



Volume 6	Issue 1	July (2026)	DOI: 10.47540/ijqr.v6i1.2788	Page: 89 – 99
----------	---------	-------------	------------------------------	---------------

Implementation of the Red and White Village Cooperative program in Bekasi City: opportunities, challenges, and strategies

Muhammad Randi Yudhistira

Public Sector Accounting Study Program, Politeknik Keuangan Negara STAN, Indonesia

Corresponding Author: Muhammad Randi Yudhistira; Email: muhammadrandiyudhistira@gmail.com

ARTICLE INFO

Keywords: IFAS-EFAS, Policy Implementation, Red and White Cooperative, SWOT Analysis.

Received : 28 May 2026

Revised : 27 July 2026

Accepted : 29 July 2026

ABSTRACT

Red and White Cooperative Program is a national initiative launched on July 21, 2025, to strengthen the people's economy based on villages and villages. As a buffer city with the highest GDP in West Java (IDR 129.35 trillion in 2024) but facing a spike in poverty (129,540 people as of March 2025), Bekasi City recorded implementation achievements that lag behind the surrounding areas. This paradox is even more prominent considering that KKMP at the village level should have a greater chance of implementation because it does not intersect with Village-Owned Enterprises (BUMDes) as happens at the village level. This research aims to identify the main opportunities and challenges and formulate a strategy for the implementation of the KKMP program in Bekasi City. Using a qualitative approach with a case study method, data was collected through in-depth interviews with six key informants as well as qualitative questionnaires to 10 respondents from six cooperatives. The analysis uses a SWOT framework quantified through the IFAS-EFAS matrix, based on the theory of Rogers' Innovation Diffusion (2003) and the Implementation of the Van Meter & Van Horn Policy. IFAS-EFAS mapping puts KKMP at coordinates $(-0.289; -0.151)$ in the W-T Quadrant, with five recommended integrated strategies: policy advocacy, strengthening legality, cluster-based organizational structuring, operational efficiency, and member market segmentation.

INTRODUCTION

Indonesia's economic system based on Pancasila places the equitable distribution of development results as a fundamental goal. Cooperatives, as a form of family-based economic institution mandated by Article 33 of the 1945 Constitution, are present as an instrument to realize local economic independence. It is in this context that the Red and White Cooperative program was launched nationally by President Prabowo Subianto on July 21, 2025, in Klaten Regency, by simultaneously inaugurating 80,081 cooperatives throughout Indonesia based on Presidential Instruction Number 9 of 2025.

The city of Bekasi is an interesting context to be researched because of the paradox inherent in its condition. On the one hand, Bekasi City is the city with the largest GDP in West Java Province, reaching IDR 129.35 trillion in 2024 with a growth

rate of 5.19% (Central Statistics Agency of Bekasi City, 2025). In fact, in the second quarter of 2024, Bekasi City's GDP had reached IDR 279 trillion, surpassing the city of Bandung as the provincial capital. On the other hand, the poverty rate has actually increased from 128.84 thousand people in March 2024 to 129.54 thousand people in March 2025, which indicates that it is not running the trickle-down effect optimally (Todaro & Smith, 2020). This phenomenon emphasizes the urgency of grassroots economic empowerment programs such as KKMP.

More importantly, the achievement of KKMP implementation in Bekasi City is significantly behind compared to the surrounding areas. Central Java Province recorded 8,523 units of KDMP with 3,891 units operating as of October 2025. Bekasi Regency, which is a direct neighbor, already has a national pilot KDMP with eight active business

outlets (Nur et al., 2025). The city of Bandung has operated 36 KKMP units, while the city of South Tangerang has a national pilot KKMP with 600 active members. On the other hand, in Bekasi City, only the Cikiwul KKMP is actually actively operating out of the 57 existing villages.

This paradox is even sharper when considering that KKMP at the sub-district level should have a greater opportunity for implementation than KDMP at the village level. In the village, KDMP intersects with BUMDes, which have been operating for more than a decade based on Law No. 6 of 2014. In the village, there are no equivalent grassroots economic institutions, so the KKMP enters a relatively empty institutional space. This is the anomaly that makes Bekasi City attractive as an object of empirical research.

Previous research has mapped the challenges of KDMP/KKMP through literature review (Aprilis & Zulkarnain, 2025; Ariandy et al., 2025) and the study of agricultural cooperatives in rural areas (Manullang, 2024), but there has been no empirical research that specifically examines the implementation strategy of KKMP in large urban areas such as Bekasi City. Aprilis & Zulkarnain (2025) identify three categories of KKMP challenges (technical, social, and regulatory) as well as three categories of opportunities (structural-institutional, local economy, and technological), but without quantitative weighting from empirical field data. This research is here to fill this gap.

