

Research Article

Implementation of the Merah Putih Cooperative Policy to Improve Community Economy in East Kotawaringin Regency

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Abstract. This study aims to analyze the implementation of the Merah Putih Cooperative policy in developing the community economy in East Kotawaringin Regency. This study uses a qualitative approach and is included in the descriptive research category. Data were obtained through observation, interviews, and documentation involving the local government, village government, cooperative administrators, and the community as research informants. The research findings indicate that the implementation of the Merah Putih Cooperative policy has been carried out through socialization activities, the establishment of cooperative institutional structures, and mentoring from the local government to the village government and community. Cooperatives have a positive influence on community economic growth, particularly in facilitating access to business capital, expanding the market for local products, and increasing community involvement in village economic activities. However, policy implementation still faces various challenges, such as a lack of human resources, limited community understanding of cooperatives, and limited capital and facilities to support cooperatives. Elements supporting policy implementation include support from the local government, community involvement, and the village economic potential that can be enhanced through cooperatives. Therefore, capacity building of cooperative institutions and continuous mentoring are needed so that cooperatives can grow independently and sustainably in improving the welfare of village communities.

Keywords: Capacity Building; Community Economy; Cooperative Policy; Local Government; Village Development.

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1. Introduction

The economic development of village communities remains one of the main agendas in Indonesia's national development to date (Laili, 2024). The government has implemented various empowerment programs, ranging from strengthening MSMEs, developing BUMDes, to revitalizing cooperatives as drivers of the people's economy (Safri et al., 2025). However, the reality on the ground shows that some rural communities still face problems of low access to capital, weak distribution of production results, dependence on middlemen, and limited capacity to manage community-based businesses (Anwas et al., 2026; Masyhuri, 2024). This situation results in unbalanced village economic growth and is unable to fully improve community welfare in a sustainable manner. In this situation, cooperatives are once again considered a vital tool for creating community economic independence based on the principles of cooperation, participation, and economic equality (Rizkian et al., 2024). In 2025, the Indonesian government launched the *Merah Putih* Cooperative program as part of its national strategy to strengthen the village economy and accelerate community-based economic transformation. This program was created to strengthen distribution networks, increase the value of village products, expand access to financing, and build a more inclusive and sustainable local economic system.

Merah Putih Cooperative program has attracted national attention because the government aims to establish thousands of village and sub-district cooperatives across Indonesia as drivers of the community economy (Salma, 2025). This cooperative focuses not only on lending but also serves as a distribution center for basic necessities, logistics services, storage, and marketing of agricultural products, as well as strengthening village food security. The government believes that village cooperatives can be an alternative to shortening the distribution chain, which has historically disadvantaged small communities, especially farmers and village entrepreneurs. Furthermore, cooperatives are also planned to create new jobs and increase the financial involvement of village communities. In its implementation, this program is supported by several ministries and local governments through strengthening regulations, financing, and mentoring cooperative institutions. This support demonstrates the government's view of cooperatives as a vital element in community-based economic development and strengthening villages as centers of new economic growth.

In East Kotawaringin Regency, the implementation of the *Merah Putih* Cooperative has begun to attract serious attention from the local government through outreach activities, the establishment of cooperative structures, and the construction of cooperative support facilities at the village and sub-district levels. The local government believes that this cooperative can function as a strategic tool to improve community life and strengthen the local economy, focusing on village potential. Several villages have begun implementing cooperative development as part of a national program to strengthen the rural economy. This situation demonstrates the local government's commitment to supporting the implementation of cooperative policies in a more concrete way. However, the implementation of a policy is fundamentally dependent not only on the existence of programs and regulations, but also influenced by the readiness of human resources, community participation, institutional capacity, coordination patterns between actors, and the cooperative's ability to meet the community's economic needs in a concrete manner. Therefore, it is interesting to examine the extent to which the implementation of the *Merah Putih* Cooperative policy can impact the economic improvement of the community in East Kotawaringin Regency.

