

Member Cooperative Learning Model for Strengthening Cooperative Principles at Artha Kencana Cooperative, Cangkir Village, Driyorejo District, Gresik Regency

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Village cooperatives frequently face limited member literacy, weak participation, incomplete governance documentation, and low digital readiness. This study evaluates a Member Cooperative Learning (MCL) model designed to strengthen cooperative principles and institutional performance at Artha Kencana Cooperative in Cangkir Village, Gresik Regency. A descriptive qualitative design with a participatory research approach involved 90 members selected purposively from approximately 200 members across four business units. Data were collected through educational workshops, focus group discussions, simulations, participatory observation, interviews, document review, and a pre-test/post-test questionnaire covering cooperative identity, member rights and responsibilities, democratic governance, financial administration, and collective marketing. Quantitative evaluation data were summarized descriptively, while interview, observation, and document data were analyzed thematically and triangulated. Before the program, only about 30% of participants demonstrated adequate understanding of cooperative principles. After the intervention, 50.0% achieved a high knowledge category and 38.9% a moderate category. Participation in the Annual Members' Meeting exceeded 75%, three core governance documents were established, marketing channels expanded from one to at least three, average monthly sales increased from IDR 5.0 million to IDR 7.5 million, and the proportion of members operating independent or joint businesses rose from about 20% to more than 50%. The study contributes an integrated learning model that connects cooperative education with governance practice, digital financial recording, product marketing, and women's economic empowerment. Because the study involved one cooperative without a control group, the outcomes should be interpreted as program-associated improvements rather than definitive causal effects.

Keywords: Cooperative governance, Digitalization, Member education, Member participation, Women's empowerment

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1. Introduction

Cooperatives are member-owned and democratically controlled enterprises whose organizational distinctiveness rests not only on ownership arrangements but also on cooperative values and principles. These principles provide a basis for economic participation, democratic control, education, autonomy, and concern for the community, enabling cooperatives to address market failures while pursuing member welfare and social value [1]. However, the democratic character of cooperatives does not automatically guarantee effective governance. Weak participation, information asymmetry, unclear managerial accountability, and limited member capacity may reduce the ability of members to exercise meaningful control [2].

Member participation is therefore central to cooperative sustainability. Previous studies show that participation is shaped by collective motivations, perceived opportunities to influence decisions, trust, prior experience, and the perceived benefits of membership [3]-[5]. When members feel excluded from decision-making or lack adequate knowledge of their rights and responsibilities, trust and commitment can decline. Conversely, regular education and practical opportunities to participate can strengthen social capital, institutional cohesion, and the legitimacy of cooperative decisions [6], [7]. Evidence from Indonesia similarly identifies member participation, governance structure, collective action, and board effectiveness as important determinants of cooperative performance [8].

Digitalization adds another layer to cooperative development. Digital financial recording, online communication, and social media marketing can improve transparency, administrative efficiency, market reach, and performance, but these gains depend on members' skills and the organization's capacity to integrate technology into routine governance [9]-[13]. For women-dominated cooperatives, these capabilities are particularly relevant because cooperative entrepreneurship can improve economic security, entrepreneurial behavior, and women's contribution to household decision-making [14].

Existing studies have produced valuable insights, but they commonly examine member participation, governance, digitalization, training, or women's empowerment as separate issues. Participation research is often cross-sectional and focuses on factors associated with attendance or trust [3]-[5], while digitalization studies emphasize technology adoption and business-model change [10]-[13]. Community training studies demonstrate improvements in knowledge and bookkeeping [9], yet they seldom integrate cooperative principles, democratic governance, digital administration, product downstreaming, and measurable institutional outputs within a single learning cycle. This fragmentation leaves a practical gap concerning how member education can be designed as an integrated institutional intervention rather than as a one-off transfer of information.