The analytical framework of this research rests on two theories. First, the theory of Innovation Diffusion Rogers (2003) explained that the adoption of policy innovation is influenced by four elements, namely innovation itself, communication channels, time, and social systems. In the context of KKMP, the slow adoption in Bekasi City can be attributed to high innovation complexity and Relative Advantage, which have not been proven in the urban context. Second, the theory of Policy Implementation by Van Meter & Van Horn (1975) emphasizes six variables that determine the success of implementation, namely policy standards and objectives, resources, communication between organizations, characteristics of implementing agents, socio-economic conditions, and implementing dispositions.

Conceptually, the International Co-operative Alliance (2017) defines a cooperative as an

autonomous association that is democratically owned and controlled by its members, with the principle of One Member, One Vote that distinguishes it from capital-oriented business entities. Sexton (1986) Views cooperatives as a form of Joint Action economic actors are weak in expanding collective bargaining power. In the context of KKMP, the distribution function of basic necessities and micro savings and loans has the potential to cut the middleman chain and reduce transaction costs for the lower middle class (Utami et al., 2024). Beam (2024) added that MSMEs in the service sector actually see greater opportunities in non-digital classic cooperatives that strengthen individual members, findings that are relevant for micro business actors in Bekasi City that have not been served by formal financial institutions.

SWOT analysis, quantified through the IFAS-EFAS matrix (Primadini & Gunadi, 2023; Suri et al., 2025) used as a mapping tool for the strategic position of the KKMP to formulate a contextual implementation strategy, with the objectives: (1) identifying key opportunities, (2) identifying the main challenges, and (3) formulating a strategy for the implementation of the KKMP program in Bekasi City.

METHODS

This study uses a descriptive qualitative approach with a case study method. Although this study utilizes numerical weighting to calculate the IFAS-EFAS matrix, it does not employ a mixed-methods approach. The quantification is a 'quantitizing' technique used strictly to transform qualitative consensus and expert judgments from the interviews into a measurable strategic position within the SWOT Cartesian diagram, thereby remaining entirely within a qualitative paradigm. Qualitative research is descriptive and analytical, where descriptive means describing and describing the events, phenomena, and social situations being researched. The descriptive qualitative method is a method that describes and explains what the occurrence of the object being studied is based on the situation and conditions when the research is conducted. An inductive approach is applied, where researchers start from the experience of informants in the field, rather than from a specific hypothesis. The location of the research is the Bekasi City Regional Government, with a focus on the

Cooperatives and SMEs Office and KKMP that have been operating. The research was carried out from September 2025 to April 2026.

Primary data collection was carried out through two instruments: (1) semi-structured in-depth interviews with six key informants using heterogeneous purposive sampling to obtain the perspectives of regulators, operators, and

academics; and (2) semi-open qualitative questionnaires distributed to registered KKMP administrators in Bekasi City. A total of 10 respondents from six cooperatives in five sub-districts were successfully reached. All interviews were recorded and transcribed verbatim using *turboscribe.ai* assistance, then analyzed using NVivo.

Table 1. Research Informant Profile

Code	Position/ Institutions	Role	Date
PD.01	PIC KKMP, Bekasi City Cooperatives & SMEs Office	Regulator/Policy Implementer	27 Jan 2026
KK.01	Chairman of the Board of Directors of KKMP Cikiwul	Active KKMP Operator	Feb 4, 2026
KK.02	Members of KKMP Cikiwul	Beneficiaries	Feb 4, 2026
KK.03	Chairman of the Bantargebang KKMP Board	KKMP Operators Are Not Yet Active	29 Jan 2026
DS.01	PKN STAN Lecturer (Cooperative Expert)	Expert Judgment	30 Jan 2026
DS.02	Lecturer of the Bekasi Private University, Chairman of Dekopin Daily	Expert Judgment	18 Feb 2026

Source: Author's Work

Data analysis procedures follow an interactive model by Miles et al. (2014), which consists of data condensation, data presentation, and conclusion drawing and verification. Coding is done in two cycles: First-cycle coding using a deductive approach based on research variables, and second-cycle coding to form a more abstract theme pattern. The SWOT analysis was then quantified through the IFAS-EFAS matrix using the formula by Primadini & Gunadi (2023), where the coordinates of the Cartesian diagram are obtained from: X-axis= (Total Score Strengths - Total Score Weaknesses)/2, and the Y-axis = (Total Score Opportunities - Total Score Threats)/2. The validity of the data is ensured through triangulation of sources (interviews, questionnaires, policy documents), member checking, and Expert Judgment from two academics.

