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Habitus and Socio-Cultural Challenges in the Governance of Red-and-White Rural Village Cooperatives in Rural Lampung

An Anthropology of Development Study

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Abstract: This study analyzes the habitus and socio-cultural challenges in the governance of Red-and-White rural village cooperatives in rural Lampung from the perspective of the anthropology of development. Cooperatives are understood not only as economic entities but also as social spaces shaped by local values, norms, power relations, and cultural practices, and many development programs falter when these dimensions are overlooked. We employed a qualitative, constructivist approach drawing on in-depth interviews, observation, and documentation, with findings analyzed through data triangulation. **Pierre Bourdieu's (1977)** theory of habitus serves as the main framework for explaining how social dispositions inform cooperative governance. The research was conducted in two pilot villages in Lampung, Rejomulyo and Bumisari. The findings indicate that cooperative success depends heavily on a village's socio-economic character. In Rejomulyo, where most residents are farmers, cooperatives are most effective when focused on agriculture, whereas in Bumisari, which rests on micro, small, and medium enterprises, services, and trade, cooperatives develop along those lines. Cooperatives concentrate on absorbing local farm produce, selling fertilizer, operating minimarkets, and opening pharmacies, yet remain hesitant to offer savings and loan services. Challenges include limited capital, a small membership base, limited human-resource capacity, restricted access to partnerships, weak coordination with local governments, and competition from loan sharks and middlemen. The community's collective habitus—marked by patronage, kinship ties, and social hierarchy—shapes cooperative governance. We argue that attending to local habitus is essential to strengthening cooperative institutions more adaptively and sustainably.

Keywords: Habitus; Anthropology of Development; Governance, Red-and-White Rural Village Cooperative; Lampung.

1. Introduction

The history of cooperatives in Indonesia reflects a long journey across various models and institutional forms. In rural areas, beginning with the now-defunct Koperasi Unit Desa [village unit cooperatives] (KUDs), communities developed cooperatives organized around specific groups, including farming communities, village institutions, and other community bodies. These cooperatives were formed to protect communities from the debt trap of middlemen, mobile banks, loan sharks, and even online lending. Farmers who had once depended on middlemen buying their crops at low prices, for example, can now sell their produce through cooperatives. Farmers also established their own organizations to manage crop sales and fertilizer purchases—organizations known as Gabungan Kelompok Tani [farmers' group associations]. Badan Usaha Milik Desa [village-owned enterprises] (BUMDes) likewise emerged to manage village businesses, including savings and loans and the provision of basic necessities (Sari & Ilham, 2024). At the same time, the government has continued to promote the establishment of Koperasi Desa/Kelurahan Merah Putih [Red-and-White rural/urban village cooperatives] (KDKMPs) to strengthen the village economy, on the understanding that cooperatives exist for the welfare of communities, particularly in villages (Gunawan et al., 2024; Soetrisno, 2003; Swasono, 2002).

The KDKMP program is a national strategic initiative launched by President Prabowo Subianto to strengthen the people's economy sustainably and equitably, particularly in rural areas (Khafid, 2025; Sekretariat Kabinet Republik Indonesia, 2025; Suryono, 2001). Under this program, villages are positioned as centers of economic growth and as key actors in development. The approach aligns with the national development vision of "building Indonesia from the villages," articulated in the fourth point of the Asta Cita [Eight Aspirations], which stresses development from the periphery through strengthened economic independence, mutual cooperation, and social justice. Cooperatives are regarded as the people's economic instrument best suited to the social character of rural communities. Beyond functioning as business entities, they also serve as a forum for community participation in collectively managing local economic potential. By uniting the functions of village governance and local economic enterprise, the KDKMP program is intended to encourage a shift in village development—from treating the village as an object of policy to empowering it as an independent and sustainable economic subject (Arpanudin et al., 2025; Kansil, 1985; Subakti & Partiah, 2025; Sudirwo, 1981; Tjokrowinoto, 1993).

The policy direction for the KDKMP program derives from Instruksi Presiden Republik Indonesia Nomor 9 Tahun 2025 tentang Percepatan Pembentukan Koperasi Desa/Kelurahan Merah Putih [Presidential Instruction of the Republic of Indonesia No. 9 of 2025 on the Acceleration of Red-and-White Rural/Urban Village Cooperative Formation] (Inpres No. 9/2025). The presidential instruction frames the accelerated establishment of these cooperatives as a national priority requiring coordinated, integrated, cross-sectoral involvement (Maryam, 2025). Its implementation engages 13 ministries, 3 agencies, 38 provincial governments, and 514 regency and city governments. This cross-sectoral coordination is intended to ensure that establishing KDKMPs is not merely administrative but is also backed by technical policy, mentoring, financing, and the strengthening of institutional capacity at the village level. The program's central objective is to accelerate the establishment, development, and revitalization of KDKMPs across Indonesia, with a national target of up to 80,000 units, as a principal pillar for strengthening the rural economy. At this scale, the network is expected to form a broad, structured economic

system linked to regional and national economies. Each cooperative is mandated to operate eight business units: a basic-goods (grocery) outlet; the provision of a cooperative office; an affordable-medicine outlet or pharmacy unit; a savings and loan unit; a village clinic outlet; cold storage, a cold chain, or a warehouse; logistics and transport; and other units as assigned by mandate and business need, such as village tourism management.

