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Rural Economic Inclusion through Grassroots Cooperatives and Gender Equity: Evidence from Gemapalu in East Java, Indonesia *

Virtuous Setyaka[1**]

[1]Departement of International Relations, Faculty of Social and Political Sciences, Universitas Andalas, Padang – Indonesia

Abstract

Inclusive economic development is essential for reducing rural inequality and social exclusion in Indonesia, where structural barriers continue to limit financial access, gender participation, and community empowerment. This study examines the Gerakan Masyarakat Pedesaan Lumajang (Gemapalu) as a grassroots model of inclusive rural development. Using a qualitative case study approach, data were collected through in-depth interviews, participant observation, and document analysis conducted between 2021 and 2025. The findings reveal that Gemapalu promotes inclusion through three integrated pillars: cooperative-based financial services, community production systems, and local distribution networks. These initiatives are supported by participatory governance, gender-transformative practices, and digital financial innovations. Rather than merely expanding economic opportunities, Gemapalu reshapes local power relations by strengthening community agency and women's participation. The study also highlights tensions between grassroots initiatives and state-led cooperative programs, demonstrating that inclusive development is a contested process shaped by institutions, power dynamics, and evolving social relations.

Pembangunan ekonomi inklusif sangat penting untuk mengurangi ketimpangan di pedesaan dan pengucilan sosial di Indonesia, di mana hambatan struktural terus membatasi akses keuangan, partisipasi gender, dan pemberdayaan masyarakat. Penelitian ini mengkaji Gerakan Masyarakat Pedesaan Lumajang (Gemapalu) sebagai model pembangunan pedesaan inklusif berbasis masyarakat. Dengan menggunakan pendekatan studi kasus kualitatif, data dikumpulkan melalui wawancara mendalam, observasi partisipatif, dan analisis dokumen yang dilakukan antara tahun 2021 dan 2025. Temuan penelitian menunjukkan bahwa Gemapalu mendorong inklusi melalui tiga pilar terintegrasi: layanan keuangan berbasis koperasi, sistem produksi masyarakat, dan jaringan distribusi lokal. Inisiatif-inisiatif ini didukung oleh tata kelola partisipatif, praktik transformatif gender, serta inovasi keuangan digital. Alih-alih sekadar memperluas peluang ekonomi, Gemapalu membentuk ulang relasi kekuasaan lokal dengan memperkuat peran aktif masyarakat dan partisipasi perempuan. Studi ini juga menyoroti ketegangan antara inisiatif akar rumput dan program koperasi yang dipimpin negara, yang menunjukkan bahwa pembangunan inklusif merupakan proses yang diperebutkan dan dibentuk oleh institusi, dinamika kekuasaan, serta hubungan sosial yang terus berkembang.

Keywords: cooperatives; financial inclusion; gender; inclusive developmet; KDMP; rural sociology

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[*] The draft of this article has been presented in ICON-DEMOST, 2-3 July 2025. [**]**Corresponding Author:** Virtuous Setyaka (virtuoussetyaka@soc.unand.ac.id), Faculty of Social and Political Sciences, Universitas Andalas, Jl. Dr. Mohammad Hatta, Limau Manis, Pauh, Kota Padang, Sumatera Barat 25163. Indonesia.

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Introduction

Inclusive development has become a central discourse in addressing inequality, particularly in rural contexts where poverty, exclusion, and limited access to resources persist. Despite the expansion of international and national policy frameworks promoting inclusive growth, recent empirical studies demonstrate that structural inequalities continue to constrain equitable development outcomes, especially across developing economies and marginalized rural regions (Benner, Trippl, and Hassink 2024; Morosoli et al. 2024; UNDP 2022; World Bank 2024b). This persistence suggests that inequality cannot be understood merely as a problem of limited access to resources or services, but rather as a consequence of enduring structural conditions that shape the distribution of assets, opportunities, institutional participation, and decision-making power (Endale, Alemu, and Gebeyehu 2024; Ma et al. 2025; Morsy, Shimeles, and Nabassaga 2023; Woodhill et al. 2022). In Indonesia, inclusive development has been institutionalized through initiatives such as the National Strategy for Financial Inclusion (SNKI) and the Inclusive Economic Development Index (IPEI) (Limanseto 2024). However, rural communities continue to face systemic constraints, including persistent dependence on informal financial arrangements, limited access to markets and productive assets, unequal distribution of economic resources, and entrenched gender inequalities that restrict participation in economic decision-making and livelihood opportunities (Bach et al. 2023; Ma et al. 2025; Saluja, Singh, and Kumar 2023). These realities reveal a disjuncture between policy aspirations and everyday practices, raising critical questions about how inclusion is conceptualized and operationalized at the local level.