RESULTS AND DISCUSSION

Overview of KKMP implementation in Bekasi City

Bekasi City has an area of 210.49 km² with 12 sub-districts and 56 sub-districts. The distinctive urban characteristics, namely heterogeneous societies with high mobility and dominated by commuters, create unique challenges in the

implementation of community-based programs. Of the approximately 1,100 registered cooperative units, only 525 are active, and it is estimated that only 200 are managerially healthy. This reflects the climate of cooperatives that is not yet conducive. This finding aligns with the observation by Utami et al. (2024), which highlights that building social cohesion and collective trust for community-based cooperatives is significantly more challenging in highly mobile urban settings compared to rural areas.

After the launch of Presidential Instruction No. 9 of 2025, of the 56 KKMPs that should have been formed, only the Cikiwul KKMP is fully operational with minimarkets, integrated digital systems, and 1,500 active members. This condition is in contrast to the achievements of Bekasi Regency, which are directly adjacent to each other, where KDMP Kedungwaringin has run eight business outlets and was designated as a national pilot by President Prabowo on July 21, 2025. This sharp regional disparity confirms the Policy Implementation perspective of Van Meter & Van Horn (1975), suggesting that differing local socio-economic conditions and the specific characteristics of the implementing agents at the district level

critically dictate the success or failure of a uniform national policy.

The questionnaire data revealed a worrying field condition: 80–90% of KKMP are still waiting for technical instructions from the government and have not yet moved independently (DS.02). The cooperative sector in the Bekasi City Cooperatives and SMEs Office only has seven personnel, including the Head of Field, to supervise 56 KKMPs, and this is a very inadequate ratio. The delay in the disbursement of government loan funds (only realized in March 2026 for operational allocation) forces existing cooperatives to bear operational costs independently. The high dependency on technical guidelines and the severe lack of institutional capacity practically validate the arguments of Aprilis & Zulkarnain (2025) and Ariandy et al. (2025). Their studies previously warned that structural-institutional deficits and regulatory delays are the most fatal bottlenecks for the implementation of the Red and White Cooperative at the grassroots level.

Identification of SWOT factors

1. Strengths

Research identified eight internal forces. First, an ecosystem of cooperatives and solidarity began to be built: the Cikiwul KKMP actively encouraged other KKMPs in Bekasi City to network, with KK.01 stating: “We can't go it alone. It has to be together. I invite any village”. Second, participatory financial independence: KKMP Cikiwul was able to operate before government loan funds fell thanks to 1,500 members who deposited principal and mandatory deposits consistently. Third, social capital and increasing community cohesion: cooperatives function as social forums that strengthen citizens' relationships through joint shopping and social programs (scholarships, bereavement compensation). Fourth, the function of the social safety net: the management of 20% of SHU for social purposes and the loan forgiveness scheme from loan sharks without interest. Fifth, prices are more competitive with the membership system: members earn below-market prices and SHU benefits at the end of the year. Sixth, grassroots economic empowerment through savings and loan efficiency based on social proximity (low operational costs because the management knows the borrower directly). Seventh, local competitive advantage with modern management: KKMP

Cikiwul operates a full digital system (QRIS, deposit, paylater, automatic notification) that attracts the trust of members. Eighth, the determination and resilience of the managers: all seven managers and three supervisors actively work hand in hand even without certainty of rewards at the beginning.

2. Weaknesses

Nine internal weaknesses were identified. Financial vulnerability and operational expenses are the first and most severe weaknesses: KKMP sacrifices its own liquidity due to delays in disbursement of government funds, including arrears of Rp80 million in building rent that were suspended by relying on the trust of fellow members. Limited human resources managers: the majority of managers are citizen volunteers without adequate managerial, accounting, or marketing backgrounds. DS.01 notes: “The capabilities are diverse, which is sometimes not suitable for managing a business”. Weak governance and internal control: 80–90% of KKMP do not have an organized secretariat, work program, or administration. Strategic independence is a structural problem: almost all KKMPs rely on government instructions instead of taking their own initiative. Stagnation of member participation: many KKMPs are unable to pass the membership initiation stage. Risk of bad credit: the threat of misappropriation of government loan funds of Rp3 billion, especially if used prematurely for savings and loans before cooperatives are stable. Risk of deviations and internal conflicts. High implementation cost burden: the cost of renting a place that meets the minimum area requirements is very burdensome in urban areas. Limited digital infrastructure: most KKMPs have not been able to build an independent digital system like the one owned by KKMP Cikiwul.

3. Opportunities

Eight external opportunities were successfully identified. Intervention access to capital: a government loan of Rp3 billion guaranteed by the state through Himbara bank provides access to initial capital that is not available to ordinary cooperatives. Infrastructure and physical assistance: PT Agrinas Pangan Nusantara builds buildings, equipment, and vehicles without the obligation of direct installments from the cooperative. Legal assistance and promotion: notary fees are borne by

the government and tiered promotions from the Mayor to the Village Head. Support for national programs and welfare: alignment with President Prabowo's sixth Ideal provides strong political legitimacy. Supply chain intervention: great potential as a distribution center for basic food stalls, cutting middlemen chains and suppressing local inflation. Potential market demand: more middle-to-lower residents shop in small stalls than in modern minimarkets. Institutional market segment: urban villages and religious communities (majelis taklim) as corporate customers. Regional macroeconomic stability: potential contributions to reducing inflation, increasing PAD, and equitable distribution of the economy.

