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Early Implementation of the Koperasi Desa Merah Putih Program: A Qualitative Case Study in Pulai Payung Village, Mukomuko Regency

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ABSTRACT

This study examines the early implementation of the Koperasi Desa Merah Putih Program in Pulai Payung Village, Mukomuko Regency, focusing on the transition from formal establishment to operational performance. A qualitative single-case study used semi-structured interviews, observation, and document analysis. Informants were purposively selected from local government officials, village authorities, cooperative managers, registered members, and residents with direct knowledge of program implementation. Data were analyzed using Miles, Huberman, and Saldaña's interactive model and interpreted through the input, process, output, outcome, and impact dimensions. The findings show that the cooperative has obtained legal status, a Business Identification Number, and a Taxpayer Identification Number, but managerial competence, capital, business-unit development, and active member participation remain limited. Initial outcomes include improved institutional coordination, emerging collective economic initiatives, and gradual trust building. However, the program has not yet produced demonstrable impacts on household income, employment, price stabilization, or village economic transformation because implementation remains at an early stage. The study identifies an implementation gap between administrative compliance and substantive community benefits, indicating the need for sustained mentoring, transparent governance, member activation, and impact-oriented monitoring.

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1. Introduction

The Koperasi Desa/Kelurahan Merah Putih (KDMP/KKMP) Program was introduced through Presidential Instruction No. 9 of 2025 to accelerate the establishment of village- and urban-village-level cooperatives across Indonesia. The policy created a rapid implementation mandate: local governments and village administrations were required not only to establish legal entities but also to develop viable organizations, business units, and member participation within a short period. This distinction is important because formal registration represents only the first stage of implementation, whereas program effectiveness depends on whether newly established cooperatives can operate, mobilize members, and generate community benefits.

The program's funding framework has changed since its initial rollout. Minister of Finance Regulation No. 49 of 2025 previously regulated loan procedures for KDMP/KKMP. It was subsequently revoked and replaced by Minister of Finance Regulation No. 15 of 2026, effective from 1 April 2026, which governs the disbursement of General Allocation Funds, Revenue Sharing Funds, or Village Funds for the accelerated construction of outlets, warehouses, and supporting facilities for KDMP/KKMP. The regulation allows financing of up to IDR 3 billion per outlet, with a six percent annual interest or profit-sharing rate and a financing period of 72 months. This regulatory shift expands implementation responsibilities beyond cooperative legalization to the readiness of physical facilities, financing governance, and repayment arrangements (Ministry of Finance of the Republic of Indonesia, 2026).

Mukomuko Regency provides a relevant setting for examining this early implementation phase. In 2025, the regency had 204,560 residents distributed across 15 districts, 148 villages, and three urban villages. BPS recorded 208 active cooperatives, including 36 in Ipuh District, where Pulai Payung Village is located (BPS-Statistics Mukomuko Regency, 2026). However, regional implementation of the KDMP Program remained uneven. As of April 2026, only three of the regency's 151 villages and urban villages had begun operating cooperative business activities, indicating a substantial distance between the establishment mandate and operational readiness (Mukomuko Regency Government, 2026).

Pulai Payung Village illustrates this implementation tension. Field evidence shows that its Koperasi Desa Merah Putih completed core administrative requirements, including legal-entity registration, a Business Identification Number (NIB), and a Taxpayer Identification Number (NPWP). Nevertheless, legal readiness coexisted with limited managerial experience, restricted initial capital, low active member participation, underdeveloped business activities, and community distrust shaped by memories of unsuccessful Village Unit Cooperatives (KUD). These conditions make Pulai Payung an analytically useful case for examining how a newly established cooperative moves from administrative compliance toward substantive operation.

Existing studies on the Koperasi Desa Merah Putih Program largely discuss legal formation, community socialization, institutional assistance, governance prospects, and strategies for rural economic empowerment (Amelia, 2025; Firdaus, 2025; Salsabil et al., 2025; Saputri & Hardiyan, 2025; Sukarno et al., 2025). Collectively, these studies identify human-resource capacity, participation, trust, capital, and coordination as recurring challenges. However, they generally assess isolated stages of establishment or discuss the program's expected benefits, rather than tracing whether inputs and implementation processes produce operational outputs, early outcomes, and observable impacts within a single village case.