Scholarly debates further underline the ambivalence of inclusive development. Early frameworks of "inclusive liberalism" positioned inclusion as a complement to market-oriented reforms, aiming to reconcile growth with social protection (Craig and Porter 2005; Mahon 2011). Yet, more recent critical perspectives argue that inclusion often coexists with, and may even reproduce, structural inequalities (Fridell 2022; Hickel 2017). From a critical political economy perspective, inclusion should not be equated with empowerment. Instead, it may represent a form of adverse incorporation in which marginalized groups are integrated into markets on unequal terms, reinforcing rather than transforming existing power relations (Bhattacharya, Kesar, and Mehra 2023; Mangnus 2023; Uribe 2024). This critique shifts the analytical focus from access to control—specifically, who governs resources, how risks are distributed, and how economic practices are institutionally organized.

In response to these critiques, alternative institutional forms such as cooperatives have gained renewed attention. Cooperatives are not merely economic enterprises but socially embedded institutions that combine collective ownership, democratic governance, and mutual accountability to pursue both economic and social objectives. Their organizational identity is rooted in member participation, shared control, and collective value creation rather than capital ownership alone (Estragó 2023; Ghirlanda and Kirov 2024; Meira and Ramos 2023). Cooperatives derive their distinctive institutional character from democratic member control, collective ownership, and embedded social relations that sustain trust, reciprocity, and long-term mutual accountability among members (Estragó 2023; Ghirlanda and Kirov 2024).

Global evidence highlights their role in fostering economic resilience, social cohesion, and community empowerment (ICA and Euricse 2022; Varman, Skålén, and Belk 2012). Their reliance on trust-based governance enables the re-embedding of economic activities within social relations, where cooperation is sustained through shared values, reciprocity, and member commitment rather than purely market incentives. In this way, cooperatives offer a viable counterpoint to market-driven development models by prioritizing relational governance, collective action, and long-term social value creation (Bäumer Escobar 2023; Bunders and Akkerman 2023; Zeng, Wan, and He 2023).

At the same time, the literature on financial inclusion reflects both promise and limitation. Although financial inclusion has been widely promoted as a pathway to poverty reduction and inclusive development, recent evidence suggests that expanded financial access does not automatically translate into equitable development outcomes. Without supportive institutions, adequate regulation, and improvements in financial capability, inclusion may reproduce or even reinforce existing socioeconomic inequalities (Biru et al. 2024; Cevik 2025; Damane and Ho 2024; Kumar and Ahuja 2025). While digital financial expansion has improved access (Demirgüç-Kunt et al. 2022; Ozili 2021), empirical findings show that access alone does not guarantee welfare improvement and may increase vulnerability through debt exposure (Suri and Jack 2016). From a gender perspective, similar limitations emerge. Although gender-inclusive policies and financial inclusion initiatives have expanded women's access to economic opportunities, recent studies suggest that such interventions often fail to transform the structural conditions that reproduce gender inequality. Persistent patriarchal norms, unequal control over productive assets, unpaid care responsibilities, and unequal bargaining power continue to constrain women's economic empowerment despite greater formal (Breitkreuz and Baird 2025; Kaushal and Predmore 2025; Saluja et al. 2023).

Women’s economic empowerment requires not only participation but also the transformation of gendered power relations (Christensen et al. 2023; UN Women 2024). Building on Kabeer (2012), recent studies emphasize that empowerment depends on structural shifts in norms, decision-making authority, and control over resources (Bhojani et al. 2024; Quisumbing et al. 2023). Taken together, these strands of literature suggest that inclusive development is inherently relational and power-laden.

