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Professional Certification as a Strategy to Strengthen the Institutional Capacity of Village Cooperatives in Supporting People's Economy

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Abstract

Background: The Red and White Village/Sub-district Cooperative (KDMP) program was launched by the Indonesian government as a strategic instrument to strengthen people-based economy, grounded in Article 33 of the 1945 Constitution, with tens of thousands of cooperative units targeted to operate nationwide. The success of this program largely depends on the institutional capacity of the cooperatives, one of the main pillars of which is the professional competence of their managers. The government, through the Ministry of Cooperatives in collaboration with the National Professional Certification Agency (BNSP), has been conducting simultaneous competency certification for KDMP managers and treasurers across regions.
Objective: This article aims to analyze the role of professional certification as a strategy to strengthen the institutional capacity of village cooperatives in supporting people-based economy.
Method: This research employs a descriptive qualitative approach through a literature study of regulations, policy documents, and recent scholarly publications related to KDMP.
Result: The findings indicate that professional certification contributes to three main aspects: improved institutional governance and accountability, strengthened member and community trust, and mitigation of operational and financial risks. Nevertheless, implementation challenges remain, including regional disparities in human resource quality, limited training duration, and the risk of certification becoming a mere administrative formality.
Conclusion: This article recommends strengthening post-certification mentoring systems and continuous evaluation to ensure that professional certification genuinely functions as an effective instrument for institutional capacity building.

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INTRODUCTION

The Indonesian economy is constitutionally structured as a joint venture based on the principle of kinship, as mandated in Article 33 of the 1945 Constitution of the Republic of Indonesia. This principle is the philosophical foundation for the development of cooperatives as a vehicle for the people's economy that prioritizes the values of mutual cooperation, kinship, and social justice. In recent years, the government has reaffirmed its commitment to strengthening the people's economy through the launch of the Red and White Village/Sub-district Cooperative (KDMP) program, a national initiative that positions cooperatives as production and distribution centers at the village and sub-district levels (Hutagaol, I. et.al, 2026; Saputri, A. R., & Hardiyan, 2025).

The scale of the KDMP program is massive: the government targets tens of thousands of village and sub-district cooperative units to operate simultaneously throughout Indonesia, with funding support sourced from Village Fund allocations and state-owned banking loan schemes. A program of this magnitude requires human resources that are not only sufficient in quantity but also competent in quality. Therefore, the government, through the Ministry of Cooperatives in collaboration with the National Professional Certification Agency (BNSP), has developed a competency certification scheme for KDMP managers and treasurers, as part of an effort to ensure that cooperative managers possess adequate professional capacity before carrying out full cooperative operations.

Although this certification policy is designed with a clear objective, the implementation of the KDMP program in the field cannot be separated from various institutional challenges. Studies conducted on the implementation of KDMP in Central Kalimantan, for example, identified the low quality of human-resource managers, problems of legality and land availability, data synchronization between institutions, potential overlap of authority with Village-Owned Enterprises (BUMDes), and weak accountability as the main challenges that need to be overcome (Sukaris et al., 2026).

Similar findings emerged in a study of the institutional challenges and opportunities of red and white village cooperatives in general, which highlighted the importance of managerial capacity building, technology utilization, and policy formulation based on local needs to ensure the sustainability of village cooperatives (Arief & Al-Buhuts, 2025). Read together, these studies converge on a common diagnosis: the sustainability of village cooperatives is determined less by their formal establishment than by the managerial and institutional capacity of the people who run them, yet the specific mechanism through which such capacity can be systematically built and standardized across tens of thousands of newly formed units remains underexplored.

To situate this problem theoretically, it is necessary to revisit how the people's economy and cooperatives are conceptualized. The people's economy is an economic system that places the people as the main actors and the main beneficiaries of economic activity, with cooperatives as one of its most representative institutional forms. Cooperatives are regarded as a vehicle for economic democracy because their management is based on the principle of equal membership and collective decision-making (Syafrizal & Rusmewahni, 2026).

In the context of village development, cooperatives also function as an instrument of local economic nationalism that encourages community independence in managing local resources and economic potential, while strengthening the community's sense of belonging to the economic institutions they jointly manage. The effectiveness of cooperatives in performing this role rests on their institutional capacity, which can be understood as the ability of the organization to carry out the functions of governance, human-resource management, capital management, and accountability effectively and sustainably.

A study of the institutional capacity development of regional-based economic empowerment groups found that weak organizational aspects, simple administrative systems, and the low managerial ability of administrators are fundamental problems that hinder the effectiveness of community economic institutions (Azzahara et al., 2025). This

finding is highly relevant to the context of red and white village cooperatives, given that similar problem patterns are likely to arise on account of the very massive scale of cooperative formation within a relatively short period.