The substantive gap is therefore not merely the use of a different theory or research location. What remains insufficiently explained is the implementation gap between rapid administrative establishment and the slower production of functioning business services and measurable socio-economic benefits. This gap is particularly important in the early phase of a national program, when legal compliance may be reported as success even though participation, managerial capacity, business viability, and impact have not yet developed. Examining this disconnect can clarify which implementation conditions enable or prevent formal outputs from becoming meaningful community outcomes.

Accordingly, this study aims to analyze the early implementation of the Koperasi Desa Merah Putih Program in Pulai Payung Village, Mukomuko Regency, across the dimensions of input, process, output, outcome, and impact. Specifically, it examines the adequacy of institutional resources, the quality of implementation and community engagement, the immediate achievements produced, the early benefits experienced, and the extent to which broader socio-economic impacts have emerged. The study contributes an empirically grounded explanation of administrative-substantive implementation gaps and offers practical recommendations for strengthening village cooperative governance during the program's formative stage.

2. Method

This study employed a qualitative single-case study design to examine the early implementation of the Koperasi Desa Merah Putih Program in Pulai Payung Village, Ipuh District, Mukomuko Regency, Bengkulu Province. A case-study design was selected because the program was investigated within its real-life institutional and community context, where implementation processes, actor interactions, and local conditions could not be separated from the phenomenon being studied (Yin, 2018).

Pulai Payung Village was selected purposively because its Koperasi Desa Merah Putih had completed the principal legal and administrative stages and had begun initial organizational and business activities, while still facing constraints in management, financing, participation, and public trust. The case therefore represents an information-rich setting for examining the transition from formal establishment to operational performance. Regency-level data and officials were used to situate and verify the village case, but the unit of analysis was the implementation of the program in Pulai Payung Village.

The analytical framework was adapted from Hans Hochholzer's program theory as presented in E. Hetzer (2012), which evaluates implementation through five interconnected dimensions: input, process, output, outcome, and impact. Input covered regulations, human resources, facilities, and financial resources. Process examined socialization, village deliberation, legalization, coordination, and organizational management. Output concerned immediate achievements such as legal status, membership development, and initial business activities. Outcome focused on early changes in access, participation, trust, collective capacity, and economic opportunities. Impact assessed whether broader and more durable changes in income, employment, price stabilization, local supply chains, or village economic transformation could already be identified.

Informants were selected purposively based on their direct role, experience, or knowledge of the program. The inclusion criteria were: (1) Cooperative Office officials who were involved in socialization, facilitation, legalization, supervision, or mentoring; (2) Pulai Payung Village officials who participated in village deliberations or institutional establishment; (3) cooperative chairpersons or managers actively responsible for administration, finance, membership, or business development; (4) registered members who had participated in meetings, contributions, or cooperative services; and (5) village residents who were eligible to join but remained inactive or hesitant, enabling the study to capture barriers related to participation and trust. Informants were included only when they were willing to participate and could provide first-hand information relevant to at least one implementation dimension.

Data were collected from primary and secondary sources through semi-structured interviews, direct observation, and document analysis. Interviews explored resource readiness, implementation procedures, managerial practices, participation, trust, business development, early benefits, and perceived impacts. Observation focused on organizational activities, cooperative facilities, member interaction, and the operational condition of business units. Documentary evidence included deeds of establishment, legal-entity certificates, NIB and NPWP documents, village-deliberation records, organizational documents, activity reports, relevant regulations, and regional statistical data.

The trustworthiness of the findings was strengthened through source and methodological triangulation. Statements from government officials, village authorities, cooperative managers, members, and non-participating residents were compared to identify convergence and divergence. Interview evidence was also checked against observations and official documents. Throughout data collection and analysis, emerging interpretations were repeatedly verified against the available evidence to reduce unsupported conclusions and distinguish formal administrative achievements from actual operational and socio-economic changes.

Data analysis followed the interactive model of Miles, Huberman, and Saldaña (2014), comprising data condensation, data display, and conclusion drawing and verification. Interview transcripts, observation notes, and documents were coded according to the five implementation dimensions while allowing additional categories to emerge from the data. Evidence was then organized into case narratives that compared planned requirements, completed activities, operational realities, early benefits, and absent or emerging impacts. Conclusions were developed iteratively and verified across sources to ensure that the final interpretation accurately represented the Pulai Payung Village case.