This research was conducted during the policy emergence phase of the Koperasi Desa/Kelurahan Merah Putih (KDMP) initiative, following President Prabowo Subianto’s public announcement of the program between March and June 2025; capturing the early institutional formation and public articulation of a state-led cooperative development agenda. The initiative reflects a broader policy trajectory in Indonesia that seeks to revitalize village-based economic institutions through cooperative development, rural economic empowerment, and expanded access to productive resources.

Despite significant advances in inclusive development research, existing scholarship remains predominantly concentrated on macro-level policy frameworks, financial inclusion strategies, and sector-specific interventions. Less attention has been devoted to grassroots institutional innovations that simultaneously combine financial inclusion, democratic cooperative governance, and gender transformation. This gap is important because access-oriented approaches may expand participation without necessarily transforming the social relations and power structures that shape exclusion (Harrington et al. 2024; Kaushal and Predmore 2025; Saluja et al. 2023). This gap constrains our understanding of how inclusive development is negotiated and institutionalized at the local level, where economic practices, social relations, and power structures intersect. In particular, little is known about how these dimensions interact within integrated institutional arrangements that shape both access to and control over resources.

To address this gap, this study is guided by the following research questions: 1) How do grassroots cooperatives by Gerakan Masyarakat Pedesaan Lumajang (Gemapalu) integrate financial services, production, and distribution into a socially embedded economic system? 2) To what extent does cooperative-based financial inclusion transform control over financial resources, risk distribution, and market participation? 3) How do tensions between grassroots initiatives and state-led cooperative programs (Koperasi Desa Merah Putih/KDMP or Merah Putih Village Cooperatives) shape the trajectories of inclusive development? 4) How does gender-transformative practices re-configure decision-making power and institutional governance within grassroots cooperative systems?

To synthesize the foregoing debates, this study conceptualizes inclusive development as a contested field shaped by the interaction of competing institutional logics—namely state-led standardization, market-oriented expansion, and community-based embeddedness. Rather than treating financial inclusion, cooperative governance, and gender empowerment as separate domains, this framework positions them as interrelated processes through which power, control, and social relations are continuously negotiated.

Figure 1 presents this conceptual framework, illustrating how these dimensions intersect and generate tensions over resource control, risk distribution, and decision-making authority within rural development processes. Building on this framework, the following sections examine how these tensions are manifested and negotiated in practice through the case of Gemapalu (Gemapalu 2025c). By analyzing the integration of financial systems, production structures, distribution networks, and gender-transformative practices, the study demonstrates how inclusive development is not simply implemented, but actively constructed through contestation and institutional reconfiguration at the grassroots level.

This study addresses these questions through a qualitative case study of Gemapalu, a grassroots community movement in Lumajang, Indonesia. Drawing on an integrated analytical framework that combines critical political economy, cooperative institutionalism, feminist analysis, and state–society relations, the study examines how inclusive development is operationalized as a socially embedded and contested process. Data are collected through in-depth interviews, participant observation, and document analysis, and analyzed using thematic analysis (Braun and Clarke 2006; Yin 2017).

The study finds that inclusive development in Gemapalu is not realized through isolated interventions or expanded access alone, but through the integration of financial, productive, and distributive practices within a cooperative system that reconfigures control over resources, embeds economic activities in social relations, and transforms gendered power structures.