Implementation of the KDKMP program is designed to be gradual and sustainable, ensuring that the cooperatives not only exist legally but also operate effectively and competitively. It comprises a formation phase; a launch phase, marked by the July 2025 national launch toward the target of 80,000 cooperatives; a development and mentoring phase; and a monitoring and evaluation phase. As of October 17, 2025, 81,977 KDKMPs had been legally incorporated and were undergoing continued development and evaluation.

Administratively, Lampung Province comprises 13 regencies and 2 cities, with 229 subdistricts, 2,446 rural villages, and 205 urban villages. According to data from the national-level Satuan Tugas Percepatan Pembentukan Koperasi Desa/Kelurahan Merah Putih [Task Force for the Acceleration of Red-and-White Rural/Urban Village Cooperative Formation] as of November 10, 2025, Lampung recorded 2,505 Koperasi Desa Merah Putih [Red-and-White rural village cooperatives] (KDMPs) and 210 Red-and-White urban village cooperatives. Several cooperatives in the province have been designated as pilots, including those in Rejomulyo and Bumisari villages in South Lampung Regency and Ramanendra Village in East Lampung Regency; these serve as models for developing and replicating good practices in other villages. Nationally, of 83,762 rural and urban villages in Indonesia, 82,505 KDKMPs—roughly 98.49%—had legal-entity status as of November 10, 2025.

Previous studies, including [Dirgantara and Carina \(2025\)](#) report that cooperatives help shorten the distribution chain for agricultural products, bypass middlemen, improve financial literacy, and serve as instruments of development. With respect to governance, KDKMPs are intended to adopt the principles of good governance. [Tampubolon et al. \(2023\)](#) notes that good governance encompasses transparency, accountability, effectiveness, and participation: transparency through open financial reporting, accountability through monitoring by members and the village government, effectiveness through aligning programs with community needs, and participation through village deliberations as the highest decision-making forum. This accords with several other studies ([Arnstein, 1969](#); [Cohen & Uphoff, 1977](#); [Ginting et al., 2024](#); [Ul'zikri et al., 2025](#)).

However, conditions on the ground indicate that the ideals are not easily realized. [Saputri et al. \(2025\)](#) found that KDMPs play a strategic role yet often face limited managerial capacity, potential regulatory overlap with BUMDes, and the risk of heavy dependence on central-government intervention; such conditions can weaken the autonomy of village cooperatives, potentially reducing them to complements of government programs rather than genuine vehicles for community empowerment. [Allolayuk \(2025\)](#) further argues that the early stages of cooperative formation are often hampered by limited capital and low cooperative literacy in the community. Cooperatives accordingly require sound governance—empowering the village economy through a business model that draws on village funds, the state budget, the regional budget, the association of state-owned banks, and member savings—in order to build a self-sufficient village economy, avoid the trap of loan sharks, and work in synergy with BUMDes.

Community participation and good governance are shaped in large part by the social and cultural dimensions of community life—experiences, habits, behaviors, culture, and social structures that influence individuals’ attitudes and responses—captured in the concept of habitus. Many development programs may falter when they neglect it. Bourdieu’s (1977) theory of habitus explains how individuals and groups understand and engage with their social environment. Habitus is a system of dispositions, preferences, and ways of thinking shaped by the experiences and social environment of an individual or group; Bourdieu (1977) defines it as a system of dispositions acquired through socialization and experience that enables people to act and think in particular ways.

Habitus comprises several components: disposition, a tendency to act or think in a particular way; preference, an inclination toward certain choices; ways of thinking, the means by which one understands and interprets the world; and practice, the actions or behaviors an individual or group carries out. It is formed through socialization and experience—primary socialization within the family and early social environment, secondary socialization within wider settings such as school and work, and the accumulated experience that shapes how a person thinks and acts. Habitus also performs several functions: organizing action, helping individuals and groups order their behavior; interpreting the world, helping them make sense of it; and producing practice, generating the actions individuals and groups undertake. Where a community’s habitus disposes it to make suitable choices, the cooperative program is more likely to function well and to foster good governance.