4. Threats

Eight external threats were identified. Limited government support and budget: The Cooperative Service with seven personnel is not able to optimally assist 57 KKMPs; The guidance from the Bekasi City Government is considered not optimal (DS.02). Resistance and lack of public trust: the collective trauma of bankrupt savings and loan cooperatives in the past led to rejection in some RTs, particularly in areas that had been disadvantaged. Competitive pressures: 60% of respondents identified modern minimarkets as the toughest competitors; 20% mentioned Madura stalls

and online marketplaces. Policy instability and asymmetry: regulatory changes from Presidential Instruction 9 to Presidential Instruction 17 in the middle of the process cause confusion and operational delays. Disadvantages of bargaining positions and supply chains: newly established cooperatives and retail shopping cannot compete in price with convenience stores that buy wholesale. Bureaucratization and tiered licensing: the use of fasos/fasum requires the approval of BPKAD and the Mayor's Decree; There is no village fund equivalent to village funds. Vacancy of the legal basis at the regional level: The city of Bekasi does not yet have a special Mayor Regulation for KKMP, so operations depend entirely on central regulations. Delay in program realization: the gap between the president's instructions and the realization on the ground creates desperation among management.

IFAS-EFAS analysis results and strategic position

The IFAS and EFAS matrix are compiled based on the weighted values and ratings obtained from the informants. The weight was normalized so that the total value was 1.0 in each group of internal and external factors. The ratings use a scale of 1–5, which represents the level of suitability of factual conditions.

Table 2. Summary of IFAS Matrix Results

Internal Factors	Weight	Rating	Score
STRENGTHS			
Cooperative ecosystem and solidarity between cooperatives	0,057	2,50	0,142
Participatory financial independence	0,063	3,00	0,190
Cooperatives operate before aid arrives	0,055	2,33	0,128
Social capital and community enhancement	0,057	2,83	0,161
Functions of the social safety net of members	0,059	2,67	0,158
Lower prices with <i>membership</i> and SHU system	0,059	3,33	0,197
Economic empowerment and savings and loan efficiency	0,059	2,17	0,128
Local competitive advantage with modern management	0,057	2,33	0,133
Total Strengths Score	0,466		1,237
WEAKNESSES			
Financial vulnerabilities and operational expenses	0,059	3,33	0,197
Limitations of human resources of cooperative managers	0,063	4,00	0,254
Weak governance and internal control	0,059	3,83	0,226
Strategic independence	0,063	3,67	0,233
Stagnation of growth and member participation	0,061	3,83	0,235
Risk of bad credit and state losses	0,057	2,83	0,161
Risk of deviations and internal conflicts	0,059	2,50	0,148
High implementation cost burden	0,057	3,00	0,171

Limited capacity of digital infrastructure	0,055	3,50	0,191
Total Weaknesses Score	0,534		1,816
Grand Total	1,000		3,053

Source: processed by the author from the results of the informant

Table 3. Summary of EFAS Matrix Results

External Factors	Weight	Rating	Score
OPPORTUNITIES			
Intervention in access to government capital	0,060	2,83	0,169
Infrastructure and physical assistance (Agrinas)	0,067	3,67	0,244
Legal assistance and government promotion	0,062	2,83	0,175
Support for national programs and Asta Cita	0,067	3,00	0,200
Intervention in the supply chain and distribution of basic necessities	0,067	4,00	0,267
Potential demand for the middle to lower market	0,064	3,33	0,214
Institutional and community market segments	0,057	3,17	0,181
Contribution to regional macroeconomic stability	0,060	3,00	0,179
Total Opportunity Score	0,502		1,629
THREATS			
Limited government support and budget	0,060	3,83	0,228
Resistance and lack of trust of the public	0,067	3,17	0,211
Competitive pressures and modern distribution structures	0,064	3,50	0,225
Policy instability and asymmetry	0,062	4,00	0,248
Weaknesses of the bargaining position and supply chain	0,067	4,50	0,300
Bureaucratization and tiered licensing	0,055	3,33	0,183
Vacancy of the legal basis at the local level	0,060	4,33	0,258
Delay in program realization	0,064	4,33	0,279
Total Threat Score	0,498		1,931
Grand Total	1,000		3,560

Source: processed by the author from the results of the informant



Figure 1. Implementation of Cartesian Diagram Strategy in SWOT Analysis

Source: Author's Work

Based on the calculation above, the coordinate points of the SWOT Cartesian diagram are obtained on the axis $x = (1.237 - 1.816) / 2 = -0.289$ and the y axis $= (1.629 - 1.931) / 2 = -0.151$. This position places the Bekasi City KKMP in Quadrant IV (W-T), which is a defensive survival strategy quadrant that indicates that the current KKMP has internal weaknesses that are more dominant than its strengths, while external threats also exceed available opportunities. The right strategy is one that minimizes weaknesses while reducing the impact of threats.