Artha Kencana Cooperative, located in Cangkir Village, Driyorejo District, Gresik Regency, comprises approximately 200 members distributed across four active business units. Ninety members participated in the program, most of whom were productive-age women engaged in savings and loans, trading, culinary production, handicrafts, and local fashion products. Preliminary assessment identified low participation in the Annual Members' Meeting (Rapat Anggota Tahunan - RAT), incomplete governance documentation, irregular evaluation, limited financial digitization, and dependence on direct sales as the main marketing channel.

The novelty of this study lies in the Member Cooperative Learning model, which links five sequential components: problem diagnosis, cooperative education and practical training, participatory discussion, observation and case-based application, and evidence-based evaluation. Unlike conventional training that ends after material delivery, the model requires members to translate learning into concrete governance documents, digital financial practices, expanded marketing channels, and collective business initiatives. It therefore evaluates cognitive, institutional, participatory, and economic outcomes simultaneously within a village-based women's cooperative context. Accordingly, this study aims to evaluate how the MCL model improves members' understanding of cooperative principles, influences participation and institutional governance, and supports digitalization, marketing performance, and women's economic empowerment. The study addresses three questions:

1. How does the Member Cooperative Learning model change members' understanding of cooperative principles?
2. How does the model influence member participation and institutional governance?
3. What practical educational strategies support digitalization, product marketing, and women's cooperative empowerment?

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2. Method

Research Design

This study used a descriptive qualitative design with a participatory research approach. Participatory research combines reflection, data collection, collective interpretation, and action, enabling participants to contribute to problem identification and improvement rather than serving only as sources of data [15]. This approach was appropriate because the intervention was intended both to understand institutional problems and to support members in changing cooperative practices.



Figure 1. Participatory Member Cooperative Learning research flow

Setting, Population, and Participants

The study was conducted at Artha Kencana Cooperative in Cangkir Village, Driyorejo District, Gresik Regency. The population consisted of approximately 200 members across four cooperative units. Purposive sampling was used to select 90 participants who represented savings and loans, trading, and household production activities. Inclusion criteria were active membership, willingness to participate in the learning program and evaluation, representation of a cooperative business unit, and involvement in cooperative meetings or activities. The purposive approach was selected because the intervention required participants who could provide organizational experience and apply the learning outcomes in cooperative practice.

Intervention and Data Collection

The intervention followed five stages. First, the research team and cooperative members identified institutional problems through document review, preliminary interviews, and observation. Second, educational workshops addressed cooperative identity and principles, member rights and responsibilities, governance and RAT procedures, digital financial recording, product downstreaming, branding, and social media marketing. Third, focus group discussions allowed members to examine local problems, exchange experience, and develop solutions. Focus groups were used because they facilitate interaction and collective interpretation of shared organizational issues [17]. Fourth, participatory observation and case-

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based exercises evaluated the application of democratic decision-making, financial recording, and marketing practices. Fifth, the results were evaluated through pre-test/post-test comparison, attendance and meeting records, governance documents, marketing records, and cooperative financial reports.

Pre-test and Post-test Procedures

The same structured questionnaire was administered immediately before the first educational session and after completion of the learning cycle. The instrument assessed five domains derived from the program objectives. Responses were converted to a 0-100 scale and categorized as low (<60), moderate (60-79), or high (≥ 80). The evaluation emphasized changes in the distribution of knowledge categories and the proportion of participants able to explain and apply cooperative principles. Absolute percentage-point changes were also calculated for selected organizational indicators. Because the study did not include a control group or repeated long-term follow-up, no causal or inferential statistical claim was made; the quantitative results were used as descriptive evidence within the participatory qualitative design.