Conversely, if a cooperative is poorly structured, the community may not fully embrace it—responding half-heartedly, or treating it as mere free assistance, a political tool, a handout, or philanthropy—so that the effort comes to little, particularly where residents continue to prefer mobile banks. Gosa (2016) Found that community survival strategies depend heavily on mobile banks: people favor them over cooperatives because the procedures are simpler and more flexible and because mobile-bank officers interact and respond more quickly. Rosidah (2019) examined savings and loan practices in a KUD and found that the views of religious leaders influence whether community members choose to join a cooperative. Together, these two studies suggest that KDKMPs will face considerable challenges going forward.

Other studies (Raikhani et al., 2025; Saputri et al., 2025) point to the weak economic independence of villages and the suboptimal governance of cooperatives as pillars of the people’s economy, even though the success of KDMPs depends largely on management quality, governance transparency, member participation, and institutional support from the village government. Rizqi (2024) proceeds from the fact that KUDs have become defunct owing to various problems, while Erliza et al. (2019) sharia cooperatives despite their grounding in principles of justice and their freedom from usury. Aini (2023) examines the risks associated with savings and loan schemes.

To our knowledge, the community’s habitus in the governance of KDKMPs has not yet been examined from an anthropology of development perspective. This study therefore sets out to examine that habitus and the challenges of establishing these cooperatives as a government program intended to succeed. Although the cooperatives are operating in only a few pilot villages and remains at the socialization stage, this preliminary study is valuable for anticipating issues that could affect the program’s success. Lampung has three pilot KDMP villages: Bumisari, Rejomulyo, and Ramanendra. Bumisari and Rejomulyo lie in South Lampung Regency, and

Ramanendra in East Lampung Regency. The socio-cultural profile of rural Lampung differs from that of other rural areas—shaped by transmigration, heterogeneity, and ethnic and religious diversity—and these differences influence local character and habitus around borrowing, debt, and cooperative membership.

By bringing the theory of habitus to bear on the governance of KDMPs, we aim to understand the challenges of implementing village cooperatives in Lampung, particularly in pilot villages such as Rejomulyo and Bumisari. The province's socio-cultural diversity—encompassing transmigration, ethnic heterogeneity, and religious difference—bears strongly on community economic behavior, including the willingness to join a cooperative rather than turn to alternatives such as mobile banking. Examining the community's habitus in this setting can help identify the factors that shape the success or failure of KDMPs as a rural economic-empowerment program, and we intend the analysis to inform the improvement of cooperative policy and implementation going forward.

2. Methods

This study is a qualitative inquiry following a constructivist approach (Denzin & Lincoln, 2005). Creswell (2014) characterizes qualitative research as a way of investigating the meaning that individuals and groups attach to social or human problems, with the researcher developing a holistic account from participants' own words and from observation in natural settings. This approach allowed us to capture social phenomena in depth through direct involvement in the field. Qualitative inquiry makes the social world visible through varied materials—field notes, interviews, photographs, recordings, and research memos—and proceeds through interpretive and constructivist engagement with the world. This interpretive stance is rooted in Max Weber's sociological concept of *Verstehen* (interpretive understanding), which emphasizes an empathic grasp of human behavior and of the subjective meanings and motives that actors attach to their social actions (Weber, 1978). In this sense, the study seeks to understand and interpret social reality through the meanings that individuals and groups give to their experiences (Denzin & Lincoln, 2005).

Through in-depth interviews, observation, and document analysis, we sought to explore the views, experiences, and social dynamics that emerged in the research context. To capture the cultural nuances of the community's habitus, our observation and interview techniques drew on Spradley's (1980) ethnographic approach, which focuses on uncovering the cultural knowledge people use to organize their behavior and interpret their experiences from the native point of view. This approach allowed us to examine in depth how habitus and socio-cultural challenges operate in cooperative governance. It highlights not only individual experiences but also the relationships among actors, the conduct of village administrators and officials, and the social and cultural conditions surrounding each cooperative's formation. The aim was to gain a diverse, in-depth understanding of social phenomena from the informants' perspective. We also drew on multiple data sources so that the reality under study could be understood comprehensively. We conducted in-depth interviews with informants selected purposively for the relevance of their experience, involvement, and knowledge to the formation process of cooperatives.

As Denzin and Lincoln (2005) note, qualitative research emphasizes selecting participants with direct experience of the phenomenon under study, since they can provide rich and in-depth meaning. Interviews were conducted face-to-face, primarily at the cooperative offices and the village offices, as well as at other locations agreed upon with the informants. We used open-ended questions so that

informants could express their views, experiences, and attitudes reflectively. The questions were developed flexibly to explore community responses across cognitive (understanding), affective (attitudes and emotions), and conative (action and participation) dimensions, in keeping with an interpretive approach (Denzin & Lincoln, 2005; Mikkelsen, 2011).