Formulation of recommended W-T strategies

From the SWOT matrix, five integrated strategies are formulated for the W-T quadrant:

1. Policy Advocacy and Government Relations Management: KKMP management needs to build a collective advocacy network through the forum of KKMP chairmen throughout Bekasi City to submit formal hearings to the Mayor and DPRD to encourage the preparation of a special KKMP Mayor Regulation as a local legal umbrella. The absence of regional regulations is the biggest source of vulnerability because all operations depend on central policies that can change at any time.
2. Strengthening Legality and Legal Compliance: KKMP needs to ensure consistent compliance with Law No. 25 of 1992, especially the implementation of annual RAT as an internal democracy mechanism and transparent financial reporting to members. DS.01 emphasized: "The first RAT can already prove that cooperatives can be trusted." This compliance is also a tool to build public trust that is traumatized from the experience of previous failed cooperatives.
3. Organizational Structuring and Clustering: The Cooperative Office needs to adopt a clustering approach as proposed by DS.02: divide 57 KKMPs into tiers based on readiness level (well-organized + well-business = Tier 1; only organizations = Tier 2; and so on) with a 3–7-year independence target according to the tier. The allocation of assistance personnel and the coaching budget are prioritized to KKMP, which has the potential to be an example, so that the effect of transmission to other KKMP can take place organically.

4. Operational Efficiency and Gradual Independence: The newly established KKMP should prioritize the basic food retail business as a foundation before opening savings and loan services. The principle of "basic necessities first, save and borrow later" applied by the Cikiwul KKMP has proven effective: the selection of active members to shop first before getting access to loans minimizes the risk of bad loans. The disbursement of government funds of Rp3 billion must be managed with the principle of assets = capital, not assets = debt, so that cooperatives are not trapped by installment burdens.
5. Mapping Needs and Segmentation of Member Markets: Simple research based on member surveys in each sub-district needs to be conducted to understand consumption patterns and the main needs of residents. The segment of housewives as daily shoppers should be the main target, with loyalty programs based on membership cards (special prices + SHU points) that are easy to understand. Direct partnerships with major distributors (Mayora, Wings, Indogrosir) such as KKMP Cikiwul can break dependence on middlemen and increase price competitiveness.

Overall, these five strategies are interlocking: local legality (Strategies 1–2) creates operational certainty; clustering (Strategy 3) optimizes the allocation of limited resources; operational efficiency (Strategy 4) builds a solid business foundation; and market segmentation (Strategy 5) ensures the relevance of KKMP to the real needs of members. Together, these strategies are designed to take the KKMP from Quadrant IV (defensive) to Quadrant I (aggressive) gradually over the next 5–7 years.

KKMP in the perspective of innovation diffusion and policy implementation

Referring to Rogers (2003), the slow adoption of KKMP in Bekasi City can be explained through three problematic characteristics of innovation. Relative advantage is not clear to the majority of residents because the price advantage and SHU cannot be communicated concretely before the cooperative operates. This condition is in line with the findings of Ariandy et al. (2025), which state that the main challenge of KDMP/KKMP is rooted in the low public understanding of the real benefits

of cooperatives. Complexity: The high level of competence is reflected in the need for managerial, accounting, and digitalization competencies that most prospective administrators do not have, an obstacle that is also identified by Utami et al. (2024) as a general obstacle to the development of community-based cooperatives in Indonesia. Trialability limited means that residents cannot try the benefits of cooperatives without first depositing deposits, thus creating obstacles to initial participation that are structural. This phenomenon is consistent with the argument of Beam (2024), which emphasizes that cooperatives succeed precisely when the individual benefits of members can be felt directly and immediately, rather than in the long-term abstract.