Complementing this, a study on the urgency of cooperative quality and managerial competence for cooperative performance shows that systematic and continuous strengthening of managerial capacity can raise the institutional health status of cooperatives, from moderately healthy to healthy, through an integrated training system and continuous monitoring, while enabling competent managers to expand cooperative business and improve the quality of services to members (Wardhiani et al., 2023).

Professional certification enters this discussion as a formal instrument for guaranteeing managerial competence. Certification is a process of formal recognition of a person's competence in performing specified duties and responsibilities, organized by a licensed Professional Certification Institute (LSP) under the supervision of the BNSP, with the Indonesian National Work Competency Standards (SKKNI), which cover knowledge, skills, and expertise appropriate to a given position, serving as the competency reference framework. In essence, certification is an effort to develop human resources so as to increase the productivity and competitiveness of the Indonesian workforce, both domestically and in the face of regional economic competition (Midhat et al., 2021).

Within the cooperative sector, this obligation is not new: the Regulation of the Minister of Cooperatives and SMEs Number 15/Per/M.KUKM/IX/2015 has stipulated that cooperative savings-and-loan business managers must hold a competency-standard certificate issued by a licensed certification body, emphasizing that the professionalism of cooperative managers is a systemic necessity rather than a mere administrative complement. In the KDMP context, this regulatory spirit is renewed and expanded through cooperation between the Ministry of Cooperatives and BNSP to produce thousands of certified managers and treasurers simultaneously.

Against this backdrop, the novelty of this article lies in shifting the analytical focus from the general institutional challenges of KDMP, which have already been documented by previous studies, toward professional certification specifically, framed not merely as a regulatory obligation but as a strategic instrument for strengthening cooperative institutional capacity. Whereas prior research has tended to treat managerial capacity, cooperative governance, and certification as separate concerns, this article integrates them into a single analytical narrative and, further, enriches the discussion with a comparative perspective drawn from the Philippines, an ASEAN country with a relatively mature history of cooperative movements whose institutions are administered through the Cooperative Development Authority. This cross-country comparative lens on certification as a capacity-building strategy has not yet been addressed in the existing literature on red and white village cooperatives.

The urgency of this study stems from the scale, speed, and financial exposure of the KDMP program. Tens of thousands of cooperative units are being established almost simultaneously, channeling significant funds from Village Fund allocations and state-owned banking loan schemes, which creates operational and financial risks that cannot be ignored if management is not supported by adequate competence. Because the certification policy is being rolled out across regions while the program itself is still in its earliest operational phase, there is a narrow window in which analysis can inform implementation, before the risk materializes that certification becomes a one-time administrative formality detached from substantive institutional performance.

A timely examination of whether, and under what conditions, professional certification genuinely strengthens institutional capacity is therefore both academically and practically pressing. Based on this description, the present article is compiled to answer the following problem formulation: what is the role of professional certification in strengthening the institutional capacity of red and white village cooperatives in support of the people's economy, and what challenges need to be anticipated in its implementation?.

Accordingly, the objective of this article is to analyze the contribution of professional certification to strengthening the institutional capacity of village cooperatives, as well as to identify the challenges of implementing the policy, based on a review of the literature and the latest policy documents. The findings are expected to offer both a theoretical contribution, by positioning certification within the discourse on cooperative institutional capacity, and a practical contribution, in the form of policy considerations for ensuring that certification functions as an effective instrument of capacity building rather than a symbolic administrative requirement.

RESEARCH METHOD

This study employs a descriptive qualitative approach using a library (document) research method. This design was chosen because the professional certification policy for KDMP managers and treasurers is still relatively new, so that primary data derived from large-scale surveys or interviews is not yet widely available; at this stage, the most authoritative and complete evidence resides in regulatory instruments, policy documents, and emerging scholarly analyses. A comparable approach has also been used in previous studies on the institutional challenges and opportunities of red and white village cooperatives, which likewise rely on the analysis of policy documents and literature as the basis of argumentation.

The data sources in this study consist of two categories. The first comprises regulatory documents, namely Presidential Instruction Number 9 of 2025 concerning the Acceleration of the Establishment of Village/Merah Putih Village Cooperatives, Presidential Instruction Number 17 of 2025 concerning the Acceleration of the Physical Development of Outlets, Warehousing, and Completeness of KDMP, and the Regulation of the Minister of Cooperatives and SMEs Number 15/Per/M.KUKM/IX/2015 concerning Cooperative Savings and Loans. The second comprises scientific publications and the latest policy documents for the 2025-2026 period that discuss the institution of red and white village cooperatives and related competency-certification policies, complemented by official documents of the Philippine Cooperative Development Authority used for comparative purposes. These materials were obtained from official government and institutional portals as well as academic databases and repositories, including Google Scholar and ResearchGate.