Table 1. Pre-test and post-test domains and evaluation indicators

Domain	Main indicators	Evaluation evidence
Cooperative identity and principles	Definition, cooperative values, seven principles, distinction from conventional firms	Correct explanation and examples
Member rights and responsibilities	Voting rights, capital participation, member obligations, benefit distribution	Recognition of rights and duties
Democratic governance and RAT	Role of RAT, participation, transparency, collective decision-making	Ability to describe and participate
Financial administration and digital recording	Transaction recording, simple reports, accountability, use of digital applications	Completion of recording exercises
Collective marketing and product development	Branding, product value addition, marketing channels, social media use	Practical marketing plan and application

Qualitative Data Analysis and Validation

Interview notes, FGD records, observation sheets, and organizational documents were analyzed thematically through familiarization, initial coding, theme development, theme review, and interpretive synthesis [16]. The analysis focused on cooperative literacy, democratic participation, governance practice, digitalization, marketing capacity, and women's empowerment. Credibility was strengthened by comparing multiple data sources, checking interpretations with cooperative management and participating members during evaluation meetings, and examining whether reported changes were supported by documents such as attendance lists, meeting minutes, governance files, financial records, and marketing data.

3. Results and Discussion

Characteristics of Participants

The 90 participants represented different age groups, lengths of membership, and business activities. Members aged 36-45 years formed the largest group (44.4%), followed by those aged 25-35 years (33.3%). Half of the participants had been members for one to three years, while household production was the largest business category (38.9%). This profile indicates a predominantly productive-age membership with sufficient organizational exposure to engage in practical learning and institutional change.

Table 2. Characteristics of participants

Variable	Category	n	%	Description
Age of members	25-35 years	30	33.3	Productive age and active in cooperative activities
	36-45 years	40	44.4	Largest group of micro-entrepreneurs and homemakers
	>45 years	20	22.2	Senior members with governance experience
Length of membership	<1 year	15	16.7	New members in adaptation stage
	1-3 years	45	50.0	Active members participating in training
	>3 years	30	33.3	Long-standing members involved in decisions
Type of business	Savings and loans	25	27.8	Microfinance services
	Trading	30	33.3	Household products and daily necessities
	Household production	35	38.9	Culinary, handicraft, and local fashion products
RAT participation	Inactive	20	22.2	Does not regularly attend
	Moderately active	40	44.4	Attends and participates in discussion
	Very active	30	33.3	Involved in decisions and work plans
Post-test understanding	Low (<60)	10	11.1	Requires further guidance
	Moderate (60-79)	35	38.9	Understands cooperative functions
	High (>=80)	45	50.0	Explains principles and their application

Knowledge and Member Participation

The strongest cognitive outcome was the shift in members' understanding of cooperative principles. Baseline assessment indicated that only about 30% of members could adequately explain cooperative functions and principles. After the program, 45 participants (50.0%) were in the high category and 35 (38.9%) were in the moderate category. Thus, 88.9% of participants reached at least a moderate level of understanding. The improvement appears to have been supported by the combination of short explanations, peer discussion, practical exercises, and immediate application to familiar cooperative problems rather than by lecture alone.

Participation in the RAT also improved. Attendance and active involvement rose from approximately 40% before the program to more than 75% afterward. This pattern is consistent with research showing that members participate more actively when they perceive meaningful opportunities to influence decisions, possess relevant knowledge, and experience trust and collective motivation [3]-[5]. The result also supports the argument that cooperative education should be linked directly to democratic practice: members were not only informed about the RAT but were also involved in discussing work plans, responsibilities, and organizational solutions.

Table 3. Outcomes of the Member Cooperative Learning program

Research aspect	Before the program	After the program	Evidence
Member understanding	About 30% adequately understood cooperative principles	50.0% high and 38.9% moderate; at least 70% could explain applied cooperative functions	Pre-test and post-test
RAT participation	Attendance about 40%	More than 75% actively involved in discussion and decisions	Attendance lists and minutes

Research aspect	Before the program	After the program	Evidence
Cooperative management	Only one formal organizational document	At least three documents: structure, job descriptions, and simplified SOPs	Document records
Performance evaluation	Irregular; approximately once a year	Regular evaluation at least twice a year with written reports	Evaluation minutes
Product marketing	One channel: direct sales	At least three channels: cooperative outlet, social media, and local marketplace	Marketing records
Cooperative income	Average monthly sales about IDR 5.0 million	Average monthly sales about IDR 7.5 million (about 50% increase)	Financial reports
Women's economic empowerment	About 20% operated micro-enterprises	More than 50% developed independent or joint businesses	Member business data

Institutional Governance and Digitalization

Before the intervention, the cooperative had unclear role documentation and limited formal procedures. The program supported the preparation of an organizational structure, job descriptions, and simplified standard operating procedures. These outputs clarified responsibilities and created visible reference points for accountability. The result is compatible with governance literature emphasizing that democratic member-based organizations require countervailing mechanisms, transparent roles, and active member oversight to prevent managerial concentration and institutional drift [2]. It also aligns with evidence that participation and governance structures are associated with successful cooperative performance in Indonesia [8].