3. Results And Discussion

3.1. Input: Institutional Readiness and Resource Capacity

The input dimension evaluates the availability and adequacy of resources required to support program implementation, including regulatory frameworks, human resources, institutional facilities, and financial capacity. The findings indicate that the implementation of the Koperasi Desa Merah Putih Program in Pulai Payung Village has been supported by a relatively strong institutional foundation. At the regulatory level, implementation is guided by Presidential Instruction No. 9 of 2025 and the updated financing provisions in Minister of Finance Regulation No. 15 of 2026. At the local level, facilitation is coordinated by the Mukomuko Regency Department of Industry, Trade, Cooperatives, and MSMEs. Institutional support has been demonstrated through continuous socialization, technical assistance, cooperative establishment, and facilitation of legal registration, enabling cooperatives to obtain legal entity status, Business Identification Numbers (NIB), and Taxpayer Identification Numbers (NPWP). These achievements indicate that the government has successfully fulfilled the formal institutional requirements necessary for program implementation.

Nevertheless, the findings reveal that administrative readiness has not been fully accompanied by sufficient organizational capacity. Most cooperative managers were elected through village deliberation forums and demonstrated a strong commitment to developing the newly established cooperatives. However, many lacked prior experience in cooperative governance, financial management, and business planning. As a consequence, several managerial functions, including administrative management, business planning, and the development of productive business units, remain at an early stage. Financial resources also constitute a significant challenge because most cooperatives are newly established and continue to rely on limited initial capital, restricting their ability to diversify business activities.

From Hans Hochholzer's perspective, adequate inputs represent a prerequisite for effective program implementation but do not automatically guarantee program success. The Pulai Payung case demonstrates that regulatory support and institutional legitimacy have been established; however, human resource quality and financial sustainability remain critical constraints. This finding reinforces previous studies emphasizing that the effectiveness of rural cooperatives depends not only on institutional establishment but also on managerial competence and organizational capacity (Saputri & Hardiyan, 2025). Therefore, strengthening managerial capabilities through continuous training, mentoring, and institutional assistance should become a strategic priority to ensure that formal institutional readiness can be translated into effective cooperative performance.

3.2. Process: Policy Implementation and Community Engagement

The process dimension assesses how available resources are mobilized and translated into operational activities to achieve the objectives of the Koperasi Desa Merah Putih Program. The findings demonstrate that program implementation in Pulai Payung Village followed the procedures established by the central government, encompassing program socialization, cooperative establishment, institutional legalization, and organizational management. These stages were facilitated through close collaboration between the Regency Government, village administrations, and cooperative management boards, indicating a coordinated implementation process across different levels of government.

Program socialization constituted the initial stage of implementation and was conducted through village meetings, community consultations, and technical guidance sessions involving local government officials and cooperative managers. These activities were intended to enhance public understanding of the functions and potential benefits of village cooperatives as community-based economic institutions. In addition, village deliberation meetings were used to appoint cooperative management boards and to build consensus regarding organizational structures and operational priorities. This participatory mechanism reflects the government's effort to encourage local ownership and democratic governance during the establishment of the cooperatives.

Despite these efforts, field findings reveal that community engagement remains below expectations. Although most residents were aware of the program, this awareness did not consistently translate into active participation. Interviews suggest that many community members continue to associate cooperatives with the unsuccessful experiences of the former Village Unit Cooperatives (KUD), resulting in persistent skepticism toward newly established cooperative institutions. Consequently, some residents preferred to observe the development of the cooperative before deciding to become active members. This finding suggests that information dissemination alone is insufficient to foster community participation when historical experiences continue to shape public perceptions.

The implementation process has also been characterized by relatively transparent organizational management. Cooperative managers perform their responsibilities according to the established organizational structure, while major decisions are generally reached through deliberation involving cooperative members. Such practices contribute to organizational accountability and gradually strengthen members' confidence in cooperative governance. Nevertheless, managerial capacity remains uneven, particularly in business planning, financial administration, and operational management, limiting the effectiveness of organizational performance during the early stage of implementation.

Within Hans Hochholzer's framework, the process dimension extends beyond procedural compliance by emphasizing the quality of interactions among implementing institutions, program beneficiaries, and available resources. The findings indicate that the implementation process has largely complied with administrative requirements; however, procedural success has not yet been fully translated into meaningful community participation. This observation supports previous studies arguing that successful cooperative development depends not only on institutional arrangements but also on continuous community engagement, organizational learning, and effective facilitation by government agencies (Saputri & Hardiyan, 2025). Furthermore, the persistence of public distrust corroborates Roza's (2024) argument that rebuilding social trust is a gradual process requiring transparent governance and consistent organizational performance. Therefore, strengthening participatory communication, expanding mentoring programs, and improving managerial competencies are essential for ensuring that the implementation process contributes to the long-term sustainability of the Koperasi Desa Merah Putih Program.

