merely as a place for savings and loans, without fully grasping its social and economic empowerment role. Therefore, a refresher education program was conducted through a counseling approach involving interactive discussions and participatory learning methods. The material focused on cooperative principles, financial literacy, savings and loan products, and the importance of active member participation in cooperative development. The implementation ran smoothly, with participants showing enthusiasm and active involvement throughout the session. The results indicated a significant improvement in participants' comprehension of the Credit Union's functions, as well as an increased awareness of their role in promoting financial independence and community welfare. This activity also encouraged participants to share the knowledge gained with their families and communities, thus expanding the positive impact of cooperative education. In conclusion, refresher education programs such as this are essential in strengthening cooperative member engagement and fostering sustainable economic growth through collective participation and financial discipline.

Keywords: Credit Union, cooperative education, financial literacy, community empowerment, Banjarbaru

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1. Introduction

The educational outreach conducted by the Credit Union (CU) sector in Indonesia is systematically organized and tiered. Primary Credit Unions receive training from their secondary associations, which in turn are guided by national and regional confederations, while these connect globally through organizations such as the World Council of Credit Unions (WOCCU) and the Asian Confederation of Credit Unions (ACCU). This hierarchical structure ensures that governance and management practices within credit unions align with global cooperative standards. As a result, the implementation of education and training programs for members, management, and administrators becomes a fundamental pillar in maintaining effective and sustainable CU operations.

Education and training activities in Credit Unions are generally divided into internal and external programs. Internal education focuses on improving the competencies of members, managers, and supervisory boards within the organization itself, while external training involves collaboration with professional facilitators or higher-level institutions. The topics covered range from financial management, accounting, governance, leadership, taxation, entrepreneurship, and marketing to risk management and

digital information systems. This diversity reflects the comprehensive efforts needed to strengthen the human resource capacity and organizational resilience of Credit Unions.

According to Sunarjanto, Susilawati, and Supriharyanti (2020), empowerment programs through member education and participation in Credit Unions significantly improve member welfare and institutional sustainability. This finding aligns with Rahardjo and Suwardi (2022), who reported that financial literacy among Indonesian Credit Union members has a positive and significant relationship with financial behavior, showing that educational programs directly influence how members manage personal and family finances. Similarly, Santosa et al. (2022) emphasized that the institutional support provided by Credit Unions plays a key role in empowering local communities economically and socially.

In this context, continuous and structured education is not only a means of improving knowledge but also a transformative effort to build financial awareness and community empowerment. Through systematic education, members learn to understand their rights and obligations, adopt positive mindsets toward financial management, and develop productive life strategies. They are trained to design family financial budgets, analyze community socioeconomic conditions, and even initiate simple business ventures to increase household income. Furthermore, training on lending analysis such as the 5C framework and member relationship management equips participants with practical skills that support responsible and sustainable financial practices within their cooperatives.

Overall, this outreach activity aims to deepen members' understanding of institutional developments, regulatory changes, and cooperative philosophy. The expected outcomes include enhanced financial awareness, improved governance practices, and the strengthening of the Credit Union movement as a community-based financial institution. By aligning with international cooperative principles, such educational programs ensure that Credit Unions continue to serve as effective instruments for community empowerment and sustainable economic development.

2. Community Service Design and Method

The object of this community service activity was the prospective and active members of the Credit Union Sumber Sejahtera branch office located in Banjarmasin, particularly those residing in the city of Banjarbaru. The participants were selected because of their direct involvement in the Credit Union's operational and membership activities, as well as their potential to become agents of change in promoting cooperative financial literacy within their communities. By focusing on members at the primary level, this program aimed to strengthen the participants' understanding of the Credit Union's philosophy, governance, and contemporary management practices aligned with global cooperative standards.

The community service activity was designed as an interactive and participatory counseling session that combined several learning methods to ensure active engagement and effective knowledge transfer. The first approach employed was problem-based learning, which emphasized experiential learning through real-world problem situations faced by Credit Union members. This approach encouraged participants to develop critical thinking, problem-solving, and reflective skills by analyzing their own experiences and formulating improvement strategies for their respective Credit Union units. Rather than relying solely on lectures, the facilitators guided participants to discover insights through collaborative exploration and contextual reflection.

To complement the problem-based approach, simulation activities were conducted to reproduce real-life scenarios encountered in Credit Union operations. Participants were given case materials reflecting issues such as financial decision-making, management performance, and member engagement. These simulations allowed participants to practice analytical reasoning and generate innovative ideas for improving the governance and performance of their Credit Union branches. The simulation process also

strengthened teamwork and communication skills among participants.