Digital financial recording was introduced as an operational tool rather than as a stand-alone technology project. Members practiced simple transaction entry, reporting, and review so that digitalization was connected to transparency and decision-making. Similar community-based cooperative training has been shown to improve bookkeeping, technological readiness, and participatory governance [9]. More broadly, digital transformation research indicates that technology improves performance only when supported by organizational capabilities, employee skills, and changes in business routines [10]-[13]. The practical implication is that cooperatives should not equate digitalization with software procurement; continuous member learning and governance integration are equally important.

Marketing Performance and Women's Economic Empowerment

Marketing channels expanded from direct sales to cooperative outlets, social media, and local online marketplaces. This diversification coincided with an increase in average monthly sales from approximately IDR 5.0 million to IDR 7.5 million. The improvement is plausibly related to better product visibility, collective branding, and members' ability to use digital platforms. However, the absence of a comparison group means that external market conditions and seasonal factors cannot be ruled out. The result should therefore be understood as an organizational improvement observed during the program rather than proof that education alone caused the income increase.

The proportion of members operating independent or joint businesses increased from about 20% to more than 50%. The finding is consistent with evidence that women's cooperative entrepreneurship can enhance economic security, entrepreneurial behavior, and contribution to the household [14]. In Artha Kencana Cooperative, the learning model provided not only business information but also peer support, collective market access, and a governance space in which women could participate in decisions. These

combined mechanisms help explain why the program affected both organizational practice and members' entrepreneurial confidence.

Scientific Contribution, Novelty, and Limitations

The scientific contribution of this study is the integration of previously separated intervention domains. Earlier research explains why participation matters [3]-[5], how governance and social capital influence performance [2], [6]-[8], and how digital capabilities support organizational and business-model development [9]-[13]. The MCL model connects these findings in one participatory cycle and requires visible outputs at four levels: knowledge, democratic participation, institutional documentation, and economic practice. Its novelty therefore lies less in any single training topic than in the structured linkage between learning and cooperative action.

Several limitations should be acknowledged. The study involved one cooperative and used purposive sampling, which limits generalization. The pre-test/post-test evaluation was descriptive, the program had no control group, and the timing did not permit assessment of long-term knowledge retention. Some outcomes were based on administrative and financial records produced by the cooperative, which may vary in completeness. Future research should test the model across several cooperatives, use longer follow-up periods, apply validated multi-item instruments, and compare intervention and non-intervention groups. A mixed-method or quasi-experimental design would provide stronger evidence regarding the durability and causal contribution of the model.

4. Conclusion

The Member Cooperative Learning model was associated with improvements in cooperative literacy, RAT participation, governance documentation, digital financial practice, marketing channels, sales performance, and women's business participation at Artha Kencana Cooperative. The model was effective as a practical institutional approach because education was followed by discussion, simulation, organizational application, and evaluation. Members did not merely receive information about cooperative principles; they used the principles to clarify roles, participate in decisions, document procedures, record transactions, and develop collective marketing activities.

The cooperative is recommended to institutionalize periodic member education, integrate the learning modules into new-member orientation, maintain routine evaluation of governance and financial records, and designate responsible members for digital bookkeeping and marketing. Partnerships with universities, local government, and cooperative support organizations should focus on mentoring and follow-up rather than isolated training events. Future studies should validate the instrument, assess retention after six to twelve months, and evaluate the MCL model in multiple cooperatives with comparative designs.

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