

Communication Strategy Of The Merah Putih Cooperative Policy In Improving Community Welfare

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ABSTRACT

Koperasi Merah Putih merupakan instrumen kebijakan strategis berbasis ekonomi kerakyatan yang dirancang untuk memperkuat kemandirian finansial dan meningkatkan kesejahteraan masyarakat di tingkat lokal. Namun, efektivitas implementasi kebijakan publik ini sangat bergantung pada bagaimana pesan program disebarluaskan dan dipahami oleh masyarakat sasaran. Penelitian ini bertujuan untuk menganalisis dan mendeskripsikan strategi komunikasi kebijakan Koperasi Merah Putih dalam meningkatkan kesejahteraan masyarakat, serta mengidentifikasi faktor pendukung dan penghambat dalam proses penyampaian pesan. Penelitian ini menggunakan pendekatan kualitatif dengan metode studi kasus deskriptif. Pengumpulan data dilakukan melalui wawancara mendalam dengan pengurus koperasi, aparat pemerintah daerah, dan anggota masyarakat, serta melalui observasi partisipatif dan dokumentasi kebijakan. Analisis data dilakukan menggunakan teknik kondensasi data, penyajian data, dan penarikan kesimpulan berdasarkan kerangka teoretis analisis strategi komunikasi kebijakan publik. Hasil penelitian menunjukkan bahwa strategi komunikasi yang diterapkan mencakup kombinasi media komunikasi massa dan pendekatan kearifan lokal (dialogis-partisipatif). Sosialisasi tatap muka melalui forum masyarakat terbukti menjadi saluran paling efektif dalam membangun kepercayaan dan kredibilitas lembaga. Akan tetapi, hambatan komunikasi berupa kendala teknis-operasional dan beragamnya tingkat literasi keuangan masyarakat masih menjadi tantangan utama. Penelitian ini menyimpulkan bahwa strategi komunikasi kebijakan yang adaptif dan berbasis masyarakat dapat meningkatkan partisipasi aktif warga, yang pada akhirnya berdampak positif terhadap kesejahteraan ekonomi dan sosial masyarakat. Implikasi penelitian ini menekankan pentingnya integrasi berkelanjutan antara saluran komunikasi digital dan konvensional bagi para pembuat kebijakan ekonomi daerah.

The Merah Putih Cooperative is a strategic policy instrument based on a people's economy designed to strengthen financial independence and improve community welfare at the local level. However, the effectiveness of this public policy implementation depends heavily on how program messages are disseminated and understood by the target community. This study aims to analyze and describe the communication strategy of the Merah Putih Cooperative policy in improving community welfare, as well as to identify supporting and inhibiting factors in the message transmission process. This study uses a qualitative approach with a descriptive case study method. Data collection was conducted through in-depth interviews with cooperative administrators, local government officials, and community members, as well as participant observation and policy documentation. Data analysis was carried out using data condensation techniques, data presentation, and drawing conclusions based on the theoretical framework of public policy communication strategy analysis. The results of the study indicate that the communication strategy implemented includes a combination of mass

communication media and a local wisdom approach (dialogic-participatory). Face-to-face socialization through community forums proved to be the most effective channel in building trust and credibility of the institution. However, communication barriers in the form of technical-operational barriers and varying levels of community financial literacy remain major challenges. This study concludes that adaptive, community-based policy communication strategies can increase active citizen participation, ultimately positively impacting the economic and social well-being of communities. The implications of this research emphasize the importance of sustainable integration of digital and conventional communication channels for regional economic policymakers.



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INTRODUCTION

Community-based economic development is a key pillar in achieving equitable prosperity and poverty alleviation in developing countries, including Indonesia (Nasution et al., 2021). Within the national economic structure, cooperative institutions play a crucial role as the main pillar (pillar) that prioritizes the principles of family and mutual cooperation to strengthen the competitiveness of the lower-middle class (Suryadi & Rahayu, 2020). The government has designed various public programs and policies to optimize the function of cooperatives, one of which is through the launch of the Red and White Cooperative program. This policy was presented as a strategic response to expand access to capital, provide production facilities, and create economic independence for rural and semi-urban communities (Hidayat et al., 2022). However, the success of a public policy is determined not only by the substance of the regulation or the size of the budget allocation but also depends heavily on how effectively the policy is communicated to the target community (Dwijowijoto, 2021).