Document selection was carried out purposively on the basis of explicit inclusion and exclusion criteria. A document was included when it (a) was directly relevant to the KDMP institution, competency certification, or the institutional capacity of cooperatives; (b) originated from an authoritative or traceable source, namely official regulations and policy documents or academically published works; and (c) fell within the relevant time frame, that is, the 2015 regulatory baseline for cooperative certification and recent publications from the 2025-2026 period reflecting the current KDMP policy. Conversely, a source was excluded when it was not substantively related to cooperative certification or institutional capacity, or when its origin and authority could not be verified. The selection proceeded in stages, beginning with the identification of candidate documents through keyword searches such as "Koperasi Merah Putih", "competency certification", "cooperative institutional capacity", and "BNSP", followed by screening of titles and abstracts against the inclusion criteria, and concluding with a full reading of the documents retained for analysis.

The retained documents were then analyzed using content analysis. The analysis proceeded through several stages: identification of recurring themes across the documents; categorization of those themes according to the three main aspects of institutional capacity examined in this study, namely governance, member and community trust, and operational and financial risk mitigation; and interpretation of the relationships among the themes in order to construct a coherent argument regarding the role of professional certification in strengthening the institutional capacity of village cooperatives. A comparative reading of the Indonesian and Philippine schemes was subsequently undertaken to position the findings within a broader policy perspective.

To maintain the validity and reliability of the analysis, the study applied source triangulation by cross-checking claims across the three types of material used, namely regulations, policy documents, and scholarly publications, and by prioritizing authoritative and official sources over secondary or unverifiable ones. The categorization of themes and the chain of interpretation were documented transparently so that the reasoning from evidence to conclusion can be traced and, in principle, reproduced. Given the conceptual and literature-based nature of this study, these strategies are intended to ensure the consistency and credibility of the argument rather than statistical generalization.

RESULT AND DISCUSSION

The findings of this study are organized around the concept of institutional capacity, understood as the ability of an organization to perform the functions of governance, human-resource management, capital management, and accountability effectively and sustainably. Read through this lens, professional certification operates most directly at the level of individual competence, yet its ultimate significance lies in whether that individual competence is translated into organizational and systemic capacity across the KDMP network.

The three thematic paths discussed below, namely the improvement of governance, the strengthening of member and community trust, and the mitigation of operational and financial risk, correspond to complementary dimensions of institutional capacity, while the challenges of implementation and the comparison with the Philippine model clarify the conditions under which such translation can, or cannot, occur.

Professional Certification and Improvement of Institutional Governance

Professional certification for KDMP managers and treasurers is designed so that cooperative managers are able to prepare business feasibility studies, apply an appropriate business model, manage finances accountably, and conduct cooperative governance in accordance with applicable standards (Mufidah, K. et.al, 2026). The training materials that accompany the certification process cover cooperative governance, financial management, marketing, digitalization, and entrepreneurship, all of which culminate in BNSP standard competency tests.

This design is consistent with the finding that systematic strengthening of managerial capacity can improve the institutional health status of cooperatives, from moderately healthy to healthy, through an integrated training system and continuous monitoring (Refianto, 2026). Interpreted against the institutional-capacity framework, certification therefore addresses the governance and human-resource dimensions simultaneously: it equips individual managers with competencies while embedding those competencies within a standardized reference framework (Michaud & Audebrand, 2022).

Understood in this way, professional certification functions not merely as formal evidence of individual competence but as a systemic instrument that encourages the standardization of governance practices across KDMP units dispersed across different regions. This standardizing role is analytically significant because the very large scale of the program makes uncontrolled variation in management quality between cooperatives a realistic threat; in the absence of a uniform competency framework, governance practices would likely diverge in line with the uneven managerial capacity documented in previous studies.

Certification thus contributes to institutional capacity less by perfecting any single cooperative than by narrowing the dispersion of governance quality across the network, which is itself a precondition for coherent supervision and comparable accountability at the national level (Ait et al., 2023; Jamaluddin et al., 2023). In this respect, the analysis extends existing knowledge by reframing certification, previously treated primarily as a matter of regulatory compliance, as a mechanism of horizontal standardization within a large and heterogeneous cooperative system.

