


## Enhancing the Capacity of Merah Putih Cooperative Facilitators in the Context of Strengthening Financial Governance

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### ABSTRACT

Fasilitator koperasi memainkan peran strategis dalam meningkatkan kapasitas dan tata kelola keuangan koperasi; namun, banyak fasilitator menghadapi tantangan dalam menerapkan pembukuan dan manajemen keuangan yang efektif. Studi pengabdian masyarakat ini melaporkan pelaksanaan Pelatihan Fasilitator Koperasi Merah Putih, yang diselenggarakan oleh Forhati Sulawesi Utara dengan fasilitator yang merupakan akademisi dan praktisi. Pelatihan ini menggunakan pendekatan campuran teori dan praktik, termasuk kuliah interaktif, studi kasus, dan diskusi kelompok. Hasilnya menunjukkan peningkatan yang signifikan dalam pemahaman peserta tentang pencatatan transaksi dan penyusunan laporan keuangan dasar, serta antusiasme yang tinggi untuk menerapkan keterampilan praktis di lapangan. Tantangan terutama melibatkan sistem administrasi koperasi yang tidak terstruktur, yang menyoroti perlunya pendampingan berkelanjutan dan sistem pembukuan yang disederhanakan. Temuan ini memberikan bukti empiris bahwa pelatihan berbasis praktik secara efektif meningkatkan kompetensi fasilitator sekaligus memperkuat tata kelola keuangan koperasi Merah Putih.

*Cooperative facilitators play a strategic role in improving the capacity and financial governance of cooperatives; however, many facilitators face challenges in implementing effective bookkeeping and financial management. This community service study reports the implementation of the Merah Putih Cooperative Facilitator Training, organized by Forhati North Sulawesi with facilitators who are both academics and practitioners. The training employed a blended approach of theory and practice, including interactive lectures, case studies, and group discussions. The results indicate a significant improvement in participants' understanding of transaction recording and the preparation of basic financial statements, as well as high enthusiasm for applying practical skills in the field. Challenges primarily involved cooperatives' unstructured administrative systems, highlighting the need for ongoing mentoring and simplified bookkeeping systems. These findings provide empirical evidence that practice-based training effectively enhances facilitators' competencies while strengthening the financial governance of Merah Putih cooperatives.*



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### INTRODUCTION

Cooperatives as people's economic institutions play a strategic role in improving community-based welfare, especially at the village and sub-district levels (Winta Panimba et al. 2025). The Merah

Putih Cooperative (a community-based cooperative in Indonesia) is a form of community economic empowerment initiative that has great potential in strengthening the financial independence of its members. However, various studies show that many cooperatives in Indonesia still face serious challenges in financial management, particularly related to transaction recording, reporting, and financial accountability (Manurung et al. 2025). Irregular recording and weak management capacity make it difficult for cooperatives to achieve transparency and accountability, which are the main requirements for good governance (Nasution 2025).

Cooperative facilitators play a crucial role as a link between the ideal financial governance concept and its implementation in the field (Nugroho 2018). Increasing the capacity of facilitators is a key factor in improving the quality of cooperative management, because facilitators not only act as technical mentors, but also as agents of change in building an accountable organizational culture (Fitriani et al. 2025). When facilitators do not have adequate skills in financial recording, transaction analysis, and mentoring, cooperatives tend to experience stagnation or even structural failure (Purnamasari et al. 2025).

The urgency of increasing this capacity is further strengthened by the findings of the Ministry of Cooperatives and SMEs which show that more than 60% of cooperatives do not have financial reports that meet basic accounting standard (Zahro et al. 2025). This situation has weakened member and public trust in cooperatives as economic institutions. Therefore, strengthening financial governance by increasing the capacity of facilitators is an urgent need to ensure the sustainability and credibility of cooperatives (Sukarno et al. 2025).

To address this need, Forhati North Sulawesi held a training program for facilitators of the Merah Putih Cooperative. The program was designed to improve facilitators' competency in recording daily transactions, preparing simple financial reports, and understanding basic financial analysis. The practice-based approach was chosen because it has proven effective in improving participants' practical skills, particularly in the context of community empowerment (Gusminarti et al. 2025). This approach not only emphasizes theoretical understanding, but also ensures that facilitators are able to practice the techniques learned in a real cooperative environment (Ngakan Made Karya Mardika et al. 2025).