Additionally, group discussions were integrated into the sessions to facilitate peer learning and encourage active participation. Group discussions provided a platform for sharing experiences, challenges, and best practices, ensuring the exchange of practical knowledge among participants from diverse Credit Union backgrounds. Through dialogue, participants could collectively identify solutions that were both feasible and contextually relevant to their institutions.

Finally, participants were given opportunities for individual learning tasks to reinforce their sense of responsibility and mastery of the core materials. These individual tasks included case analyses and reflective exercises, designed to help participants internalize key principles of cooperative governance, financial discipline, and member empowerment. This personal learning phase ensured that knowledge gained during the counseling sessions could be directly applied upon returning to their respective Credit Unions.

The community service activity took place at the Wisma Sikhar Hall, located on Jl. A. Yani Km. 33, Banjarbaru City. The venue provided a conducive learning environment for group interaction and participatory discussion. The combination of problem-based learning, simulation, group discussion, and individual reflection was expected to enhance both the cognitive and practical competencies of the participants, enabling them to contribute more effectively to the sustainability and development of the Credit Union Sumber Sejahtera.

3. Results and Discussion

The community service activity titled Credit Union Refresher Education Program was successfully implemented with active participation from both prospective and current members of the Credit Union Sumber Sejahtera residing in Banjarbaru City. A total of 25 participants attended the counseling session, representing diverse socioeconomic backgrounds and varying levels of involvement in the cooperative. This diversity enriched the discussions and case analyses conducted during the sessions, as participants were able to share experiences and perspectives on cooperative practices and financial management within their respective communities. The enthusiasm and engagement observed during the activity demonstrated a strong interest in improving financial literacy and deepening understanding of the Credit Union movement.

To support the implementation of the program, various educational media and learning tools were provided, including the Credit Union Refresher Education Module, laptops, LCD projectors, whiteboards, markers, flipcharts, and cooperative product brochures. These resources enabled an interactive and dynamic learning environment, allowing facilitators to combine theoretical explanations with practical simulations and group discussions. The visual and participatory learning aids effectively enhanced participants' comprehension and retention of the material, aligning with the experiential learning approach emphasized in the design of the program.

The counseling activity was facilitated by a small yet dedicated team consisting of two core personnel—one acting as the main facilitator and the other as program coordinator. Both individuals were part of the organizing committee responsible for planning and executing the main outreach event. Their experience in cooperative education and facilitation contributed to the smooth delivery of the sessions, ensuring that each component of the training—from problem-based learning to group discussion—was effectively implemented.

At the end of the activity, an evaluation process was conducted by the implementation team to identify the strengths and areas for improvement in the delivery of the program. The evaluation results indicated that participants found the combination of interactive methods—especially group discussions and simulations—highly beneficial in enhancing their understanding of cooperative governance and financial management. However, several logistical limitations were also noted, such as time constraints and the need for additional printed materials for all participants. These insights will serve as constructive feedback



Figure 1. Community Service Activity of Credit Union Sumber Sejahtera in Banjarbaru

for future sessions, allowing organizers to refine facilitation strategies and improve participant engagement.

The follow-up action from this educational outreach included the preparation of a comprehensive activity and financial report to document the process, outcomes, and impact of the program. On a practical level, the follow-up also involved planning subsequent counseling sessions to accommodate prospective or active members who had not yet participated in the current activity. The objective of these future sessions is to ensure that all members of the Credit Union Sumber Sejahtera acquire a complete and consistent understanding of cooperative principles, credit management, and the financial empowerment mission of the institution.

Overall, the results of this community service activity highlight the importance of continuous education as a strategic tool for strengthening member capacity and sustaining institutional growth. The implementation of participatory methods such as problem-based learning and simulation not only enhances members' cognitive understanding but also fosters practical skills necessary for responsible financial management and cooperative leadership. The findings reaffirm the critical role of education and training in empowering Credit Union members to become active, informed, and accountable contributors to community-based economic development.

4. Conclusions

Based on the implementation of this community service activity in the form of a counseling session, it can be concluded that enhancing the understanding of both prospective and active members of the Credit Union Sumber Sejahtera is essential for developing sound and responsible family financial management. A comprehensive understanding of the true meaning and philosophy of cooperatives significantly influences members' active participation in the growth and sustainability of the Credit Union itself. When members fully grasp the cooperative principles—mutual aid, solidarity, and self-reliance—they become more capable of applying these values in their personal and financial lives. Consequently, such awareness not only strengthens institutional performance but also contributes to the realization of family welfare and long-term economic independence.

The outcomes of this counseling activity also highlight the importance of continuous education as a medium for developing the mindset and behavior of cooperative members. Participants demonstrated a positive attitude toward the learning process and showed an increased awareness of the significance of cooperative membership in improving their quality of life. The activity reinforced the role of the Credit Union as a community-based financial institution that not only provides financial services but also promotes social and economic empowerment among its members.

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