Various previous studies have indicated that cooperatives play a crucial role in improving community welfare by strengthening the local economy, empowering MSMEs, and increasing access to financing for rural communities. Studies on cooperatives emphasize the efficiency of savings and loan cooperatives, agricultural cooperatives, and community-based cooperatives in increasing community income and strengthening social solidarity (Sari et al., 2025; Suprihandari et al., 2026). On the other hand, several studies also reveal that the implementation of cooperative policies often encounters various challenges, such as low quality human resources, weak organizational management, minimal member participation, and ineffective supervision and assistance from local governments (Machasin et al., 2025; Yu et al., 2025). However, many previous studies have focused on traditional cooperatives and have not addressed the implementation of the *Merah Putih* Cooperative program, a new government policy in the context of village economic development. Furthermore, studies on the implementation of cooperative policies in Kalimantan, particularly in East Kotawaringin Regency, are still very limited. Thus, there is a research gap indicating that studies on the implementation of the *Merah Putih* Cooperative policy in improving the local economy are suboptimal, particularly in analyzing the relationship between government policy, program implementation, and its impact on rural communities.

Based on this situation, this study offers a novel focus, focusing on the *Merah Putih* Cooperative as both an object of public policy analysis and a tool for empowering rural communities' economies in East Kotawaringin Regency. This study considers cooperatives not only as economic entities but also as a manifestation of government policy intervention in developing village-based community economies. The research's novelty lies in the analysis of policy implementation, encompassing aspects of policy communication, resources, implementer disposition, and bureaucratic structure within the *Merah Putih* Cooperative program, as well as its relationship to community economic development. This study also seeks to explain how the community reacted to the policy, the types of community participation in cooperatives, and the factors that support and hinder the successful implementation of the program at the local level. Therefore, this study aims to analyze the implementation of the *Merah Putih* Cooperative policy in improving the community's economy in East Kotawaringin Regency. It is

hoped that this study will provide academic and practical contributions to the development of cooperative-based village economic policies in Indonesia.

2. Theoretical Basis

The basic theory in this research is rooted in the understanding that the implementation of public policy is a crucial step in assessing the success of a government program in society (Singgir et al., 2025). Policy implementation is understood as the step of carrying out previously made decisions or policies so that the policy's objectives can be realized. According to Edwards III, policy implementation is a process influenced by four main variables: communication, resources, implementer attitudes, and bureaucratic structure (Mahardhani, 2023). Communication relates to how policies are clearly communicated to implementers and the intended community, to avoid differences of opinion in program implementation. Resources include the readiness of the workforce, funds, facilities, and authorities that support the success of the policy. The disposition of implementers reflects the commitment, attitude, and readiness of implementing actors to implement the policy, while the bureaucratic structure relates to the coordination and division of tasks among institutions. In the context of the implementation of the *Merah Putih* Village Cooperative, Edwards III's theory is highly relevant because it can explain how government policies are implemented in practice at the village and regional levels, including the interactions between local governments, cooperative administrators, and the community in implementing the program.

In addition to Edwards III's theory, understanding policy implementation can also be viewed from Grindle's perspective, which emphasizes that the success of policy implementation is influenced by the policy's content and the implementation context (Hasbi et al., 2021). The content of a policy includes the objectives, benefits, resources, and target groups stipulated in the policy, while the implementation context encompasses the social, economic, political, and institutional conditions within which the policy is implemented. According to Grindle, an effective policy will not necessarily be successful if it is not supported by adequate social and institutional conditions. In this study, Grindle's theory is significant because the implementation of the *Merah Putih* Cooperative is influenced not only by government regulations but also by village social conditions, local economic culture, the level of community involvement, and the capacity of the local government to foster cooperatives. East Kotawaringin Regency has diverse social and economic characteristics across regions, making the local context a crucial element in determining the success of implementing the village cooperative policy.

To address the research focus on improving the community's economy, this study also applies community empowerment theory as a foundation for analysis. According to Sujarwo et al. (2026), community empowerment is an effort to increase the capacity of communities to identify their needs, make decisions, and manage resources independently to improve their quality of life. Empowerment is not simply defined as economic support, but also as a process to increase community awareness, participation, and the ability to explore existing potential (Sumaryanti et al., 2025). In the context of cooperatives, community empowerment is realized through strengthening access to financing, increasing business capacity, developing distribution networks, and strengthening economic solidarity in rural communities. The *Merah Putih* Cooperative was founded with the intention of empowering the community economy, where the community is not only a beneficiary but also a key actor in cooperative management. Community empowerment theory is used to assess the extent to which the implementation of cooperative policies can increase community economic independence and encourage active village community involvement in local economic development.