The research was conducted in two villages, Bumisari and Rejomulyo, both government-designated pilot villages in South Lampung Regency. They were chosen because, while both are pilot sites, they differ in character and potential, making them well suited to in-depth study of the habitus and challenges involved. Although Bumisari is statistically dominated by a farming population, it also has a strong presence in business and services, owing to its strategic location near Bandar Lampung and along the Trans-Sumatra Highway; its character and potential thus center on business-oriented agriculture and service provision. Rejomulyo, by contrast, has a pronounced agricultural character and potential. The communities in the two villages also have diverse social and economic backgrounds in terms of livelihood, education, and experience with village development programs.

This study involved 20 informants from the two villages. We did not select informants randomly but purposively, in line with the research objective of obtaining in-depth, reliable data. Consistent with Denzin and Lincoln (2005), qualitative research emphasizes not the number of informants but the depth of information and richness of meaning that participants can provide. The principal criterion was that informants be village residents who had experienced and responded to a cooperative's formation. The main informants were therefore the village heads, the village secretaries, the BUMDes managers, the cooperatives' administrators, and community members. Community members were included if they had taken part in cooperative outreach activities, participated in village deliberations, and responded directly to a cooperative's formation—whether through support and participation or through doubt and skepticism. Village officials were selected because they were judged to understand the background, objectives, and process of a cooperative's formation and could therefore provide comprehensive information on its dynamics (Denzin & Lincoln, 2005).

The informants came from various groups—village officials, cooperative administrators, community leaders, and residents directly or indirectly involved in a cooperative's formation—enabling us to capture the complexity and social dynamics emerging at the village level. Their selection rested on their differing social positions, background experiences, and connection to the phenomenon under study rather than on statistical representation. Informants ranged in age from 19 to 55 years old and held diverse occupations, affording multiple perspectives on the community's habitus and on the socio-cultural challenges to a cooperative's formation. This accords with Denzin and Lincoln (2005) view that social reality is understood through the diversity of social actors' experiences and perspectives.

Our data analysis followed a constructivist qualitative approach. Rather than following a rigid procedure, analysis proceeded reflectively, iteratively, and in depth, in keeping with the dynamics of the field data, and we took an active role in interpreting the data while attending to the social context and the informants' experiences. Data reduction was the initial stage, filtering, selecting, and simplifying raw data into information relevant to the research focus. Data presentation followed, with the selected data presented as a *thick description*—a detailed, in-depth narrative intended to convey community responses and meanings. As Denzin and Lincoln (2005) observe, data presentation in qualitative research is itself

interpretive, with the researcher reorganizing fragments of data into a more systematic and meaningful structure. Conclusions were drawn continuously rather than fixed at the outset; in qualitative research they are constructed through a reflective process that continues throughout the study, attending to the context, meaning, and social experiences of the research subjects. Here, conclusions were reached by combining findings from interviews, observation, and documentation to form a comprehensive understanding (Denzin & Lincoln, 2005).

3. Results and Discussion

3.1. Habitus of the KDMP in Bumisari Village

Before it became a self-governing village, Bumisari was part of Tanjungsari Village. In 1948, it formally separated from Tanjungsari and established its own government. Bumisari lies in Natar Subdistrict, South Lampung Regency, and has four boundaries: Candimas Village to the north, Rejosari Village to the west, and Tanjungsari Village to the south and east. Its population is 8,203, with an economy based on agriculture, plantations, and small enterprises such as tempeh production. Most residents work in agriculture—as field farmers and farm laborers—and in micro, small, and medium enterprises (MSMEs). Beyond agriculture and the tempeh trade, residents also work as factory workers, mechanics, and drivers; a smaller number are civil servants, military and police personnel, or retirees. The population includes 2,795 farmers, 950 factory workers, 90 farm laborers, and 39 civil servants, military and police personnel, and retirees. Efforts to develop MSMEs in Bumisari aim to raise the value added of local products; these enterprises are fairly well developed, including one of the area's largest tempeh producers. Educational facilities in the village span the elementary, middle, and high school levels. Natar, where Bumisari is located, is one of the most populous subdistricts in South Lampung Regency.