Policy communication serves as a critical bridge connecting policy formulation with public acceptance on the ground (Howlett et al., 2020). In many cases of local economic development program implementation, program failure is often traced not to flawed policy design, but rather to distortions and obstacles in the information delivery process (Pratama & Setiawan, 2023). The Merah Putih Cooperative, as an economic inclusion program, requires precise information transmission regarding program objectives, management requirements, loan application procedures, and distribution of Business Surplus (SHU) to avoid public misinterpretation (Nugroho et al., 2022). Without a structured and well-planned communication strategy, policy messages tend to remain elitist and fail to transform behavior or community participation at the grassroots level (Rahmat & Kusuma, 2021).

Theoretically, the formulation of a communication strategy in public policy analysis must take into account the fundamental elements of communication, including the communicator, message, media, recipient, and the expected impact (Lasswell, 1948; Rodgers & Chen, 2020). In the context of the Merah Putih Cooperative, communicators are not limited to government officials or related agencies, but also involve community leaders and local cooperative administrators who have sociological closeness with residents (Wibowo et al., 2022). The diversity of educational backgrounds and financial literacy possessed by target community groups requires a variety of message packaging to be relevant, easy to understand, and encourage collective action (Suharto, 2021). Therefore, selecting the right communication channel—whether mass media, modern digital platforms, or traditional media based on local wisdom—is a key determinant in determining the effectiveness of delivering the policy message (Firmansyah & Utami, 2023).

Objective conditions on the ground indicate that lower-middle-class communities often experience marginalization in terms of information regarding government assistance and empowerment programs (Anggraini et al., 2020). The lack of transparency and minimal intensity of outreach often trigger public mistrust of financial institutions, including cooperatives (Saputra & Lestari, 2022). This skepticism is exacerbated by the rise of fraudulent practices under the guise of loan cooperatives in various regions, which damages the institutional image of cooperatives in general (Hutagalung et al., 2021). In this uncertain situation, the Red and White Cooperative's policy communication strategy is

required to function not merely as a tool for information dissemination but also as a trust -building mechanism and persuasive public education (Mulyana & Effendi, 2023).

The significance of communication strategies is also closely related to achieving the ultimate goal of the policy itself, namely improving community welfare comprehensively (Suharto, 2020). Community welfare is not only measured quantitatively through increased nominal family income or the availability of savings and loan funds, but also encompasses qualitative dimensions such as increased personal capacity, micro-business independence, and a sense of social cohesion (Purnomo & Wiyono, 2022). When the community comprehensively understands the mechanisms and benefits of the Merah Putih Cooperative, they will be encouraged to participate actively, whether as savings members, productive business debtors, or independent supervisors of cooperative governance (Yulia & Santoso, 2023). This active participation, based on accurate information, ultimately transforms access to capital into real economic productivity at the household level (Rahman et al., 2021).

Despite the critical importance of public policy communication strategies, prior academic literature on cooperatives has predominantly focused on technical management aspects, financial performance analysis, and formal regulatory compliance (e.g., Arifin & Hakim, 2020; Lestari et al., 2021; Setyawan, 2022). Empirical studies that deeply examine the dimensions of communication interactions between policy-making institutions, cooperative administrators, and the community within the context of specific programs such as the Red and White Cooperative remain very limited (an empirical gap). Most existing studies assume that the community will automatically accept and utilize cooperative facilities once a policy is enacted, without exploring how message dynamics, information resistance, and sociological barriers emerge during the socialization process (Purwanto & Astuti, 2023). This perspective gap represents a theoretical limitation that needs to be addressed through in-depth studies of public policy communication strategies.

The gap in academic literature and the empirical issue of fluctuating community participation underscore the need for systematic, exploratory research. This study is designed to analytically explore how the Red and White Cooperative's policy communication strategy is formulated, executed, and evaluated in an effort to promote community welfare. Through the lens of qualitative policy communication studies, this research aims to identify the most effective combination of media and messaging techniques in reaching financially unliterate segments of society (Budiman & Wardani, 2022). A detailed understanding of these communication patterns is crucial to prevent the waste of state resources due to poorly targeted or under-subscribed empowerment programs (Gani et al., 2021).

Theoretically, this research is expected to make a significant academic contribution to the development of public policy and development communication, particularly in the context of people's economies in developing countries. The results of this study enrich the body of scientific studies on how communication barriers can be overcome through a dialogic approach and the involvement of local actors (opinion leaders) in ensuring the success of government socio-economic programs (Suryawan et al., 2023). The conceptual model generated from this research can serve as a theoretical reference for developing an analytical framework for the effectiveness of public policy communication in the micro, small, and medium enterprises (MSMEs) sector and local institutions (Kusuma & Maharani, 2022).