Furthermore, this study also uses community-based economic development theory as a reference to understand the role of cooperatives in improving the rural economy. This concept emphasizes that economic growth depends not only on economic growth but also on active community participation in collective and sustainable management of local resources (Sulton et al., 2024). Amartya Sen believes that development should be interpreted as a process of increasing the capability of society to improve the quality of life, gain economic access, and have the freedom to determine their life choices (Naz, 2021). From this perspective, communities are seen not only as objects of development but also as primary subjects capable of developing local economies independently. Cooperatives play a vital role in community

economic development by increasing community access to capital, business distribution, product marketing, and strengthening local economic networks (Mahardhani, 2024; Prasetya, 2013). In the implementation of the *Merah Putih* Cooperative, this approach is relevant because cooperatives are intended not only as business entities but also as a tool to strengthen the economic capacity of village communities by applying the principles of participation, collaboration, and local economic sustainability. Therefore, community-focused economic development theory supports this research in exploring how the implementation of cooperative policies can expand community economic opportunities and improve welfare in a more inclusive manner in East Kotawaringin Regency.

Based on these theories, it is understandable that the implementation of the *Merah Putih* Cooperative policy in improving community economics is a complex process involving many elements. The success of policy implementation is not only determined by government regulations but also influenced by communication between stakeholders, resource readiness, institutional capacity, community participation, and regional socioeconomic conditions. In this study, the policy implementation theory of Edwards III and Grindle is applied to evaluate the implementation process of the village cooperative policy, while the theory of community empowerment and people's economy is used to analyze the policy's impact on improving the village community's economy. The integration of these theories is expected to provide a comprehensive analytical framework for understanding how the *Merah Putih* Cooperative is implemented in East Kotawaringin Regency, as well as explaining the factors that support and hinder the program's success in improving community welfare.

3. Research Methods

This study employs qualitative methods through descriptive research to delve deeper into the implementation of the *Merah Putih* Cooperative policy in community economic development in East Kotawaringin Regency. The qualitative approach was chosen because this research not only emphasizes policy outcomes but also explores the implementation process, interactions between actors, and the social conditions that occur on the ground (Pahleviannur et al., 2022). The research locations were purposively selected in several villages that have implemented the *Merah Putih* Cooperative program to ensure that researchers obtained data relevant to the study's focus. The data in this study were derived from primary and secondary data. Primary data were obtained through in-depth interviews with local government officials, cooperative administrators, village officials, and community members involved in cooperative activities. Secondary data were obtained from policy documents, government reports, cooperative archives, and various literature related to policy implementation and community economic empowerment. Data collection methods included observation, interviews, and documentation, resulting in a more comprehensive and mutually supportive data collection. In this analysis, this study applied an interactive analysis model developed by Huberman & Miles (2012), This includes data reduction, data presentation, and conclusion drawing continuously from the beginning to the end of the study. To ensure data validity, the researcher applied source and method triangulation techniques by comparing the results of interviews, observations, and documents obtained in the field. With these methods, this study is expected to present a comprehensive picture of the implementation of the *Merah Putih* Cooperative policy and the elements that influence its success in improving the standard of living of the people in East Kotawaringin Regency.

4. Results and Discussion

Implementation Of The *Merah Putih* Cooperative Policy In East Kotawaringin Regency

Research findings indicate that the implementation of the *Merah Putih* Cooperative policy in East Kotawaringin Regency has begun in stages through outreach, the establishment of a cooperative management structure, and institutional administrative assistance at the village level. Observations in several villages used as research locations revealed that relevant local government agencies actively coordinated with village governments to accelerate the formation of cooperatives as part of the national program to strengthen the rural economy.

Throughout implementation, village governments played a crucial role in encouraging residents to join cooperatives through village deliberation forums and direct community outreach activities. Interviews with village officials indicated that some residents welcomed the cooperative, believing it could meet the community's economic needs, particularly in terms of access to business capital and distribution of basic necessities. However, observations also revealed that community understanding of the function and mechanisms of cooperatives varied. Some still viewed cooperatives merely as a place for savings and loans, resulting in suboptimal community involvement in cooperative business development.