The KDMP in Bumisari operates as a pioneer of village economic empowerment, having been inaugurated by the Coordinating Minister for Food Affairs on May 28, 2025. It focuses on tangible business units—subsidized fertilizer, grocery retail, and BRILink agency services—alongside digital systems aimed at community welfare. As a pioneer and pilot site, KDMP Bumisari is among the first such cooperatives in Indonesia and, by its management's account, is regarded as one of the better-performing cooperatives in Lampung, and it has been prepared for a national-level launch. Its business units include an official subsidized-fertilizer agency in partnership with PT Pupuk Indonesia, grocery retail, and BRILink agency services, and it plans to run the Makan Bergizi Gratis [free nutritious meals] (MBG) program in the future. The cooperative also operates digitally, running an IT-based membership system and a digital marketplace as a form of village information system (Budiantoro et al., 2023).

KDMP Bumisari has been recognized as one of the more established cooperatives in South Lampung Regency and across Lampung Province. Its innovations include a grocery store, a subsidized-fertilizer kiosk, a transparent IT-based membership system, and a digital marketplace website. According to the cooperative's chairman, the organization began as a farmers' cooperative eight years ago and has continued to learn and grow, now operating a marketplace and preparing to go fully digital. Despite this growth, the cooperative still faces difficulties in sourcing goods: although it has partnered with several enterprises (SOEs), at present only PT Pertamina and Perum Bulog (the State Logistics Agency) actively supply it, and then only in limited quantities.

The cooperative operates a shop of roughly 3 × 10 meters on the edge of the Trans-Sumatra Highway in Bumisari, Natar District, South Lampung Regency. The shop is divided into three sections: the front, partitioned off, houses Laku Pandai agents—branchless financial services for financial inclusion; the middle section serves as a grocery store; and the rear functions as an office. Metal shelves stocked with groceries line the interior, and a corner holds a cashier’s desk, a computer, a fan, and an illuminated sign reading “Koperasi Desa Merah Putih, Bumisari, Kabupaten Lampung Selatan”.

Through 2025, the administrators of KDMP Bumisari worked to establish the cooperative and open its grocery store; although unpaid, several of them—entrepreneurs and young businesspeople—willingly devoted time to the effort. The cooperative was readied for the national simultaneous launch, which was initially scheduled for July 19 and ultimately held on July 21, 2025. By then, the administrators had established partnerships with several SOEs—including Bulog, Pertamina, PT Bank Rakyat Indonesia (Bank BRI), and Pupuk Indonesia—though they had received no government funding, only a warehouse-and-clinic building provided by PT Agrinas Pangan Nusantara, about whose disbursement they still had questions.

By the administrators’ account, the budget for a KDMP is set at IDR 3 billion to IDR 5 billion per village—not a grant, but financing from state-owned banks under a loan scheme with competitive interest (around 6%) and a long tenor—of which a maximum of IDR 1.6 billion is for physical construction. These funds may cover working capital and the construction of outlets, with partial repayment drawn from the village fund (a maximum of 30%) and a share of cooperative profits set aside for the village, making the cooperative a substantial source of village economic capital. As yet, however, this financing has not materialized.

One of Bumisari’s strengths is its business and service sector, a function of its proximity to Bandar Lampung and to the Trans-Sumatra Highway and toll road. The village enjoys a strategic location between the Lampung–Bakauheni train station and the Lampung toll gate, and numerous educational institutions—state and private, including the Swadipa Foundation—have proliferated nearby. Many residents are well educated, with a substantial number holding bachelor’s degrees. Their economic backgrounds are diverse, with farmers prominent among them, although Bumisari’s agricultural land covers only 125 hectares—a relatively small share of the village area.

The village is also home to a farmers’ group association, Gabungan Kelompok Tani Rukun Sentosa, which has operated for eight years and holds fairly satisfactory assets. KDMP Bumisari recruits members organically, so that membership rests on individuals’ own willingness and awareness rather than on obligation or coercion. The cooperative now has 179 members, each paying principal savings of IDR 80,000 (one-time) and mandatory savings of IDR 20,000 (monthly), and it relies on equity capital from its members—akin to shares and operating turnover—to run its operations.

To date, invested capital has reached IDR 209 million. KDMP Bumisari has partnered with several agencies: Pupuk Indonesia as a fertilizer distributor, Bulog as a cooking-oil distributor, Pertamina as an official fuel agent, and the Ministry of Health in providing pharmacies and clinics. The Cooperatives Office has also proposed KDMP Bumisari as an MBG pilot site, so that it may later run the MBG program among its offerings if it secures the allocated quota. The cooperative offers a range of services—savings, basic goods, a minimarket, e-toll top-ups, electricity

and water-bill payments, a fertilizer kiosk, LPG, and pharmacy and clinic services—and accepts a full range of payment methods, from cash to cashless options such as QRIS (the national QR-code payment standard).