Certification as a Trust Booster for Members and the Community

The dimension of trust is one of the determining factors in the success of cooperatives as people's economic institutions. A study on the institutional strengthening of red and white cooperatives through a participatory approach found that public trust is one of three main, mutually interrelated factors driving cooperative success, alongside access to capital and institutional strengthening itself (Hao et al., 2024; Muryani et al., 2022). The professional legitimacy that managers and treasurers obtain through BNSP certification has the potential to strengthen the perception of members and of the wider community regarding the credibility of the cooperative, thereby encouraging active participation in the form of membership, deposits, and the use of cooperative services.

Theoretically, this mechanism can be read as a form of credibility signaling. The trust built through professional legitimacy is especially consequential in the early phase of KDMP operationalization, when cooperatives do not yet possess a performance track record that prospective members could use as an objective reference. Under such conditions of information asymmetry, the certification of managerial competence functions as a visible signal of credibility that helps accelerate public acceptance of newly established cooperative institutions (Deng et al., 2021).

This interpretation clarifies why certification may matter disproportionately at program inception: part of its contribution to institutional capacity is reputational, lowering the participation threshold for members before internal performance data become available. At the same time, this signaling value is inherently fragile, since a credibility signal that is not subsequently validated by actual performance risks eroding the very trust it was intended to build.

Certification as Operational and Financial Risk Mitigation

The scale of financing flowing into the KDMP program is significant, drawing on both Village Fund allocations and state-owned banking loan schemes. This large flow of funds carries operational and financial risks that cannot be ignored, particularly where management is not supported by adequate competence. Standardized competencies established through certification are expected to reduce the risk of mismanagement that could trigger financial problems at the level of individual cooperatives, while helping to preserve the sustainability of the program nationally (P. Siregar et al., 2024; Samsiyah et al., 2025).

In capacity terms, this concerns the accountability dimension: certification is intended to raise the baseline of financial and managerial discipline before substantial funds are entrusted to newly formed institutions. Nevertheless, the study on strengthening the management of red and white village cooperatives in Bandar Lampung emphasizes that sustained education on policy, finance, and business opportunities is required so that cooperatives can perform their functions accountably and sustainably, not only at the initial stage of formation.

This indicates that financial-risk mitigation cannot be accomplished through a single certification event at the outset but requires the continuous strengthening of competence in line with the operational dynamics that cooperatives face in the field. Read critically, this exposes an important limitation of a front-loaded certification design: risk in cooperative management is not static but evolves with the scale and complexity of operations, so that a one-time competency guarantee may depreciate precisely as the volume of funds under management grows. Effective risk mitigation therefore depends on converting certification from a point-in-time credential into an ongoing process of capacity maintenance.

Challenges of Certification Implementation in the Context of KDMP

While professional certification offers a range of strategic benefits, its implementation on the ground faces a number of concrete challenges. The study in Central Kalimantan identified that the quality of human-resource managers, legality and land-availability issues,

data synchronization, potential overlap with BUMDes, and weak accountability are the principal challenges faced by KDMP (Lathifah & Riofita, 2026). These challenges demonstrate that managerial competency certification, however important, is not the sole determinant of the institutional success of village cooperatives; it addresses the competence layer of capacity while leaving legal, structural, and coordination problems largely untouched.

Moreover, the massive scale of training and certification, encompassing tens of thousands of prospective managers within a relatively short training period, raises legitimate questions about the depth of competency mastery that participants can realistically attain. There is a genuine risk that certification degenerates into a mere administrative formality if it is not accompanied by an adequate mechanism for post-certification performance monitoring and evaluation.

Consequently, the sustainability of technical support from Professional Certification Bodies and from local governments after the training stage becomes decisive in determining whether certification genuinely contributes to substantive institutional capacity building or merely satisfies the quantitative target of the number of certified managers. This tension between quantitative achievement and qualitative substance is, analytically, the crux of the policy, for it is the point at which certification either translates individual competence into institutional capacity or fails to do so.

Comparison with Cooperative Certification Models in the Philippines

To enrich the policy perspective, it is instructive to compare the KDMP certification scheme with the practice of strengthening cooperative institutional capacity in the Philippines, an ASEAN country with a relatively mature history of cooperative movements. The Philippines regulates its cooperative institutions through the Cooperative Development Authority (CDA), a government agency that acts simultaneously as regulator and as supervisor of cooperative development nationwide. Under Republic Act No. 9520, the Philippine Cooperative Code, all managers, supervisors, and staff of cooperatives are required to undergo mandatory training, including the Pre-Membership Education Seminar (PMES) for prospective members and the Pre-Registration Seminar (PRS) for prospective co-founders, before a cooperative is officially registered.