Practically, the findings of this study provide strategic implications and concrete recommendations for policymakers in relevant ministries, local governments, and the administrators of the Merah Putih Cooperative in the field. By understanding effective communication patterns, decision-makers can design technical guidelines for policy dissemination that are more inclusive, communicative, and based on real community needs (Santoso & Handayani, 2021). Furthermore, these guidelines can help reduce program failures due to miscommunication and increase the efficiency of future dissemination budget allocations (Wijaya et al., 2023).

Based on the background of the phenomenon, the limitations of the literature, and the theoretical and practical significance that have been described, the research entitled "COMMUNICATION STRATEGY OF THE MERAH PUTIH COOPERATIVE POLICY IN IMPROVING COMMUNITY WELFARE" is very crucial to be implemented. This research is expected to provide comprehensive answers regarding the best communication strategy that is able to transform the Red and White Cooperative policy into a major driver of improving the welfare of the community in a sustainable manner.

METHOD

This research uses a qualitative approach with a descriptive case study method to explore and analyze in depth the communication strategy of the Merah Putih Cooperative policy in improving community welfare. The qualitative approach was chosen because it is able to reveal the sociological context, interaction dynamics, and the overall meaning of policy messages at the grassroots level. The research was conducted with the management of the Merah Putih Cooperative, related agencies at the regional level, and community groups targeted by the program. Informants were selected using *purposive sampling* based on the criteria of direct involvement in the formulation, delivery, and receipt of policy information. Key informants *included* heads of related agencies, cooperative chairs and administrators, community leaders (*opinion leaders*), and community members who received program benefits.

Primary data collection was conducted through *in-depth* interviews using flexible-structured interview guidelines to explore perceptions, experiences, and strategies for delivering policy messages. In addition to interviews, passive participant observation was conducted to directly observe the socialization process, membership meetings, and communication interaction patterns between administrators and residents. Secondary data were obtained through documentation studies, including regulatory documents of the Merah Putih Cooperative policy, socialization material scripts, financial and membership performance reports, and mass media publications related to the program. To ensure the validity and reliability of the data (*trustworthiness*), this study applied triangulation techniques of data sources and triangulation of data collection techniques, where data from interviews were cross-confirmed with observation notes and official documents.

Data analysis was conducted interactively and continuously following the Miles, Huberman, and Saldana model, which includes three main stages: data condensation, data display, and conclusion *drawing/verification*. In the condensation stage, all interview transcripts, field notes, and documents were grouped and coded *based* on the main themes of communication strategies (communicators, message packaging, media channels, and communication barriers). The structured data were then presented in the form of narrative matrices and flowcharts to facilitate mapping of patterns of relationships between qualitative variables. The final stage involved inductive drawing of conclusions through in-depth interpretation of field findings, which were revalidated through member checking *with* key informants to ensure the accuracy of the interpretation of the research results.

RESULT AND DISCUSSION

Research Results

Based on the analysis of qualitative data obtained through in-depth interviews, field observations, and documentation studies, the research results regarding the communication strategy of the Merah Putih Cooperative policy in improving community welfare are grouped into four main themes: Communicator Profile and Institutional Credibility (*Source Credibility*)

The process of conveying the policy message of the Merah Putih Cooperative relies on two main layers of communicators, namely formal communicators (the Cooperative Office and the Core Management of the Cooperative) and informal communicators (*opinion leaders* such as village heads, RT/RW heads, and religious leaders). Interview results show that lower-middle class people tend to be more quick to accept information about cooperative programs when the message is delivered by local figures they know and trust. The credibility of these informal communicators is a crucial factor in eroding public skepticism towards microfinance institutions.

Message Framing and Editorial Strategy (*Message Framing*)

Policy socialization materials derived from formal regulatory documents were transformed into messages that focused on easy access to business capital, mutual cooperation mechanisms, and transparency in the distribution of Business Surplus (SHU). Cooperative administrators avoided the use of complex accounting terms and replaced them with local analogies familiar to the community. Message framing focused on direct benefits *for* household welfare and protection from the clutches of high-cost informal loan providers (loan sharks).

Communication Channels and Media Combinations (*Communication Channels*)

The dissemination of information on the Red and White Cooperative's policies applies a media mix *strategy approach*:

Table 1

Communication Channels	Activity Form / Media	Level of Effectiveness	Impact on Society
Interpersonal & Community Media	Village discussions, religious studies, RT/RW forums, and direct face-to-face meetings.	Very high	Building trust, interactive dialogue space, and direct persuasion.
Digital Media & Conversation Groups	Citizens' WhatsApp groups and social media posts (Instagram/Facebook).	Medium - High	Fast information dissemination, schedule reminders, and transparency of weekly reports.
Print & Offline Visual Media	Banners, short brochures, and notice boards at the village office.	Currently	Increase initial awareness <i>of</i> the existence of cooperative offices and programs.