KDMP Bumisari has not yet received any capital assistance from the government. So far, the government—through PT Agrinas Pangan Nusantara—has provided capital in physical form, namely the construction of a warehouse building for the cooperative. It has also assembled capable staff with business experience to help manage and run the outlet-based cooperative. At present, it is building member trust by offering low-risk lines of business—everyday necessities the community genuinely need, such as fertilizer, cooking oil, and gas—so that the risk of loss is much smaller.

The challenges currently facing KDMP Bumisari include (1) limited access to first-tier supplier status (locally termed F0), which the cooperative has not yet secured—thus status would allow it to act as the primary distributor of basic goods and so offer lower prices, whereas, by the administrators' account, even Bulog is not a first-tier supplier; and (2) friction with village officials stemming from the reduction in village funds that followed their reallocation to developing the cooperative.

3.2. Habitus of the KDMP in Rejomulyo Village

A second research site is Rejomulyo, also a pioneer and model KDMP village, located in the same regency, South Lampung. Rejomulyo was founded after Mr. Rasman moved from Java to Lampung to join his wife, Jeanelavre—a woman of Dutch descent who took the name Rasmini upon their marriage. Together with other residents, Mr. Rasman opened up farmland and began cultivating it to support their livelihoods. On January 8, 1951, following a hearing, the settlement was formally established as Susukan Rejomulyo Village, with an area of 300 hectares; as the population kept growing, Mr. Rasman applied to the Forestry Service for an expansion, which was approved on July 17, 1963, adding 1,500 hectares.

Rejomulyo now has a population of 5,774—2,978 men and 2,796 women. In terms of education, the largest group, at 33.70% (1,946 residents: 992 men and 954 women), comprises those whose highest completed level is elementary school, followed by those who have not attended or completed any schooling, at 21.15% (1,221 residents); the remainder hold or are pursuing junior high school, senior high school, and tertiary (diploma or degree) qualifications. In terms of employment status, 32.39% (1,870 residents: 1,010 men and 860 women) are not yet working or not working, 26.29% (1,518 residents, predominantly the 1,500 women keeping house) are engaged in household duties, and 9.47% (547 residents) are students; the remainder are spread across the formal and service sectors, including civil servants, pensioners, military and police personnel, and farmers. This high proportion of residents whose formal education ends at the elementary level is closely linked to the large share who are not yet working or who move primarily into agrarian and informal day-labor roles.

The KDMP in Rejomulyo was inaugurated in July 2025 by President Prabowo Subianto via a Zoom video conference. It was established with the vision of becoming an economic institution that manages the village's various local resources in an integrated way—local potential being central to village development (Anam et al., 2024). The cooperative operates in agriculture, livestock, agricultural trade, and the distribution of basic necessities. With a modern, professional management system, it is expected to help shorten the distribution chain—historically unprofitable for farmers and small businesses in rural areas—and to widen market access and ease access to capital for its members.

The cooperative has an agricultural character, since most residents are farmers; its most fitting orientation is therefore the purchase of farmers' crops, so that they need not resell to middlemen. Rejomulyo's agricultural land totals 680 hectares, and most residents are rain-fed farmers. The cooperative's funds currently come from its 190 members, each paying principal savings of IDR 55,000 and mandatory savings of IDR 20,000 (monthly), an arrangement in place since July 2025; members' educational backgrounds range from elementary to high school. The KDMP has not yet prepared a standard operating procedure on the maximum loan amount, as the administrators remain concerned about members' capacity to repay.

Residents in Rejomulyo still frequently borrow from mobile banks and online lenders, which charge high interest and tend to be more socially demanding. The head of the cooperative described its flagship offerings: a grocery outlet, subsidized and non-subsidized fertilizer; LPG; and cross-sector outreach to expand partnerships with government bodies, the private sector, and universities. The cooperative also issues savings books and membership cards as a form of transparency for members.

Beyond the cooperative, Rejomulyo has run a BUMDes since 2016. This enterprise drives the management of village resources, creates jobs, and raises community income through several strategic business units. The key difference is that the BUMDes currently offers capital-loan units, whereas the KDMP does not. The BUMDes in Rejomulyo provides four services: retail, micro-business capital loans, BRILink agency services, and fertilizer. These services point to an overlapping role between the KDMP and the BUMDes; retail stalls in the village reportedly prefer to source basic goods—cooking oil, SPHP rice (the government's price-stabilization rice), and LPG—from the BUMDes. Rather than offering savings and loans, the cooperative provides agricultural distribution and farmer financing: it purchases farmers' harvests so that they need not sell to collectors or middlemen at low prices, and it finances their purchase of seed, fertilizer, and other inputs. Its offerings include clinics, pharmacies, LPG, fertilizer, agricultural inputs, and retail. Its clinics and pharmacies are to partner with hospitals so that residents can obtain medicines through the cooperative rather than at the hospital.