From the perspective of Van Meter & Van Horn (1975), Gap implementation in Bekasi City is mainly rooted in the deficit of three critical variables. First, the resource variable: the ratio of seven personnel to 56 KKMPs in the Cooperative Office is far below the standard of effective assistance, exacerbated by the delay in disbursing operational funds until March 2026. This kind of institutional capacity limitation is a factor consistently confirmed by the policy implementation literature in developing countries as a major obstacle to community-based economic empowerment programs (Aprilis & Zulkarnain, 2025; Arief & Haeruddin, 2025). Second, the variable of communication between organizations that is top-down without adequate technical assistance, it confuses the field, especially when there is a change in regulations from Presidential Instruction No. 9 to Presidential Instruction No. 17 in the middle of the formation process. Regulatory changes that are not well communicated to bottom-line implementers have been empirically proven to derail programs even if the initial policy design is good (Ariandy et al., 2025). Third, the variable of the implementation disposition varies significantly between KMPs: the success of the Cikiwul KKMP which has a management with a business background shows that the commitment and capacity of individual implementers can compensate for the deficit of the system, in line with the argument Sexton (1986) that success Joint Action In cooperatives, it is highly dependent on the existence of driving actors (Entrepreneur) that can organize the collective interests of members.

The findings of this study also strengthen the argument that the paradox of economic growth without equity is known as the failure of the trickle-down effect in Bekasi City, requires institutional intervention from below (Todaro & Smith, 2020). KKMP has the potential to become an effective redistribution instrument if it succeeds in positioning itself as a distribution center for basic necessities at the village level, so that it can cut the distribution chain, which has been a source of structural impoverishment for middle-to-lower consumers. In this context, the recommendations of Arief & Haeruddin (2025) on the importance of strengthening local supply chains as a best practice for village cooperatives at the global level has direct relevance for the Bekasi City KKMP which is currently still shopping at retail and is inferior to modern minimarkets.

CONCLUSION

This study reveals three main findings related to the implementation of KKMP in Bekasi City. First, there are eight opportunities and eight strengths that can be optimized in the implementation of KKMP, with social capital based on mutual cooperation, government support, and the potential of the middle and lower market as the main pillars of its development. Second, this study also found eight threats and nine weaknesses that hinder the implementation of KKMP, especially limited human resources, financial vulnerability, local regulatory vacancies, and competitive pressures from modern retail, which are the most critical obstacles. Third, the results of the IFAS-EFAS mapping produced coordinates (-0.289; -0.151), which placed the Bekasi City KKMP in the W-T Quadrant. The position shows that the most relevant strategy is the strategy of survival through five integrated steps, namely policy advocacy, strengthening legality, organizational clustering, gradual operational efficiency, and segmentation of the member market.

The main paradox in this study shows that KKMP in the village area, which theoretically should be easier to implement than the KDMP in the village, is actually lagging. This condition can be explained by the absence of the equivalent of "Village Funds" at the village level. The absence of independent funding sources causes the village to depend entirely on central government assistance,

which has a relatively slow disbursement process, while the village can still use the Village Fund as an operational buffer. This finding has significant policy implications, namely the need to differentiate the support mechanism between KDMP and KKMP in a more comprehensive regulation.

Based on the results of the research, there are several policy recommendations that can be considered. For the Central Government, it is necessary to issue technical guidelines that explicitly distinguish the implementation mechanism of KDMP based on Village Funds from KKMP that does not have Village Funds. In addition, the central government also needs to provide special operational funds for urban villages as a substitute for Village Funds to support KKMP operations, as well as set KKMP adoption targets based on readiness clusters, not just the quantity of formation.

For the Bekasi City Government, the immediate step that needs to be taken is to issue a Mayor's Regulation on KKMP as an umbrella of local law. Local governments also need to implement a KKMP clustering system and allocate special extension workers with a more proportional ratio. In addition, partnerships between KKMP and Bekasi City BUMD as direct distributors of basic necessities need to be encouraged, including integrating university KKN/KKM programs in Bekasi City as cooperative governance assistance partners.

Meanwhile, for KKMP management, the main priority that needs to be done is to focus operations on the basic food business before opening savings and loan services. The management also needs to carry out the first year of RAT as a form of proving credibility to members. In addition, the development of a minimum digital system such as recording and notifying members is important to increase member trust. KKMP administrators are also advised to join the KKMP chairman forum throughout Bekasi City to strengthen collective advocacy and share best practices between cooperatives.

This research has several limitations. The coverage of informants does not yet include the perspectives of suppliers, the central government, and the general public of non-members. In addition, the research was carried out in the initial phase of implementation, namely October 2025 to February

2026, so that the findings obtained still represent transitional conditions that may have undergone development. Therefore, further research with longitudinal and comparative approaches between buffer cities is needed to enrich understanding of the determinants of the success of KKMP in urban environments.