Furthermore, interviews with cooperative administrators indicate that policy implementation still faces several technical obstacles in the field. A lack of human resources is a major obstacle, particularly in cooperative administration and sustainable business program planning. Several cooperative administrators expressed a need for guidance on organizational management, financial management, and strategies to develop cooperative businesses so they can operate optimally. Observations also indicate that cooperative support facilities in several villages are still minimal, both in terms of operational facilities and access to technology for cooperative administration. Meanwhile, collaboration between the local government, village government, and cooperative administrators has begun, although it is not yet fully integrated. Cooperative members stated that this program brings new hope for strengthening the village economy, particularly in improving business access and expanding local economic opportunities based on village potential.

The results of this study indicate that the implementation of the *Merah Putih* Cooperative policy in East Kotawaringin Regency can be analyzed using Edwards III's policy implementation theory, which emphasizes four key variables: communication, resources, disposition, and bureaucratic structure. From a communication perspective, the local government has provided policy outreach to village governments and communities through various coordination forums and village deliberations. This communication is a crucial step in fostering public understanding of the objectives of the village cooperative policy. However, research shows that public understanding regarding information delivery remains uneven, resulting in differing views regarding the function of cooperatives. In terms of resources, policy implementation continues to face challenges related to human resources and supporting facilities for cooperatives. The success of the policy implementation demonstrates that regulations play a role not only in the regulation but also in the readiness of the implementing capacity at the local level. Meanwhile, in terms of disposition, the attitudes of village governments and cooperative administrators tend to support program implementation because they are perceived as strengthening the village economy. The bureaucratic structure involving local governments, village governments, and cooperative administrators also reflects a pattern of coordination in program implementation, although it still needs to be strengthened in terms of task allocation and technical assistance (Rizki et al., 2025).

In addition to Edwards III's theory, the implementation of the *Merah Putih* Cooperative policy can also be examined from Grindle's perspective, which states that successful implementation is influenced by the policy's substance and the implementation context. In terms of policy substance, the Red and White Cooperative program has a clear goal: to strengthen the village economy by developing collective businesses based on cooperatives. This policy also provides direct benefits to the community, particularly in increasing economic access and strengthening village business activities. However, in the implementation context, the socio-economic conditions of village communities in East Kotawaringin Regency present unique challenges. The limited public understanding of cooperatives and the limited capabilities of cooperative administrators are factors that influence the effectiveness of policy implementation. Furthermore, geographic factors and variations in economic potential between village areas also influence each village's ability to develop cooperatives independently. This indicates that policy implementation is strongly influenced by the local circumstances surrounding program implementation in the community (Mashudi et al., 2023).

Overall, the implementation of the *Merah Putih* Cooperative policy in East Kotawaringin Regency demonstrates significant potential for strengthening the rural economy. However, institutional strengthening, human resources, and community participation are still needed. The success of the policy's implementation depends not only on government direction but also on the ability of the implementers to build cooperation and community trust in

cooperatives (Fowler, 2018). In this situation, efficient communication, continuous mentoring, and capacity building of cooperative administrators are crucial elements to ensure that cooperatives not only exist administratively but also grow as productive and sustainable community economic institutions. Therefore, the implementation of the Red and White Village Cooperative policy must be understood as an ongoing process that requires support from the local government, village government, and active community involvement to maximize the achievement of the target of improving the community's economy.

The Role Of The *Merah Putih* Cooperative In Improving The Community's Economy

The research findings indicate that the presence of the *Merah Putih* Cooperative in various villages in East Kotawaringin Regency has begun to impact community economic activity, particularly for small business owners and individuals who previously faced limited access to business capital. Field observations indicate that the cooperative serves not only as a place for savings and loans but also as a distribution channel for residents' basic necessities and a marketing medium for village business products. Some interviewed residents stated that the cooperative makes it easier for them to obtain business loans compared to other formal financial institutions. The cooperative also provides opportunities for communities to promote local village products in a more structured manner. Interviews with village MSMEs indicate that the cooperative plays a role in reducing community dependence on middlemen and increasing community-based local economic activity. This situation illustrates that the cooperative is beginning to play a role as a driver of the village economy through a collaborative approach and community involvement.