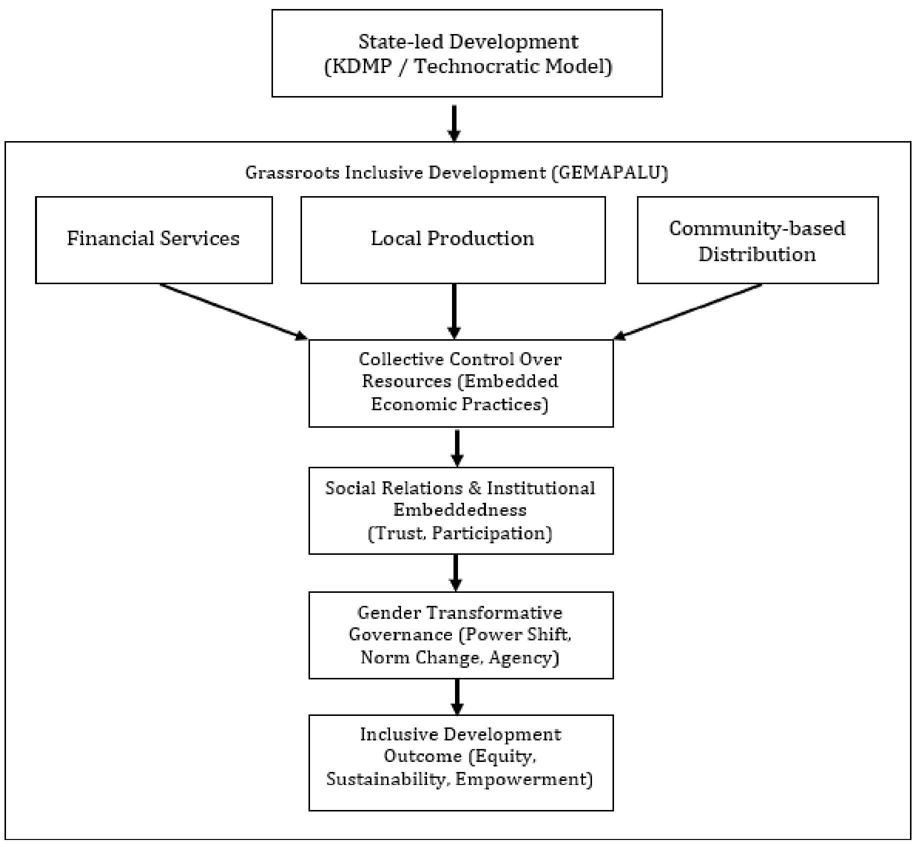
These dynamics unfold in interaction with broader institutional environments, including tensions with state-led development initiatives (Marhen 2015; Setyaka 2022). By foregrounding these processes, this article contributes to critical development scholarship in three ways.

First, it reconceptualizes inclusive development as a process of institutional reconfiguration rather than a technical expansion of access.

Second, it demonstrates how grassroots cooperatives can function as counter-institutions that re-embed economic practices within locally governed systems of social relations.

Third, it highlights the centrality of gender-transformative governance as a constitutive dimension of inclusive development, rather than a complementary concern.

Figure 1
From Market Inclusion to Transformative Inclusion:
A Political Economy Framework of State–Grassroots Tensions in Rural Development



Source: Author's elaboration based on literature from Mazzucato (2021) , Bäumer Escobar (2023), De Herde (2023), Harrington et al. (2024), Dianda, Ouedraogo, and Sawadogo (2024), Kaushal and Predmore (2025), and Breitkreuz and Baird (2025).

More broadly, the study advances a relational understanding of development as a contested process shaped by power, institutional arrangements, and social dynamics, thereby challenging dominant policy frameworks that prioritize scalability and standardization over local agency and embeddedness.

Grassroots Implementation of Inclusive Development

To illustrate the institutional configuration of inclusive development in Gemapalu, Table 1 summarizes its key dimensions, mechanisms, and analytical implications (Marhen 2015; Setyaka 2022). Building on this configuration, the following section examines how these elements operate as an integrated system that not only expands access to financial and market resources, but also restructures control, redistributes risk, and embeds economic practices within locally governed social institutions. It analyzes how the interlinkages between cooperative finance, community-based production, and localized distribution generate a mutually reinforcing economic ecosystem, in which participation is tied to collective responsibility and value circulation remains anchored within the community.

By focusing on these dynamics, the analysis moves beyond an access-oriented perspective and instead interrogates how institutional arrangements shape the terms of inclusion—specifically, who controls resources, how economic decisions are made, and how risks and benefits are shared. In doing so, this section demonstrates that inclusive development, as practiced within Gemapalu, is not a set of discrete interventions but a relational process of organizing economic life through socially embedded and collectively governed structures (Gemapalu 2025c; Setyaka 2022).