REFERENCES

- Allsop, D. B., Chelladurai, J. M., Kimball, E. R., Marks, L. D., & Hendricks, J. J. (2022). Qualitative Methods with Nvivo Software: A Practical Guide for Analyzing Qualitative Data. *Psych*, 4, 142-159.
- Anh, D. B., & Tien, N. H. (2021). Business Analysis for Nguyen, Hoang Group in Vietnam Using SWOT Matrix. *International Journal of Multidisciplinary Research and Growth Evaluation*, 2(2), 268-273.
- Aprilis, A., & Zulkarnain, Z. (2025). Peluang dan Tantangan Implementasi Kebijakan Koperasi Desa Merah Putih dalam Pembangunan Ekonomi Desa. *Jurnal Multidisiplin Inovatif*, 9(5), 56-67.
- Ariandy, P., Putra, R., Imania, K., & Iriani, A. (2025). Identifikasi Tantangan dalam Implementasi Program Koperasi Merah Putih. *Inovasi Pembangunan: Jurnal Kelitbangan*, 13(2), 1-8.
- Arief, S., & Haeruddin, H. (2025). Strategi Pengembangan Koperasi Desa Merah Putih: Tinjauan Literatur atas Praktik Terbaik dan Tantangan Global. *Al-Buhuts*, 21(1), 284-299.
- Azeem, M., & Salfi, N. A. (2012). Usage of Nvivo Software for Qualitative Data Analysis. *Academic Research International*, 2(1), 262-266.
- Badan Pusat Statistik Kota Bekasi. (2025, Oktober 17). *Badan Pusat Statistik Kota Bekasi*. Diambil kembali dari Persentase Penduduk Miskin Maret 2025 turun menjadi 3,96 persen:
- Balk, A. (2024). Cooperative opportunities for strengthening SMEs in dealing with online platforms. *Journal of Co-operative Organization and Management*, 12(2).
- Bhatti, Y., Olsen, A. L., & Pedersen, L. H. (2011). Administrative Professionals and The Diffusion of Innovations: The Case of

- Citizen Service Centres. *Public Administration*, 89(2), 577-594.
- Bretos, I., & Marcuello, C. (2017). Revisiting Globalization Challenges and Opportunities in The Development of Cooperatives. *Annals of Public and Cooperative Economics*, 88(1), 47-73.
- De Vries, H., Bekkers, V., & Tummers, L. (2016). Innovations in The Public Sector: A Systematic Review and Future Research Agenda. *Public Administration*, 94(1), 146-166.
- De Vries, H., Tummers, L., & Bekkers, V. (2018). The Diffusion and Adoption of Public Sector Innovations: A Meta-Synthesis of the Literature. *Perspectives on Public Management and Governance*, 1(3), 159-176.
- DeGroff, A., & Cargo, M. (2009). Policy Implementation: Implications for Evaluation. *Knowledge Utilization, Diffusion, Implementation, Transfer, and Translation*, 124, 47-60.
- Dhari, L. F. (2020). Area Development Strategy to Overcome the Slumps in RW 3 and RW 5, Polehan Village, Blimbing, Malang, Using IFAS and EFAS MAtrix Analysis. *Sournal of International Conference Proceedings*, 3(4), 24-30.
- Edwards-Jones, A. (2014). Qualitative Data Analysis with NVIVO. *Journal of Education for Teaching*, 40(2), 193-195.
- Feller, I., & Menzel, D. C. (1977). Diffusion Milieus as a Focus of Research on Innovation in the Public Sector. *Policy Sci*, 8, 49-68.
- Fulton, M. (1999). Cooperatives and Member Commitment. *LTA*, 4(99), 418-437.
- Gepner, P., Tien, N. H., Dao, M. T., & Minh, D. T. (2022). Analysis of Business Strategy of Leading Vietnamese Real Estate Developers Using SWOT Matrix. *International Journal of Multidisciplinary Research and Growth Evaluation*, 3(1), 181-187.
- Halilintar, M. (2018). Cooperatives and Economic Growth in Indonesia. *European Research Studies Journal*, XXI(2), 611-622.
- Hilal, A. H., & Alabri, S. S. (2013). Using Nvivo for Data Analysis in Qualitative Research. *International Interdisciplinary Journal of Education*, 2(2), 181-186.
- International Co-operative Alliance. (2017, January 3). *The Guidance Notes to the Co-operatives Principles*. Diambil kembali dari International Co-operative Alliance:
- Juliana, J., Monoarfa, H., Seka, S., Utomo, Y. T., & Kurniawan, C. S. (2025). Strategic development of halal tourism in Bandung Raya: An IFAS. *International Review Of Tourism Analysis*, 1(4), 1-24.
- Junginger, S. (2013). Design and Innovation in the Public Sector: Matters of Design in Policy-Making and Policy Implementation. *Annual Review of Policy Design*, 1(1), 1-11.
- Khan, A. R. (2016). Policy Implementation: Some Aspects and Issues. *Journal of Community Positive Practices*, XVI(3), 3-12.
- Linder, S. H., & Peters, B. G. (1987). A Design Perspective on Policy Implementation: The Fallacies of Misplaced Prescription. *Policy Studies Review*, 6(3), 459-475.
- MacVaugh, J., & Schiavone, F. (2010). Limits to The Diffusion of Innovation: A Literature Review and Integrative Model. *European Journal of Innovation Management*, 13(2), 197-221.
- Majee, W., & Hoyt, A. (2011). Cooperatives and Community Development: A Perspective on The Use of Cooperatives in Development. *Journal of Community Practice*, 19, 48-61.
- Majid, M. S., Azhari, A., Faisal, F., & Fahlevi, H. (2022). What Determines Co-operatives' Productivity in Indonesia? A-Two Stage Analysis. *Economics and Sociology*, 15(1), 56-77.
- Manullang, G. J. (2024). Peran Koperasi Pertanian dalam Meningkatkan Kesejahteraan Petani. *Tugas Mahasiswa Fakultas Pertanian*, 1(2).
- MEade, N., & Islam, T. (2006). Modelling and Forecasting The Diffusion of Innovation - A 25-year Review. *International Journal of Forecasting*, 22, 519-545.
- Miles, M. B., Huberman, A. M., & Saldana, J. (2014). *Qualitative Data Analysis* (3rd ed.). United States of America: SAGE Publications.
- Mirzakhani, M., Parsaamal, E., & Golzar, A. (2014). Strategy Formulation with SWOT Matrix: A Case Study of an Iranian