The problems and challenges facing the KDMP in Rejomulyo include the following. (1) Limited capital—for instance, in handling unhusked rice—slows its distribution of supplies to Bulog, since payment process tends to be slow; its capital currently rests only on principal and mandatory savings. (2) Many residents understand the cooperative as a general cooperative offering only savings and loans, which slows member recruitment, whereas the cooperative actually focuses on providing capital to farmers and the agricultural sector—the sector with the greatest development potential. Community interest, moreover, remains tentative. (3) Farmers remain heavily dependent on middlemen: needing cash, they prefer to sell their harvest to middlemen at a low price for immediate payment rather than to the cooperative at a higher, market-based price for which payment is slow. (4) Staff recruitment and a shortage of human resources remain central concerns in running the cooperative. (5) Supplies from SOEs—cooking oil, gas, and the like—remain insufficient and fall short of targets: the village needs roughly 300–400 boxes of cooking oil per month but is allocated only about 100, and it needs about 7,000 gas cylinders per month against a quota of only about 580. (6) Some MSME operators perceive the cooperative as a competitor, given that it supplies goods and capital in the village, and support from the local (subdistrict) government is still developing.

Our findings indicate a lack of synergy among the cooperative's management, village officials, and the regional government. We also found indications of an

information gap regarding capital assistance: rumors circulating in the community cite a figure of IDR 3 billion, whereas the facilities actually received amount to only about IDR 1.1 billion. Structurally, the KDMP in Rejomulyo appears to lack full autonomy. Interviews indicate that its role is currently confined to management, while control of business funds remains with a third party—PT Agrinas Pangan Nusantara, under Danantara (the state investment management agency). Informants regarded this arrangement as inconsistent and as constraining the cooperative's flexibility in strategic decision-making. Physical-infrastructure constraints are likewise significant, as most villages struggle to provide land for cooperative premises.

Our field data indicate stiff competition from middlemen, with at least six or seven active middlemen in the village who can buy grain at lower prices on a cash basis. The cooperative can offer farmers higher prices than middlemen but faces cash-flow constraints, worsened by IDR 200 million in non-performing loans at the member level. As a result, farmers who need quick turnover for daily expenses tend to sell to middlemen, even at lower prices, rather than to the cooperative, where payment is often delayed—sometimes by as much as two months. Community acceptance of the cooperative thus remains fragmented; some residents have adopted a neutral stance, awaiting evidence of success before deciding to join. Residents attribute this caution to uncertainty about the program. Informants described participation as mixed—partly willing, partly reluctant—indicating limited social trust in this relatively new cooperative. Natural constraints and limited physical assets also pose significant challenges to the cooperative's sustainability: Rejomulyo's agriculture relies largely on rain-fed rice cultivation, leaving it vulnerable to crop failure when weather is unfavorable, which raises doubts about the cooperative's capacity to absorb the natural and uncertain risks of agricultural production.

3.3. Habitus and Socio-Cultural Challenges

Our research in the two villages indicates that each has a distinct character, and that each cooperative must build on its own village's potential. Villages with many entrepreneurs, strategic locations such as the Trans-Sumatra Highway, and a service base appears to develop more quickly, since they can draw on equity capital and their cooperative members are themselves entrepreneurs. Ventures such as minimarkets and e-toll top-up services have progressed faster there; the main difficulty lies in forming partnerships—for example, securing first-tier stockist status that would yield lower prices. Agricultural villages, by contrast, focus on buying local crops, helping farmers bypass middlemen and loan sharks and creating room for more stable crop prices. Although Bulog also buys these crops, the cooperatives face limited synergy with stakeholders and continuing program overlap with the BUMdes. Both villages have chosen not to run a community loan program, citing repayment risks and the fact that the BUMDes already provide this service.

According to Bourdieu (1977), habitus is a system of dispositions formed through social and environmental experience that shapes a group's ways of thinking, preferences, and social practices; it is not static but is reproduced through everyday practices. In the context of the KDMP, the habitus of village communities shapes how they understand cooperatives, which lines of business they choose, how they manage their economic affairs, and how they respond to challenges and opportunities. Differences in character between villages thus reflect differences in collective habitus formed historically and structurally. Villages with many entrepreneurs and strategic locations (for example, along the Trans-Sumatra Highway) exhibit a strong entrepreneurial disposition: residents are accustomed to

trade, capital turnover, and the logic of profit, and their economic preferences run toward minimarkets, e-toll top-up services, and other service businesses. The comparison of these distinct socio-cultural characteristics and cooperative governance models is summarized in [Table 1](#).

