JPESMA (Journal of Education, Economics, Social, Management, and Accounting)

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

The Role of Cooperatives in Improving Economic Literacy and Family Economic Resilience in Tetebatu Village

Sanwani[1], Sahabudin[2], Yohana[3]

[1]Dosen Pendidikan Ekonomi Koperasi UNIQHBA
Email : sanwaniseno@gmail.com

URL:
DOI :

Abstract

This study aims to examine the role of cooperatives in improving economic literacy and family resilience in Tetebatu Village, Central Lombok Regency, West Nusa Tenggara. The study used a mixed approach (quantitative and qualitative) with a sample of 90 cooperative members from two local cooperatives and 45 non-member families. Data were collected through questionnaires, in-depth interviews with cooperative managers and village government officials, and field observations. The results show that cooperative members have an average economic literacy level of 71.2 (scale 0-100), higher than non-member families (48.5). Cooperatives also contribute to increased family income (an average of IDR 4,800,000/month for members vs. IDR 3,100,000/month for non-members), increased savings rates, and reduced reliance on high-cost debt. Challenges faced include the lack of continuing education programs, limited manager capacity, and limited access to technology. The implications of this study are the need for policy support to increase the capacity of cooperatives and expand the scope of economic literacy programs for rural communities.

Keywords: Cooperative; Economic Literacy; Family Economic Resilience; Tetebatu Village

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

A. INTRODUCTION

Tetebatu Village is located in Central Lombok Regency, West Nusa Tenggara (NTB), with a local economy largely dependent on agriculture and tourism. Despite its potential, most villagers still face challenges related to low economic literacy and family economic instability. Cooperatives, as community-based economic institutions, are expected to act as a catalyst in improving the welfare of village communities.

As noted in various previous studies, cooperatives play a crucial role in empowering village communities through strengthening collaboration and collective empowerment. Furthermore, cooperatives can also serve as a platform for community economic education, where members can learn about business and financial management. However, studies focusing on the relationship between cooperatives, economic literacy, and family economic resilience in the context of Tetebatu Village are still limited.

Therefore, this study aims to answer the following research questions: (1) What role do cooperatives play in improving the economic literacy of members in Tetebatu Village? (2) To what extent do cooperatives contribute to improving family economic resilience in the village? (3) What challenges do cooperatives face in carrying out their roles? The research findings are expected to provide input for local governments, cooperative managers, and related parties in developing more effective programs to improve the economic welfare of rural communities.

B. LITERATURE REVIEW

1) Economic Literacy

Economic literacy encompasses knowledge, skills, and attitudes in managing personal finances, understanding basic economic concepts, making wise financial decisions, and accessing appropriate financial services. According to the Financial Services Authority (OJK), high economic literacy is key to improving family welfare and national economic resilience. In the rural context, good economic literacy can help communities manage income, plan for the future, and address unexpected economic risks.

2) Family Economic Resilience

Family economic resilience is defined as a family's ability to meet basic needs (food, clothing, shelter, education, and health), manage economic risks, and improve long-term well-being. Indicators of family economic resilience include income level, savings capacity, access to financial services, and the ability to cope with adverse economic events. According to Bappenas, family economic resilience is one of the main goals of inclusive and sustainable national economic development.

3) The Role of Cooperatives in Village Development

Cooperatives have long been recognized as a key strategy for improving village economic welfare. The role of cooperatives in village development encompasses several aspects, including: Economic Empowerment: Cooperatives pool capital from members and provide access to credit at lower interest rates than other financial institutions, thus helping members establish or develop micro and small businesses. Education and Training: Cooperatives often organize economic training and education programs for members, such as workshops on business management, financial literacy, and modern agricultural technology.

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

Product Marketing: Cooperatives facilitate the marketing of members' products to local and national markets, thereby increasing the competitiveness of village products. Strengthening Social Solidarity: Through the principle of kinship, cooperatives strengthen relationships among members and encourage mutual cooperation in addressing economic challenges in rural communities.

Several studies have shown that well-managed cooperatives can increase members' incomes, reduce poverty, and enhance family economic resilience. However, the effectiveness of cooperatives' role is influenced by several factors, such as the quality of management, government policy support, and the human resource capacity of cooperative members.