The findings show that Gemapalu structures its approach through three interdependent pillars—financial services, local production, and community-based distribution—forming an integrated local economic ecosystem (Gemapalu 2025c). Rather than functioning as discrete sectoral interventions, these elements are mutually reinforcing and embedded within everyday social relations (Setyaka 2022). This configuration suggests that inclusive development, in this context, is not achieved through fragmented policy inputs, but through the construction of a socially embedded system of economic practices (Craig and Porter 2005).

The financial services pillar operates through cooperative-based mechanisms that emphasize collective governance, mutual accountability, and shared risk management (Gemapalu 2025c). In contrast to mainstream financial inclusion models that prioritize individual integration into formal banking systems, Gemapalu organizes financial practices—such as lending, saving, and resource allocation—within a collectively governed institutional framework (Limanseto 2024; Setyaka 2022).

This arrangement reduces dependence on informal moneylenders while mitigating the risks associated with individualized indebtedness. More importantly, it reframes financial inclusion as a socially mediated process in which access is inseparable from collective control. This shift directly addresses critiques in the financial inclusion literature (see Section C) by embedding financial practices within social institutions rather than exposing individuals to market-driven financialization (Limanseto 2024; Ozili 2021).

Table 2
Institutional Configuration of Inclusive Development in Gemapalu

Dimension	Empirical Features	Institutional Function	Analytical Implication
Origin & Leadership	Initiated by Misbah Isnaifah (ex-migrant worker)	Locally rooted leadership	Grounds legitimacy in lived experience and community trust
Organizational Form	*Gemapalu (Lumajang rural community movement)*	Collective governance structure	Enables participatory decision-making and shared accountability
Financial System	Credit Union (CU) Gema Swadaya, Gema Agent	Community-based financial intermediation	Shifts financial inclusion from individual access to collective control
Production System	Gema Tani production house	Localized value creation	Reduces dependency on external markets and intermediaries
Distribution System	Gotong Royong Mart (GRM)	Community-based distribution network	Retains economic value within local circulation systems
Integrated Economic Model	Linkage between finance–production–distribution	Embedded economic ecosystem	Reconfigures relationships between economic activities
Gender Governance	Gender Action Learning System (GALS), gender-inclusive training	Participatory gender transformation	Restructures decision-making power and resource control
Capacity Building	Training of Trainers (ToT), GALS phases	Knowledge diffusion mechanism	Strengthens institutional sustainability and replication capacity
Digital Integration	Gema Agent (24-hour services)	Hybrid socio-digital system	Enhances efficiency without displacing community control
Geographic Scale	Multi-regency (Lumajang, Jember, Probolinggo, Malang)	Networked expansion	Demonstrates scalability through relational rather than standardized growth
Membership & Assets	1,550 members; IDR 4 billion assets	Resource base	Indicates institutional viability and collective capital formation
Financial Inclusion Context	~90% reliance on informal finance	Structural exclusion baseline	Highlights relevance of alternative financial models
State–Community Relation	Critique of KDMP as top-down approach	Institutional tension	Reflects competing development paradigms (technocratic vs participatory)
External Linkages	Partnerships with other cooperatives	Inter-cooperative network	Expands support system while maintaining autonomy

Source: Author's elaboration based on field documentation from Gemapalu organizational documents (Gemapalu 2025a, 2025b, 2025c), Setyaka (2022), and many source (Agustiana and Pratama 2026; Borzaga, Salvatori, and Bodini 2019; Cornwall and Nyamu-Musembi 2004; Demirgüç-Kunt et al. 2022; Hickey, Sen, and Bukenya 2014; Mazzucato 2024; Moxom et al. 2022; Nabila and Dayuni 2025; de Oliveira Lussi, de Carvalho, and de Carvalho 2023; UN General Assembly 2024; Wijaya and Alauwiyah 2026; World Bank 2024a).