In addition to providing economic access, the study also shows that the *Merah Putih* Cooperative is beginning to encourage increased community participation in joint economic activities at the village level. Observations indicate that people who previously ran businesses individually are now participating in cooperative activities, either as members, business managers, or distribution partners for village products. Interviews with cooperative administrators indicate that community participation increases as they begin to experience direct economic benefits, such as ease of meeting business needs, access to markets, and opportunities to earn additional income. In several villages, cooperatives have begun to provide new employment opportunities for residents, particularly in managing cooperative business units and distributing goods needed by the community. However, research also indicates that the effects of economic growth have not been felt equally. Some cooperatives are still in their early stages of development, so their economic benefits are still limited to specific community groups actively participating in the cooperative. Furthermore, limited business funds and the managerial capabilities of cooperative administrators remain obstacles to expanding the economic benefits of cooperatives to the wider community.

The research results show that the *Merah Putih* Cooperative plays a crucial role in increasing the economic capacity of village residents using a community-based economic approach. According to Amartya Sen, economic development should not only be seen in terms of increasing income, but also in terms of expanding the community's ability to access economic resources and improve their quality of life. He emphasized that development must provide opportunities for communities to develop their skills and make autonomous life choices. In this study, cooperatives function as a means for village communities to gain access to business capital, expand economic networks, and increase community economic capacity through collective business activities. In other words, cooperatives serve not only as economic institutions but also as a means to empower communities to increase village economic independence (Prasetya, 2013).

Furthermore, research shows that the community's economy improves through cooperatives due to their active participation in the management and utilization of cooperatives. Amartya Sen's development perspective places the community as the primary subject of development, not merely the recipient of economic support. In practice, village communities in East Kotawaringin Regency have begun to demonstrate their participation in cooperative development through membership and involvement in cooperative business activities. This involvement is a crucial element in developing a sense of ownership in the cooperative, thus motivating the community to support the program's sustainability. Cooperatives also offer

opportunities for communities to develop economic capabilities through productive business activities and economic collaboration among village members. This situation demonstrates that cooperatives can serve as a means of increasing community capacity in developing the local economy independently and sustainably (Ach Zakaria & Erik Kantona, 2025; Handayani et al., 2020).

Overall, the *Merah Putih* Cooperative plays a significant role in improving the economic well-being of communities in East Kotawaringin Regency, demonstrating its significant potential as a tool for community-based village economic development. Cooperatives not only facilitate economic access for communities but also enhance social solidarity and community participation in village development. However, for the benefits of cooperatives to be felt more widely, capacity building, management development, and ongoing support from the local government are needed. According to Amartya Sen, successful economic development is development that increases people's opportunities and abilities to live better lives (Gumelar & Qomar, 2025). Therefore, the success of the *Merah Putih* Cooperative is not only assessed by the number of existing cooperatives, but also by the extent to which cooperatives can increase the economic potential of the community, create job opportunities, and build the economic independence of village communities in a sustainable manner.

Supporting And Inhibiting Factors Of The Implementation Of The *Merah Putih* Cooperative Policy

Research findings indicate that the implementation of the *Merah Putih* Cooperative policy in East Kotawaringin Regency is driven by several factors that significantly influence the program's sustainability at the village level. Observations indicate that support from the local government is a crucial factor in accelerating the formation and development of village cooperatives. The local government proactively conducts outreach, administrative assistance, and coordination with the village government to ensure the cooperative program is implemented in accordance with established national policies. Furthermore, interviews with village officials revealed that support from village heads and community leaders helps increase community participation in cooperative activities. Cooperatives are more readily accepted by the community if the village government plays a direct role in the formation and oversight process. Another supportive aspect is the significant economic potential of villages, such as agriculture, plantations, and community micro-enterprises, which can be developed through cooperatives. In several villages, cooperatives have begun to be used as a means of distributing community products, creating new economic opportunities for villagers.