Furthermore, this training aims to develop a sustainable facilitation model that can be implemented in various cooperatives in North Sulawesi Province. A sustainable model is needed to ensure that capacity building does not stop at short-term training but can trigger ongoing institutional transformation (Winta Panimba et al. 2025). This research focuses on efforts to formulate and evaluate the effectiveness of the training, as well as formulating practical implications for improving cooperative financial governance in the local area.

Thus, this study aims to analyze the process and impact of capacity building for facilitators at the Merah Putih Cooperative and to formulate an adaptive and applicable facilitation model for strengthening cooperative financial governance. Practically, the research findings are expected to benefit supporting institutions, cooperatives, and regional policymakers in developing more effective and sustainable empowerment strategies.

## **METHOD**

This training was organized by Forhati North Sulawesi and facilitated by Nur Fitry Latief, an academic and community empowerment practitioner. The training took place on Thursday, November 6, 2025, at the Auditorium of the Faculty of Fisheries and Marine Sciences, Sam Ratulangi University, Manado, North Sulawesi. The training involved 216 Merah Putih Cooperative facilitators from various regencies and cities in North Sulawesi. The one-day training consisted of interactive lectures, case study exercises, and group discussions. The training materials were compiled based on literature related to cooperative management, bookkeeping, and field experience.

This training uses a combination of interactive lectures to convey basic bookkeeping concepts, real-world case studies for practical application, and group discussions to assess participants' understanding. This approach ensures that participants gain not only theoretical knowledge but also practical skills that can be immediately implemented.

The evaluation included pre- and post-training assessments using questionnaires and direct observation of participants' basic bookkeeping skills. The collected data was used to assess the training's effectiveness and inform future improvements to the training modules and facilitation strategies.



**RESULTS AND DISCUSSION**

Tabel 1. Capacity Building for Merah Putih Cooperative Facilitators to Strengthen Financial Governance

No.	Research Aspects	Key Findings	Evidence/Indicators	Implications
1	Facilitator Competency Improvement	There was a significant increase in competence after attending the training.	- Pre- and post-test scores improved, particularly in transaction recording and financial reporting. Participants were able to prepare simple financial reports and calculate cash balances in simulations.	Practice-based training effectively improves facilitators' technical skills in a short time.
2	Implementation of Bookkeeping Practices	Participants are able to apply basic bookkeeping after training.	- Observations show that most participants were able to apply bookkeeping principles in the case study. - Participants were able to identify, classify, and record transactions correctly.	The material is arranged systematically and is practice-based and relevant to the needs of cooperatives.
3	Participant Engagement and Enthusiasm	Participants demonstrated a high level of participation during the training.	- Many participants asked questions and shared experiences. - Group discussions were active and dynamic.	Interactive learning increases participants' understanding, motivation, and enthusiasm for learning.
4	Relationship between Engagement and Performance	Active participation is directly proportional to increased understanding.	- Participants who were active in the discussion achieved higher case study scores. - Positive correlation between engagement and exercise outcomes.	Interactive methods have been proven to be effective in improving the quality of learning.
5	Need for Facilitators in the Field	Facilitators need structured guidance in cooperative bookkeeping.	- Many participants stated that they did not have a bookkeeping module before the training.	The training meets real needs and provides practical solutions for facilitators.

No.	Research Aspects	Key Findings	Evidence/Indicators	Implications
6	Cooperative Administrative Challenges	The cooperative's administrative structure is not well organized.	- Some cooperatives lack a well-organized record-keeping system. - Facilitators have difficulty implementing new practices in certain cooperatives.	Strengthening the internal governance of cooperatives is needed to make training more effective.
7	Limited Resources	Facilitators face limitations in tools and modules.	- Not all participants have adequate bookkeeping equipment. - Modules are not evenly distributed among participants.	Support facilities from supporting institutions are very important for the sustainability of practice.
8	Need for Further Assistance	Implementation of the material requires post-training supervision.	- Participants expressed the need for monitoring after the training.	Continuous mentoring is a key factor in the success of strengthening financial governance.
9	Effectiveness of Training Approaches	The blended approach (interactive lectures + case studies + group discussions) is very effective.	- Participants are able to understand concepts and apply them directly in practice. - Immediate feedback corrects participant errors.	A blended training model is recommended for facilitator capacity building programs.
10	Literature Support	The literature supports the superiority of practice-based and mixed methods approaches.	- Literature studies show that practical methods are more effective than single lectures.	Proving that the training approach used is in accordance with theory and best practice.