The second pillar, local production, reinforces this model by grounding economic activities in community-based systems of knowledge, resource use, and cooperation (Gemapalu 2025c). Production is not primarily oriented toward external market expansion but toward sustaining local livelihoods and maintaining community control over value creation. This approach reduces vulnerability to volatile market conditions and limits dependence on external actors. At the same time, it strengthens local capacities and preserves context-specific knowledge systems, demonstrating that economic resilience is closely tied to institutional embeddedness. In this sense, production is not merely an economic function but a site where autonomy and collective agency are reproduced (Gemapalu 2025c).

The third pillar, community-based distribution, completes the integrated model by linking production and consumption within localized networks. Distribution channels are organized through cooperative structures that prioritize accessibility, equity, and community benefit (Gemapalu 2025c). By shortening supply chains and minimizing reliance on external intermediaries, this system enables communities to retain a larger share of economic value. Distribution thus becomes a form of economic governance rather than a neutral logistical process, shaping how resources circulate and who benefits from economic activity.

Taken together, these three pillars illustrate that inclusive development in Gemapalu is achieved through the deliberate construction of an integrated institutional system. This challenges dominant development frameworks that treat financial inclusion, production, and market access as separate policy domains (Ozili 2021; World Bank 2022). Instead, the findings suggest that meaningful inclusion requires the alignment of these domains within a coherent, locally grounded institutional structure.

From a sociological perspective, this model reflects a fundamental shift in control over economic resources. Conventional development approaches typically rely on external actors—such as financial institutions, corporations, or state agencies—to facilitate access to markets and capital. In contrast, Gemapalu re-centers economic activity within the community by establishing mechanisms of collective ownership and governance. This shift is not merely organizational but structural, as it redistributes decision-making authority and reconfigures power relations within the local economy. In doing so, it challenges the assumption that inclusion must be achieved through integration into existing market systems and instead demonstrates the viability of alternative models based on local autonomy and collective agency (Craig and Porter 2005; Hickel 2017).

The cooperative structure underpinning Gemapalu is central to this transformation. Beyond its economic function, the cooperative operates as a social institution in which norms, relationships, and collective practices are continuously negotiated. Through partici-patory decision-making processes, regular meetings, and shared responsibilities, members cultivate trust, accountability, and solidarity. These social dynamics are not incidental but foundational, as they sustain collective action and reduce opportunistic behavior. In this context, economic coordination is inseparable from social relations (Gemapalu 2025c).

This dynamic can be understood through the concept of embeddedness. Economic activities within Gemapalu are deeply embedded in networks of trust, reciprocity, and shared identity, rather than governed solely by market logic (Gemapalu 2025c; ICA and Euricse 2022).

As a result, economic transactions are shaped not only by formal rules but also by social norms and collective expectations. This challenges the dominant assumption of economically rational, individualistic behavior and instead highlights the relational foundations of economic life. Crucially, this embeddedness enables forms of governance that balance efficiency with equity, reinforcing the sustainability of the system.

While these findings resonate with broader scholarship on cooperatives as socially embedded institutions that foster democratic participation and collective agency, the case of Gemapalu extends this literature in two important ways. First, it demonstrates that cooperatives can function not merely as complementary institutions within market systems, but as alternative institutional arrangements that restructure economic power at the local level. Second, it shows that integration across financial services, production, and distribution is critical for achieving this transformation. Without such integration, inclusion risks remaining partial and vulnerable to external pressures (Ozili 2021; World Bank 2022).

At the same time, the model is not without limitations. Its sustainability depends on the continued strength of social relations, effective collective governance, and the capacity to adapt to external changes (ICA and Euricse 2022; Sala-Ríos 2024; Vik, Curtis, and Dayson 2023). As explored further in Section D, pressures from state-led interventions and market expansion may challenge the autonomy of such grassroots systems (Fridell 2022). These tensions highlight that inclusive development is not a stable outcome but an ongoing process shaped by competing institutional logics.