A fundamental difference between the Philippine and the KDMP models lies in who is certified. In addition to requiring training for cooperative administrators themselves, the CDA also organizes a Certification Program for Cooperative Development Officers (CDOs) (Cruz, 2021), namely local-government officials tasked with fostering and supervising cooperatives in their areas. Through this program, a CDO who has completed intensive training and been declared competent obtains a Certificate of Authority to organize mandatory training for cooperatives within their jurisdiction.

The Philippines thereby establishes a tiered certification chain: the government first produces certified coaches, who then become the organizers of ongoing training for cooperative managers in the field, rather than a one-directional certification issued from the center to cooperative managers as in the current BNSP-KDMP scheme. Analytically, this tiered design distributes capacity-building capability into the regions and renders it self-sustaining, thereby addressing precisely the continuity problem identified in the preceding sections.

A further difference concerns the sustained nature of the coaching. Philippine regulations require periodic reporting through the List of Officers and Trainings Undertaken/Completed, which cooperatives must submit to the CDA on a regular basis as a means of monitoring training compliance over time, including additional training specifically for savings-and-loan cooperatives whose deposits exceed a certain threshold.

Such a continuous reporting and monitoring mechanism has not been explicitly regulated within the KDMP certification scheme, which to date has emphasized certification at the beginning of the assignment period of managers and treasurers without an equivalent

framework for periodic competency evaluation. This contrast reinforces the earlier interpretation that the KDMP design is front-loaded, and that its long-term effectiveness depends on institutionalizing feedback and re-evaluation.

As an additional comparison, Indonesia's own movement toward a comparable tiered model can be seen in the provision of the online learning platform Talentakoperasi.id by the Ministry of Cooperatives, which offers independent modules and digital certification for cooperative administrators on an ongoing basis. However, the scope and the obligation attached to its use are not as extensive as the periodic training-reporting requirement implemented in the Philippines.

Taken together, this comparison suggests that the institutional capacity of red and white village cooperatives could be enriched by adopting two key lessons from the Philippine experience, namely the establishment of certified local coaches as an extension of the government, and the obligation to report and evaluate training on a regular and documented basis, so that certification does not stop at a one-off event but becomes a continuous process of institutional coaching. In terms of the framework used in this study, these two lessons are precisely the mechanisms that would convert certification from an intervention at the individual level into a durable enhancement of organizational and systemic capacity.

CONCLUSION

Professional certification strategically strengthens the institutional capacity of Red and White Village Cooperatives through standardized governance, enhanced member and community trust, and mitigation of operational and financial risks. Its effectiveness, however, depends on post-certification mentoring, periodic performance evaluation, and measures addressing human-resource disparities, limited training duration, and administrative formalism. This study's originality lies in framing certification not merely as regulatory compliance, but as a mechanism that translates individual competence into organizational and systemic capacity across the KDMP network.

The Philippine comparison indicates the value of certified local coaches and documented periodic training reports for Indonesia. Future policy should institutionalize tiered regional mentoring, continuous competency reassessment, and collaboration among government, certification bodies, and universities. Because this conceptual study relies on literature, future empirical and cross-country research should measure certification's relationship with cooperative performance and refine evidence-based policy.

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CONFLICT OF INTEREST

The authors declare that this research was conducted without any commercial or financial relationship that could be construed as a potential conflict of interest.

AUTHOR CONTRIBUTION

Rani Santika: Conceptualization, Methodology, Investigation (document identification and selection), Formal Analysis (content analysis), Writing – Original Draft. Rafi Farizki: Investigation (literature and regulatory document collection), Data Curation, Validation (source triangulation). Fhrizz S. De Jesus: Resources and Formal Analysis for the comparative analysis of the Philippine cooperative model (Cooperative Development Authority, Republic Act No. 9520, and the CDO Certification Program). All authors have read and approved the final version of the manuscript.

GENERATIVE ARTIFICIAL INTELLIGENCE USAGE STATEMENT

The authors declare that generative artificial intelligence (AI) was used in the preparation of this manuscript solely to improve language clarity and grammatical structure. Generative AI was not used to generate research ideas, select or analyze the documents, interpret the findings, or draw conclusions. Its use complied with applicable ethical guidelines on the use and disclosure of generative AI in scientific research. All authors made substantial intellectual contributions to this work, carefully reviewed the entire content of the manuscript to ensure its accuracy, and take full responsibility for the integrity and final content of the manuscript.

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