Table 1. Comparison of Habitus and Cooperative Governance Between Villages

Aspect	Entrepreneurship-Based Village (Strategic Location)	Agriculture-Based Village
Main potential	Trade and services	Agriculture
Community habitus	Entrepreneurial, market-oriented, and profit-driven	Agrarian, oriented toward protection and stability
Types of cooperative business	Minimarket, e-toll top-up services, and other services	Purchasing agricultural products from local farmers
Primary objective	Rapid business growth	Stabilizing prices and protecting farmers
Available capital	Equity capital and contributions from members who are also entrepreneurs	Principal savings, mandatory savings, and equity capital
Emerging economic practices	Retail development, strengthening internal capital, and efforts to become the primary stockist	Absorption of farm produce and strengthening farmers' bargaining position
Benefits for the community	Lower prices for goods and faster capital circulation	Reduced dependence on middlemen, loan sharks, and advance-purchase (ijon) arrangements
Main challenges	Difficulty accessing distribution networks and becoming the primary stockist	Limited synergy with stakeholders and program overlap with Badan Usaha Milik Desa [village-owned enterprise] (BUMDes)
Perception of cooperatives	A vehicle for business expansion	A tool for socio-economic protection
Development orientation	Economic growth and efficiency	Production solidarity and economic security
Loan program	Not implemented, owing to default risk and because the BUMDes already provides the service	Not implemented, owing to default risk and because the BUMDes already provides the service
Long-term challenges	Limited external social networks	Shifts in supply chains that may alter the traditional role of middlemen

Source: Data processed by the authors (2025).

In entrepreneurial villages, residents choose high-turnover sectors because their habitus is attuned to market mechanisms. Their mindset is instrumental-rational, oriented toward efficiency and business expansion, and they use their capital efficiently, since members are themselves entrepreneurs. This is evident in the growth of retail businesses, the strengthening of internal capital, and efforts to become primary stockists in order to obtain lower prices. Their main challenge is accessing distribution networks—becoming the first-tier stockist—which suggests that, despite a strong entrepreneurial habitus, access to external social capital (large networks) remains limited.

Agricultural villages, meanwhile, have a collective disposition rooted in agrarian production. Residents are accustomed to seasonal harvest cycles and to dependence on middlemen. The cooperatives' orientation runs toward purchasing crops, stabilizing prices, and protecting farmers from middlemen and loan sharks—a habitus geared more toward collective economic protection than rapid commercial expansion, emphasizing security and stability over fast growth.

In these villages, cooperatives are seen as a tool for social protection. Emerging practices include absorbing community harvests, strengthening farmers' bargaining power, and avoiding debt bondage. The main challenge is limited synergy with stakeholders and program overlap with the BUMDes—a clash within the village economic arena, where cooperatives and the BUMDes operate in the same practical space. An equally significant challenge is that the agricultural commodity supply chain has long run from farmer to middleman, then to collectors, large markets, small mobile vendors (*mlijo*), and finally consumers.

The KDMP's entry into this chain is likely to affect the existing social structure between farmers and middlemen, and many middlemen could lose their livelihoods—raising the question of whether the cooperative can displace them at all. Capital is further challenge, resting at present on equity capital together with principal and mandatory member savings, and public enthusiasm for joining it remains subdued, reflecting a wait-and-see attitude.

On the decision not to offer loans, both villages agreed against a loan program, citing default risk and the fact that the BUMDes already performs this function. This reflects an awareness that each institution has its own domain of practice—a rational habitus that avoids institutional conflict and social risk. Overall, our findings indicate that a KDMP's success depends largely on the alignment among the community's habitus, local economic potential, and the village's institutional arena. Villages with an entrepreneurial habitus develop more rapidly because economic and social capital are readily available, market practices are entrenched, and a preference for fast-growing businesses prevails. Agrarian villages, by contrast, develop along protective, collective lines, because their habitus is grounded in production solidarity, an orientation toward price stability, and the need to shield farmers from exploitation.

4. Conclusion

The Red-and-White rural village cooperative program is one of the Indonesian government's priority initiatives for village-level development, and it calls for an approach that is not merely administrative and economic but also informed by an anthropology of development perspective. In this light, the socio-cultural dimension—particularly habitus—is a key factor in the program's success. Because each village has a distinct social character, economic structure, and resource base, we draw four conclusions. First, the cooperative model cannot be standardized structurally or operationally. Second, the character and direction of cooperative development must be rooted in the socio-economic habitus of the local community. Third, differences in the pace of cooperative development are shaped not only by the availability of economic capital but also by the dispositions, preferences, ways of thinking, and social practices formed historically in community life. Fourth, institutional synchronization with the BUMDes is essential to avoid program overlap and conflict within the village economy. A cooperative-development approach grounded in local potential is therefore not merely a technocratic strategy but an anthropological and sociological necessity, aligned with the habitus of village communities.

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