In summary, the case of Gemapalu demonstrates that inclusive development at the grassroots level is best understood as a process of institutional reconfiguration rather than simple access expansion. By integrating finance, production, and distribution within a cooperative framework, Gemapalu re-embeds economic practices within social relations and shifts control from external actors to community-based institutions. This supports the broader argument of this article: that inclusion is fundamentally a question of power—specifically, who controls economic resources, how they are governed, and how they are embedded within social structures (Fridell 2022).

From a critical political economy perspective, this configuration represents a form of resistance to the disembedding tendencies of market-driven development (Fridell 2022; Scoones et al. 2018). Rather than extending market relations into rural life, Gemapalu reconstructs economic systems around collective governance and social embeddedness. In doing so, it offers a grounded alternative to dominant inclusion paradigms and provides empirical support for rethinking inclusive development as a contested process of institutional transformation.

Expanding Financial and Market Access

This section addresses the second research question by examining how Gemapalu reshapes financial access and market participation through shifts in control, risk distribution, and institutional embeddedness. While limited access to formal financial institutions remains a defining feature of rural exclusion, reducing this condition to a simple "access gap" obscures the structural dynamics that sustain marginal-ization. In many rural contexts, financial exclusion is rooted not only in the absence of services but in unequal power relations, limited asset ownership, and weak institutional capacity

(Demirgüç-Kunt et al. 2022). Households often rely on informal lenders and kinship-based arrangements that reproduce dependency and asymmetry.

This observation challenges dominant policy frameworks that equate financial inclusion with the expansion of formal banking systems. Such approaches assume that integration into financial markets will improve welfare by increasing access to credit, savings, and insurance. However, empirical evidence increasingly shows that access alone does not guarantee improved outcomes and may, in some cases, intensify vulnerability through indebtedness, income volatility, and exposure to financial risk (Demirgüç-Kunt et al. 2022; Ozili 2021). These findings suggest that financial inclusion must be understood not only in terms of access, but in relation to who controls financial resources, how risks are distributed, and how financial practices are institutionally governed (Limanseto 2024).

Gemapalu departs from access-oriented models by embedding financial services within a cooperative system that is structurally integrated with production and distribution (as outlined in Section B) (Gemapalu 2025c). Within this framework, financial practices are not treated as isolated transactions but as components of a collectively governed economic process. Credit allocation, for example, is linked to participation in productive activities and cooperative membership, ensuring that financial resources are aligned with local economic needs and capacities. This reduces the likelihood of unproductive borrowing and limits exposure to debt cycles that often characterize market-driven financial inclusion (Ozili 2021).

A key transformation in this model lies in the reconfiguration of risk. In conventional financial systems, risk is individualized, with borrowers bearing the full burden of repayment regardless of structural constraints (Ozili 2021). In contrast, Gemapalu distributes risk collectively through mechanisms of mutual support, shared responsibility, and social accountability. While risk is not eliminated, it is managed within a framework of trust and reciprocity, making it more socially and economically sustainable. This shift illustrates that financial inclusion is not simply about expanding access to credit, but about restructuring how financial risks are organized and absorbed within the system.

The integration of financial services with local production further strengthens this approach. By linking credit to productive activities, Gemapalu ensures that financial resources contribute to value creation within the community rather than being diverted toward consumption-based uses that offer limited long-term returns. This contrasts with many financial inclusion initiatives that prioritize consumption lending, which may provide short-term liquidity but often fails to address structural economic vulnerability (Ozili 2021). In Gemapalu, production is both an economic and social process, reinforcing collective identity and cooperation while generating sustainable income streams (Gemapalu 2025c).

Equally significant is the role of community-based distribution systems in shaping market participation. Rather than relying on external intermediaries, Gemapalu organizes distribution through cooperative networks that prioritize fairness, accessibility, and local benefit (Gemapalu 2025c). This arrangement reduces dependency on external actors who may capture disproportionate value through unequal exchange (Fridell 2022). By integrating production and distribution, the cooperative retains greater control over value chains, enabling communities to capture a larger share of economic surplus. Market participation, therefore, is not defined solely by access to markets, but by the terms and conditions under which such participation occurs.