**Facilitator Competency Improvement**

This training resulted in significant improvements in participant competency. Pre- and post-training assessments showed substantial improvements in scores, particularly in transaction recording and basic financial reporting. These findings demonstrate that systematically designed, practice-oriented training materials can effectively improve facilitators' technical skills in a short period of time (Pertiwi and Rahmawati 2025).

Field observations showed that most participants were able to apply basic bookkeeping principles in the simulated case studies. Participants successfully prepared simple financial reports and calculated cash balances, which had previously been significant challenges in cooperative facilitation. This demonstrated the effectiveness of practice-based training that integrates theoretical knowledge with hands-on simulations (Ul'zikri et al. 2025).

Literature studies support the idea that practical training is more effective in improving facilitator capacity than lectures alone. The observed improvement in competency is a clear indicator of the success of this community service program in improving the quality of cooperative facilitation in the field (Pakaya, Idris, and Pontooyo 2025).

**Participant Engagement and Enthusiasm**

Active participant engagement was a key indicator of the training's success. Many participants asked questions about challenges they faced in their respective cooperatives, including recording daily transactions, reporting member finances, and cash management. Group discussions provided opportunities for participants to exchange experiences and solutions, making the learning process contextual and practical (Effendi et al. 2025).

The analysis showed a positive correlation between participant engagement and their performance in the case study exercises. Participants who actively asked questions and participated in discussions tended to achieve a deeper understanding of transaction recording and financial statement preparation. This indicates that the interactive method significantly increased participant engagement and learning effectiveness (Hilda, Muflih Munazih, and Siti Kunarti 2025).

Furthermore, the high level of participant engagement reflects a real need in the field. Many facilitators previously lacked structured guidance on cooperative bookkeeping, making this training a valuable opportunity to gain relevant and practical knowledge. Thus, the participants' enthusiasm provides empirical evidence that practice-based training effectively addresses professional development needs (Eko Wijayanto, Eny Haryati, and Dian Ferriswara 2025).

### **Challenges and Obstacles in the Field**

Although the training improved participants' competencies, several challenges were encountered during implementation. Some cooperatives have unstructured administrative systems, making it difficult for facilitators to apply the bookkeeping methods learned during the training. This demonstrates that improving facilitator competency alone is insufficient without a well-organized internal system within the cooperative (Herkules Herkules et al. 2025).

Additional challenges include limited resources and facilities. Some facilitators lack access to adequate training modules or accounting tools, limiting the implementation of training materials. This underscores the importance of providing ongoing support and resources to ensure sustainable practices in the field (Wijayanto, Haryati, and Ferriswara 2025).

These challenges underscore the need for ongoing post-training mentoring and monitoring. Consistent implementation of training materials requires ongoing institutional support, user-friendly modules, and supervision to ensure tangible changes in cooperative management practices (Hamdani 2025).

### **Effectiveness of Training Approaches**

This training utilizes a combination of interactive lectures, case studies, and group discussions to provide a comprehensive learning experience. Analysis shows that this blended approach effectively enhances participant understanding. Interactive lectures facilitate understanding of core concepts, case studies provide practical applications, and group discussions enhance analytical and problem-solving skills (Fatimatuzzahro et al. 2025).

This approach allows participants not only to understand the theory but also to apply it in real-world contexts. Facilitators provide immediate feedback on participants' practical exercises, allowing for error correction and reinforcing understanding. This strengthens participants' readiness to apply the training material effectively in the field (Tomy Michael 2025).

The literature supports the idea that a blended training approach is more effective than a single-method approach. The results of this training show that integrating theory with practice significantly contributes to improving facilitator competency and cooperative financial management (Mufid and Aprillia Dwi Ardianti 2025).

## **CONCLUSION**

The Merah Putih Cooperative Facilitator Training in North Sulawesi demonstrated that a practice-based approach effectively improved facilitator competency and strengthened cooperative financial governance. The involvement of academics and alumni in developing practical training materials and providing hands-on guidance played a crucial role in the program's success. These findings provide empirical evidence that structured facilitator empowerment through practice-oriented training can result in significant improvements in the quality of cooperative management at the village and sub-district levels. Based on these findings, it is recommended that cooperative facilitators undergo further training and ongoing mentoring to strengthen their practical skills. Forhati North Sulawesi and academic institutions need to develop sustainable practice-based training modules with regular evaluations. Cooperatives are encouraged to adopt simple, consistent, and integrated bookkeeping systems to enhance transparency and accountability. Support from local governments or cooperative offices is crucial to expand the reach of practice-based training, ensuring that all facilitators in the province have adequate capacity.

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