- Company. *Global Business and Management Research: An International Journal*, 6(2), 150-168.
- Natesan, S. D., & Marathe, R. R. (2015). Literature Review of Public Policy Implementation. *International Journal Public Policy*, 11(4/5/6), 219-241.
- Nur, S., Ernawati, Saranani, F., Barani, L. S., Anam, S., & Anjasari, M. (2025). Activation of Business and Institutionalization of the Red-and-White Village Cooperatives in the Kolono District, South Konawe Regency. *Indonesian Journal of Community Services*, 4(2), 130-137.
- Paudel, N. R. (2009). A Critical Account of Policy Implementation Theories: Status and Reconsideration. *Nepalese Journal of Public Policy and Governance*, xxv(2), 36-54.
- Premakumara, D. G., Canete, A. M., Nagaishi, M., & Kurniawan, T. A. (2014). Policy Implementation of the Republic Act (RA) 9003 in the Philippines: A Case Study of Cebu City. *Waste Management*, 34(6), 971-979.
- Primadini, I., & Gunadi. (2023). Analisis SWOT terhadap Kebijakan Pajak Digital di Indonesia. *Jurnal Riset Akuntansi dan Perpajakan*, 10(1), 33-47.
- Rahman, M. A., & Rupom, R. S. (2020). IFAS and EFAS Analysis of Maritime Region, Bangladesh: Entwining Strategical Approach. *Journal of Bangladesh Institute of Planners*, 13, 29-45.
- Rogers, E. M. (2003). *Diffusion of Innovations*. Free Press.
- Saetren, H. (2014). Implementing The Third Generation Research Paradigm in Policy Implementation Research: An Empirical Assessment. *Public Policy and Administration*, 29(2), 84-105.
- Schofield, J. (2001). Time for a revival? Public Policy Implementation: A Review of The Literature and An Agenda for Future Research. *International Journal of Management Reviews*, 3(3), 245-263.
- Sexton, R. J. (1986). The Formation of Cooperatives: A Game-Theoretic Approach with Implications for Cooperative Finance, Decision Making, and Stability. *American Journal of Agricultural Economics*, 214-225.
- Stryjan, Y. (1994). Understanding Cooperatives: The Reproduction Perspective. *Annals of Public and Cooperative Economics*, 65(1), 59-80.
- Suri, A., Riandani, A. P., Supriyanto, Kristianto, R., & Amali, M. A. (2025). Analysis of IFAS and EFAS as Strategic Management for the Development of Kemenkan Banana Chips UMKM Bekasi. *G-Tech: Jurnal Teknologi Terapan*, 9(1), 121-129.
- Todaro, M. P., & Smith, S. C. (2020). *Economic Development* (13th ed.). Pearson Education.
- Utami, A. T., Pramuktisari, N., & Aini, N. (2024). The Role of Cooperatives in Supporting Micro, Small, and Medium Enterprises (MSMEs) in Indonesia. *Researcher Academy Innovation Data Analysis*, 1(1), 65-73.
- Van Meter, D. S., & Van Horn, C. E. (1975). The Policy Implementation Process: A Conceptual Framework. *Administration & Society*, 6(4), 445-487.
- Wiltshier, F. (2011). Researching with NVivo 8. *Forum: Qualitative Social Research*, 12(1).
- Wong, L. (2008). Data Analysis in Qualitative Research: A Brief Guide to Using NVivo. *Malaysian Family Physician*, 3(1), 14-20.