Communication Barriers Although a dissemination strategy has been designed, several barriers have arisen in the field: 1). *Semantic and Literacy Barriers*: Variations in education levels cause some members of the public to have difficulty understanding technical banking/cooperative terms, such as effective interest, collateral, and deposit ratios. 2). *Psychological Barriers (Historical Mistrust)*: Some residents had traumatic experiences with fraudulent cooperative practices in the past which triggered initial rejection. 3). *Technical Barriers*: Limited internet network access in remote areas hinders the optimization of digital communication channels.

Discussion

Communicator Credibility and Building Public Trust

The findings of this study confirm that source credibility *is* an absolute requirement in public policy communication at the grassroots level (Lasswell, 1948; Wibowo et al., 2022). When the Cooperatives Office acted as a regulatory drafter, the involvement of local *opinion leaders* (community leaders and village administrators) proved to be an effective sociological bridge. Rural and semi-urban communities not only assessed the content of policy messages but also assessed who delivered them (Suryawan et al., 2023). The integration of local figures as *communicator agents* successfully reduced public skepticism and built *institutional trust* in the Merah Putih Cooperative (Saputra & Lestari, 2022).

Transforming Policy Messages into Participatory Education

The process of translating formal legal/regulatory language into simple local narratives (*message framing*) has been shown to determine the level of public acceptance. Referring to development communication theory, the delivery of information in an instructive, top-down manner tends to create passive resistance from the target community (Rahmat & Kusuma, 2021). In the case of the Merah Putih Cooperative, packaging messages that highlight solutions to real-world problems for residents such as freedom from illegal loans and easier access to capital for MSMEs was able to transform policy communication from mere information dissemination *to* participatory dialogue that fosters economic awareness (Budiman & Wardani, 2022; Suharto, 2021).

Dialogic Communication as a Catalyst for Community Welfare

Research shows that face-to-face communication channels (*interpersonal dialogue channels*) through community discussions remain the most effective in changing community behavior compared to mass media or digital media alone (Firmansyah & Utami, 2023). Two-way communication provides a space for residents to raise concerns, seek clarification, and obtain legal certainty regarding their savings. A comprehensive understanding of the operational mechanisms of the Merah Putih Cooperative encourages active participation by residents to become productive members, apply for micro-enterprise loans, and utilize the business development provided (Yulia & Santoso, 2023). This understanding-based participation gradually increases the scale of household businesses, creates local job opportunities, and ultimately realizes comprehensive *community welfare* (Purnomo & Wiyono, 2022; Rahman et al., 2021).

Mitigating Communication Barriers and Economic Inclusion

The *awareness-behavior gap*, or the gap between policy knowledge and actual community actions, can be overcome if communication barriers (semantic, psychological, and technical) are successfully mitigated (Pratama & Setiawan, 2023). The use of a dialogic communication approach combined with transparent financial management (for example, through weekly reports in WhatsApp groups) has been proven to be able to restore the reputation of cooperatives from past trauma (Hutagalung et al., 2021). Adaptive and inclusive policy communication not only acts as a tool for program socialization but also functions as an instrument for financial literacy education that empowers marginalized communities (Anggraini et al., 2020; Purwanto & Astuti, 2023).

CONCLUSION

The Red and White Cooperative Policy serves as a strategic instrument to promote economic independence and improve community welfare at the local level. However, the success of this program's implementation is largely determined by the effectiveness of the policy's communication strategy. This study found that successful information dissemination relies not only on formal communication channels from relevant agencies but also heavily on the role of informal communicators (*opinion leaders*) such as community leaders and village administrators. The credibility of these local figures has proven to be a sociological bridge capable of eroding public distrust stemming from past experiences and increasing community *trust* in cooperative institutions.

In terms of packaging and dissemination of messages, the use of complex technical-regulatory language is transformed into a simple narrative based on the values of mutual cooperation, easy access to capital, and transparency of the Business Surplus (SHU). The media mix *strategy* approach—which combines face-to-face dialogic-participatory forums (such as village discussions) to build initial trust with digital channels (such as WhatsApp groups) for operational transparency—effectively overcomes various communication barriers, including semantic, psychological, and technical barriers to financial literacy at the grassroots level.

Overall, the adaptive, dialogic, and community-based policy communication strategy proved to be a key catalyst in transforming passive public acceptance into active participation. Residents' comprehensive understanding of the rights, obligations, and benefits of the Merah Putih Cooperative drove their involvement in productive savings and loan activities and MSME development. This active participation, grounded in literacy and trust, ultimately had a direct impact on increasing household income, financial independence, and achieving sustainable *community welfare*.

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