3.3. Output: Immediate Program Achievements and Institutional Performance

The output dimension refers to the immediate and measurable results generated through program implementation. In the context of the Koperasi Desa Merah Putih Program, outputs can be observed through the establishment of legally recognized cooperatives, membership development, and the initiation of cooperative business activities. The findings demonstrate that the program has successfully achieved its primary administrative targets in Mukomuko Regency, particularly in establishing village cooperatives with complete institutional legitimacy.

One of the most significant achievements is the successful establishment of the Koperasi Desa Merah Putih in Pulai Payung Village. The cooperative possesses a formally recognized organizational structure and has completed all required legal and administrative procedures, including legal entity registration, the acquisition of a Business Identification Number (NIB), and a Taxpayer Identification Number (NPWP). These accomplishments indicate that the local government has effectively translated national policy into institutional practice at the village level. From an administrative perspective, these achievements reflect successful policy execution and demonstrate the government's commitment to strengthening rural cooperative institutions.

Membership growth also represents a positive program output. Since the establishment of the cooperative, community interest in becoming cooperative members has gradually increased. However, field evidence suggests that membership expansion has not yet been accompanied by proportional participation in cooperative activities. Many registered members continue to adopt a passive role, while others remain hesitant to fully engage because they are waiting to observe the cooperative's long-term performance. This finding suggests that quantitative membership growth alone should not be interpreted as evidence of organizational effectiveness, as active participation remains essential for sustaining cooperative development.

Another important output is the initiation of several cooperative business units designed to meet local economic needs. Although these business activities remain relatively limited in scale, they demonstrate that the cooperative has progressed beyond formal institutional establishment toward performing its economic functions. Nevertheless, business expansion continues to be constrained by limited financial capital, insufficient managerial experience, and relatively low utilization of cooperative services by members. These challenges reduce the cooperative's ability to generate sufficient economic value during the early implementation phase.

Within Hans Hochholzer's program framework, outputs represent the direct products of implementation rather than the broader social or economic changes expected from the program. The findings therefore indicate that the Pulai Payung cooperative has produced tangible institutional outputs, particularly in terms of legal establishment and organizational formation. However, these achievements should be interpreted with caution because institutional establishment does not necessarily guarantee organizational effectiveness or sustainable community benefits. This distinction is particularly important in public program evaluation, where successful administrative performance may coexist with limited substantive achievements.

These findings are consistent with previous studies emphasizing that cooperative development should not be evaluated solely through the number of organizations established but also through their operational capacity and ability to deliver meaningful economic services to members (Saputri & Hardiyan, 2025). Accordingly, the Mukomuko experience illustrates that strengthening cooperative performance requires moving beyond institutional formation toward improving managerial professionalism, expanding productive business units, and encouraging active member participation. Such efforts are essential for transforming administrative outputs into sustainable economic outcomes capable of supporting long-term rural development.

3.4. Outcome: Emerging Socio-Economic Benefits and Community Empowerment

The outcome dimension examines the intermediate changes experienced by program beneficiaries following implementation. Unlike outputs, which refer to immediate institutional achievements, outcomes reflect the extent to which the Koperasi Desa Merah Putih Program has begun to influence the socio-economic conditions of rural communities. The findings demonstrate that the program has generated several positive developments, although these changes remain at an early stage and vary across community members.

One of the most visible outcomes is the gradual improvement in access to economic opportunities through cooperative services. The establishment of the cooperative has provided community members with a formal institution capable of facilitating productive economic activities and supporting local entrepreneurship. Although the scale of business operations remains limited, the cooperative has begun to function as a community-based economic institution that encourages members to organize economic activities collectively rather than individually. This institutional presence represents an important step toward strengthening rural economic resilience.

The program has also contributed to fostering greater economic self-reliance within the village. Through the cooperative, local residents are encouraged to utilize existing economic resources collectively and to participate more actively in village-based economic development. Rather than positioning the community solely as beneficiaries of government assistance, the program promotes their role as active participants responsible for managing and developing local economic potential. This shift reflects the broader objective of cooperative development, which emphasizes community empowerment through participatory economic governance.

Another important outcome identified in this study is the gradual strengthening of social capital. The process of establishing the cooperative through village deliberation meetings has created opportunities for communication, collaboration, and collective decision-making among community members. These participatory processes have reinforced values of mutual cooperation, shared responsibility, and democratic governance, all of which are fundamental principles of the cooperative movement. Consequently, the cooperative functions not only as an economic institution but also as a social platform that facilitates collaboration among villagers.