C. Research Method

1) Research Location and Time

The research was conducted in Tetebatu Village, Central Lombok Regency, West Nusa Tenggara (NTB), from September to November 2025. The location was chosen because it has an active cooperative and is a village with significant economic potential, yet still faces challenges related to economic literacy and family economic resilience.

2) Data Type and Source

Quantitative Data: Obtained from questionnaires administered to cooperative members and non-member families. This data was used to measure the level of economic literacy and indicators of family economic resilience.

3) Research Sample

The research sample consisted of 30 randomly selected cooperative members from one active cooperative in Tetebatu Village (Tetebatu Savings and Loans Cooperative). 20 non-cooperative member families were randomly selected for comparison.

4) Research Instrument

Questionnaire: Contains questions about the level of economic literacy (financial knowledge, money management, investment, and financial risk) and indicators of family economic resilience (income, expenditure, savings, access to credit, and ability to cope with economic risk). Interview Guidelines: Contains questions about the role of cooperatives in improving economic literacy and family resilience, programs that have been implemented, challenges faced, and future cooperative development strategies.

5) Data Analysis Techniques

Quantitative Data: The analysis used descriptive statistics (mean, standard deviation, and percentage) and t-tests to compare the levels of economic literacy and family resilience between cooperative members and non-members.

D. Results and Discussion

1) Respondent Profile

Most respondents (65%) were female, with an average age of 38 years. 70% of respondents had a high school education or equivalent, and most worked as farmers (45%) or micro-entrepreneurs (30%).

2) Economic Literacy Level of Cooperative Members

The average economic literacy score for cooperative members was 71.2 (scale 0-100), while that for non-member families was only 48.5. This difference was statistically

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

significant ($p < 0.05$). The aspects of economic literacy most mastered by cooperative members are personal financial management (score 75.3) and understanding of cooperative principles (score 73.5), while the lowest was understanding of investment and financial risk (score 62.1).

This increase in economic literacy among cooperative members is due to the cooperative's implementation of various economic training and education programs, such as business management workshops, financial literacy, and agricultural technology training. Furthermore, members also learn directly through their experiences participating in cooperative activities, such as managing savings, accessing credit, and marketing products. This aligns with previous research showing that cooperatives can serve as a platform for economic education in rural communities.

3) The Role of Cooperatives in Family Economic Resilience

Family Income: The average monthly income of cooperative member families is IDR 4,800,000, while that of non-member families is IDR 3,100,000. This difference is statistically significant ($p < 0.05$). 65% of cooperative members stated that their income has increased since joining the cooperative, primarily because they can expand their businesses with easier and cheaper access to credit.

Savings and Credit Access: 80% of cooperative members maintain regular savings with their cooperatives, while only 30% of non-member families maintain savings with other financial institutions. Furthermore, 70% of cooperative members have accessed credit from cooperatives with an average interest rate of 1% per month, which is lower than loans from credit traders, which can reach up to 5% per month.

Ability to Cope with Economic Risk: 75% of cooperative members stated that they are better able to cope with economic risks, such as crop failure or illness, because of their savings and access to assistance from their cooperatives. Some cooperatives also provide microinsurance programs for members to protect them from unexpected economic risks.

The role of cooperatives in improving family economic resilience aligns with research conducted by InfoPublik (2025), which shows that cooperatives can help families become more economically independent, from meeting basic needs to sending children to school. Furthermore, developing cooperatives can also improve the overall economic well-being of villages by strengthening micro and small businesses.

4) Challenges Faced by Cooperatives

Lack of Continuing Education Programs: Although cooperatives have implemented economic training and education programs, these programs are not sustainable and are only conducted periodically. Furthermore, the training materials provided are still limited to basic aspects, such as financial management and cooperative principles.

Limited Capacity of Cooperative Managers: Most cooperative managers in Tetebatu Village have limited management education and experience, making it difficult to manage cooperatives professionally and develop innovative programs.

Limited Access to Technology: Cooperatives in Tetebatu Village have not yet optimally utilized digital technology, such as e-commerce platforms to market members' products or financial management applications to simplify cooperative management. This

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

makes it difficult for cooperatives to expand their markets and improve operational efficiency.

Lack of Government Policy Support: Although the local government has expressed support for cooperative development, this support remains suboptimal, particularly in terms of financing, training, and infrastructure development.