However, the research also identified several factors hindering the implementation of the *Merah Putih* Cooperative policy. Based on interviews with cooperative administrators, the main challenge faced is the lack of human resources to manage cooperatives, particularly related to administration, business management, and financial management. Some cooperative administrators still lack sufficient experience in managing cooperative economic organizations, resulting in slow progress in developing cooperative programs. Observations also indicate that some communities still lack understanding of the function of cooperatives and lack full trust in cooperative management due to negative experiences with previous cooperatives. Furthermore, a lack of working capital and operational facilities also hinders the development of cooperative business units. In many villages, geographic conditions and transportation access impact the distribution of goods and cooperative business activities. This situation results in ineffective implementation of cooperative policies, and the expected economic benefits are not shared equally by all villagers.

The research results can be analyzed using Edwards III's policy implementation theory, which states that successful policy implementation is influenced by communication, resources, behavior, and bureaucratic structure. In this study, supporting factors for implementation were evident in the existence of adequate communication between the local government, village government, and the community through village deliberations and outreach activities. Effective communication facilitates community understanding of the cooperative program's objectives and encourages community involvement in village cooperative activities. However, in terms of resources, policy implementation still faces significant challenges, particularly the limited capabilities of cooperative managers and the lack of supporting facilities.

Edwards III emphasized that without sufficient resources, policies will be difficult to implement effectively, even if they are well-designed. Furthermore, the attitudes or dispositions of implementers also influence policy implementation. In this study, the involvement of village government and cooperative administrators was a significant supporting element, while the lack of trust in cooperatives by some residents became a barrier to encouraging general community participation (Pasabiru, 2023).

Grindle emphasized that the success of implementation is influenced by the substance of the policy and the situation in which it is implemented (Mubarok et al., 2020). In terms of policy content, the Merah Putih Village Cooperative has a fairly clear goal: to improve the economic welfare of village communities through collective cooperative-based efforts. The central and local governments also support this policy, providing strong legitimacy for its implementation. However, in the context of implementation, the socioeconomic conditions of village communities are a significant factor in determining the program's success. Variations in community education levels, prior experience with cooperatives, and the village's geographic location influence the extent to which the community accepts the cooperative program. Grindle explained that policy implementation cannot be separated from the social realities of the communities where the policy is implemented. Therefore, the success of village cooperative implementation depends heavily on the ability of the government and cooperative administrators to adapt the program to the local conditions of village communities in East Kotawaringin Regency.

Overall, the factors influencing and hindering the implementation of the Red and White Village Cooperative policy indicate that the program's success depends not only on government policy but also on community readiness and the institutional capacity of cooperatives at the local level. Local government support, village government participation, and community economic potential are crucial assets in the development of village cooperatives. However, on the other hand, a lack of human resources, limited community understanding of cooperatives, and limited business capital remain challenges that must be addressed sustainably. In this context, implementing the cooperative policy requires ongoing mentoring, strengthening the capacity of cooperative administrators, and building community trust in cooperatives as collective economic institutions. Therefore, the success of the Red and White Village Cooperative is not only determined by the formation of cooperative institutions, but also by the cooperative's ability to grow independently and provide significant economic benefits to the village community.

5. Conclusions

The implementation of the *Merah Putih* Cooperative policy in East Kotawaringin Regency illustrates the government's efforts to strengthen the village economy through the development of community-oriented cooperatives. Policy implementation has been carried out through outreach, the establishment of cooperative institutions, and support from local and village governments in increasing community participation. Cooperatives have begun to demonstrate a positive impact on improving the community's economy, particularly in providing access to business capital, expanding local economic activities, improving the marketing of community products, and creating job opportunities for villagers. However, policy implementation has not been fully effective due to various challenges, such as a lack of human resources, low public understanding of cooperatives, a lack of business capital, and uneven distribution of cooperative institutional capacity across villages. The success of the program is influenced by effective communication between actors, support from local and village governments, community participation, and the ability of cooperative administrators to manage the cooperative organization and business sustainably. Therefore, it is crucial to strengthen the capacity of cooperative managers, provide ongoing mentoring, and forge closer collaboration between the government and the community so that the *Merah Putih* Cooperative can grow independently and improve the welfare of villagers in a sustainable manner.

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