Nevertheless, the findings indicate that public trust remains an important challenge. Many residents continue to associate cooperatives with the failures of the former Village Unit Cooperatives (KUD), leading to cautious attitudes toward active membership and participation. Although transparency in cooperative management has gradually improved public confidence, trust recovery remains a long-term process that depends on consistent organizational performance and tangible economic benefits. This finding suggests that institutional legitimacy established through legal recognition alone is insufficient to rebuild community confidence; sustained organizational credibility must also be demonstrated through accountable governance and successful business performance.

From Hans Hochholzer's perspective, these findings indicate that the outcome dimension has begun to emerge, although its achievements remain partial rather than fully realized. The program has successfully created initial conditions for community empowerment, strengthened local institutions, and encouraged collective economic participation. However, the transformation of these early achievements into substantial improvements in household welfare requires continued organizational development, managerial strengthening, and active community involvement.

These findings support previous research emphasizing that sustainable cooperative development depends not only on institutional formation but also on community participation, organizational learning, and continuous government facilitation (Saputri & Hardiyan, 2025). Furthermore, the gradual recovery of public trust observed in Pulai Payung Village reinforces Roza's (2024) argument that trust constitutes a critical social asset influencing cooperative sustainability. Therefore, maintaining transparent governance, strengthening managerial capacity, and expanding community engagement should remain central priorities to ensure that the program's initial outcomes evolve into long-term socio-economic improvements for rural communities.

3.5. Impact: Limited Evidence of Broader Socio-Economic Change

The impact dimension assesses broader and more durable changes that can reasonably be attributed to the program, including improvements in household income, employment creation, price stabilization, local supply chains, and village economic transformation. In the Pulai Payung case, such impacts could not yet be demonstrated. The cooperative remained in an early operational phase, its business units were limited, and participation had not reached a level capable of producing measurable village-wide economic change.

The absence of demonstrable impact does not indicate that the program has no value; rather, it reveals a time and capacity gap between institutional establishment and socio-economic transformation. The most visible changes were still preliminary: a new legally recognized economic institution had been created, coordination among village actors had increased, and some residents had begun considering collective business activities. These developments constitute enabling conditions for future impact, but they should not be reported as evidence of increased welfare without income, employment, service-use, or market data.

Viewed through Hans Hochholzer's framework, the case shows that strong formal outputs can coexist with weak or unverified impacts. Legal status, NIB, NPWP, organizational structures, and initial business planning are necessary achievements, but they do not automatically improve livelihoods. The conversion of outputs into impact depends on managerial competence, adequate capitalization, active membership, viable business units, transparent governance, and sustained use of cooperative services.

Impact-oriented implementation therefore requires a baseline and periodic monitoring of indicators such as active membership, transaction volume, business revenue, member income, jobs created, local-product absorption, service utilization, and changes in distribution costs or consumer prices. Without these indicators, evaluation risks equating administrative completion with program success. For Pulai Payung Village, the immediate policy priority is to consolidate organizational and business capacity while establishing evidence systems that can determine whether early institutional gains eventually produce durable community benefits.

4. Conclusion

This study analyzed the early implementation of the Koperasi Desa Merah Putih Program in Pulai Payung Village through the dimensions of input, process, output, outcome, and impact. The case demonstrates a clear implementation gap. Regulatory support, legal status, NIB, NPWP, organizational structures, and initial business activities have established the program's formal foundation. However, limited managerial competence, capital, active member participation, business development, and public trust continue to restrict operational performance.

The findings show that early outcomes are primarily institutional and social rather than economic. The program has created a platform for coordination, collective initiative, and gradual trust building, but broader impacts on income, employment, price stabilization, and village economic transformation are not yet demonstrable. This distinction confirms that administrative outputs should not be treated as equivalent to substantive outcomes or long-term impacts.

Practically, the cooperative requires sustained managerial mentoring, transparent financial and membership governance, viable business planning based on local demand, active member engagement, and clear coordination with village and regency institutions. Monitoring should move beyond legal documents and count indicators to include transactions, service use, revenue, employment, member income, and local-market effects. Future research should compare multiple village cases and follow the program longitudinally to determine when and under what conditions early institutional achievements develop into measurable socio-economic impacts.

Declaration of Conflicting Interest

The authors declare that there are no conflicts of interest regarding the research, authorship, and publication of this article.

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