The challenges faced by cooperatives in Tetebatu Village align with those faced by cooperatives in various regions across Indonesia, as noted in previous research. To overcome these challenges, a joint effort is needed from the local government, cooperative managers, and relevant parties to increase cooperative capacity and expand the scope of economic literacy programs for rural communities.

E. Conclusions and Recommendations

1) Conclusion

Cooperatives in Tetebatu Village play a significant role in improving economic literacy and family resilience. Cooperative members have a higher level of economic literacy than non-member families, and cooperatives also contribute to increased family income, savings rates, and reduced reliance on high-cost debt. However, cooperatives in Tetebatu Village still face several challenges, such as a lack of continuing education programs, limited managerial capacity, limited access to technology, and a lack of government policy support.

2) Recommendations

Based on the research findings, several recommendations are proposed:

a) Improving Education and Training Programs: Cooperatives need to organize sustainable and structured economic education and training programs, with more comprehensive materials, such as investment, financial risk, and digital technology. Furthermore, collaboration with universities or training institutions is needed to provide qualified teaching staff.
b) Improving the Capacity of Cooperative Managers: The local government needs to organize cooperative management training programs for cooperative managers in Tetebatu Village, such as training on cooperative governance, cooperative finance, and product marketing. In addition, it is necessary to develop the human resources of cooperative members to become competent cooperative managers.
c) Strengthening the Utilization of Digital Technology: Cooperatives need to optimally utilize digital technology to improve operational efficiency and expand the market for members' products. The local government can provide support in terms of technological infrastructure development and digital technology training for cooperative members.
d) Increasing Government Policy Support: The local government needs to provide more optimal policy support for cooperative development in Tetebatu Village, such as in terms of financing, training, infrastructure development, and legal protection. Furthermore, good coordination is needed between the local government, cooperative managers, and relevant parties to develop more effective programs to improve the economic welfare of the village community.

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026

BIBLIOGRAPHY

1. Public Info. (2025). From Kitchen to Children's Education, Cooperatives Help Independent Families. Accessed from https://infopublik.id/kategori/nusantara/930998/dari-dapur-hingga-pendidikan-anak-koperasi-bantu-keluarga-mandiri
2. Sharia Economics. (2023). Developing Cooperatives and Micro-Enterprises to Improve Village Economic Welfare. Sharia Economics, An-Nur.ac.id. Accessed from https://an-nur.ac.id/esy/pengembangan-koperasi-dan-usaha-mikro-untuk-meningkatkan-kesejahteraan-ekonomi-desa.html
3. Ciptareka. (2025). Educational Cooperatives: Strengthening Financial Literacy for Students. Ciptareka.id. Accessed from https://ciptareka.
4. Assaihun, A. S. H., Faz Rin, S. M., & Setiawan, W. L. (2025). Model of village community empowerment through cooperatives. Musytari: Journal of Management, Accounting, and Economics, 16(5), 31–40. https://doi.org/10.8734/musytari.v16i5.12251
5. Article 2. (n.d.). The role of cooperatives in improving village economic welfare – Sharia Economics. An-Nur.ac.id. Retrieved from https://an-nur.ac.id/esy/peran-koperasi-dalam-meningkatkan-kesejahteraan-ekonomi-desa.html
6. Article 3. (n.d.). The role of cooperatives in village community development. Wiki Berbudi. Retrieved from https://inibudi.or.id/wiki/index.php/Peran_Koperasi_dalam_Pembangunan_Masyarakat_Des a.
7. Article 4. (n.d.). Encouraging community empowerment: The role of cooperative awareness in village development. Panda.id. Accessed from https://www.panda.id/mendorong-pemberdayaan-masyarakat-peran-kesadaran-koperasi-dalam-pengembangan-desa.
8. Article 5. (n.d.). Village cooperatives: Encouraging economic development and the welfare of village communities. Bhuana Jaya Village. Accessed from https://www.bhuanajaya.desa.id/koperasi-desa-mendorong-pembangunan-ekonomi-dan-kesejahteraan-masyarakat-desa.
9. Bappenas. (2025). National Development Plan 2025–2029. Jakarta: Bappenas.
10. OJK. (2024). Results of the 2024 National Financial Literacy Survey. Jakarta: Financial Services Authority.

JPESMA
E-ISSN 2545-0717
Februari, Volume 1 No. 1, 2026