The use of digital tools within this system further highlights the importance of institutional embeddedness (Basnayake et al. 2024). Technologies are employed to improve transparency, coordination, and record-keeping, but they are integrated into existing cooperative structures rather than imposed as external solutions. This ensures that digitalization enhances, rather than displaces, community control. Contrary to narratives that frame digital finance as inherently transformative, the case of Gemapalu demonstrates that technological outcomes depend on how tools are embedded within local governance arrangements. When subordinated to community institutions, digital innovation can strengthen accountability without reinforcing financialization.

From a sociological perspective, these dynamics can be understood through the concept of embeddedness. Financial and market activities within Gemapalu are deeply embedded in social relations characterized by trust, reciprocity, and shared norms (Gemapalu 2025c). These relational foundations enable economic coordination beyond formal contracts, reducing transaction costs and enhancing adaptability. In contrast to impersonal market systems, where transactions are governed by abstract rules and profit maximization, embedded systems prioritize social cohesion alongside economic functionality (Varman et al. 2012). This re-embedding of financial practices challenges the disembedding tendencies associated with market expansion.

The implications of this model extend beyond the local context. The findings suggest that financial inclusion initiatives are unlikely to produce equitable outcomes when detached from institutional and social contexts. Expanding access without transforming governance structures may reproduce inequalities by reinforcing dependency on external markets and exposing vulnerable populations to new forms of risk (Ozili 2021). In contrast, approaches that emphasize collective control, integration across economic domains, and social embeddedness offer more sustainable pathways to inclusion.

At the same time, this model is not without constraints. Its effectiveness depends on the strength of social relations, the capacity for collective governance, and the ability to adapt to external pressures (Vik et al. 2023). As discussed in Section D, interactions with state-led programs (KDMP) and broader market forces may introduce tensions that challenge institutional autonomy (Craig and Porter 2005). These dynamics highlight that inclusive development is not a fixed outcome but an ongoing process shaped by competing logics of governance and control.

In summary, the case of Gemapalu demonstrates that financial inclusion can be reconfigured from an individual, access-based model into a collective, institutionally embedded process. By integrating financial services with production and distribution, and by redistributing risk through cooperative governance, the model shifts the focus from access to control. This supports the broader argument of this article that inclusive development is fundamentally a question of power—specifically, how economic resources are governed, who controls them, and how they are embedded within social relations.

From a critical political economy perspective, this transformation can be interpreted as a partial resistance to financialization. Rather than allowing financial logics to dominate economic life, Gemapalu re-embeds financial practices within community institutions, thereby reclaiming local control over economic processes. This suggests that financial inclusion is not inherently emancipatory, but can be reoriented through institutional design toward more equitable and socially grounded outcomes.

State–community Tensions in Cooperative Development

This section addresses the third research question by examining the tensions between grassroots initiatives and state-led cooperative programs. The emergence of state-driven initiatives such as the KDMP introduces a contrasting model of development characterized by scale, standardization, and administrative replication (Humas Kemensetneg 2025). Designed to rapidly expand cooperative institutions, these programs rely on uniform templates, centralized coordination, and performance indicators. While such approaches aim to increase efficiency and policy reach, they reflect a technocratic logic that prioritizes institutional expansion over the cultivation of locally grounded social processes (Craig and Porter 2005). In this configuration, cooperatives are positioned less as outcomes of collective action and more as instruments for policy implementation.

From a sociological perspective, this reflects a fundamental tension between technocratic and participatory models of development. Technocratic approaches emphasize scalability, standardization, and measurable outputs (Humas Kemensetneg 2025), often assuming that institutional forms can be replicated across diverse contexts. In contrast, participatory approaches—such as those embodied by Gemapalu—are rooted in social relations, collective agency, and contextual adaptation (Gemapalu 2025c). They prioritize legitimacy, trust, and process over speed and uniformity. This divergence reveals competing assumptions about development itself: whether it should be centrally designed and administratively deployed, or socially constructed through locally embedded practices.

Empirical findings from Gemapalu indicate that state-led interventions such as KDMP are not perceived as neutral additions to existing systems. Rather, they generate concerns over institutional autonomy, particularly in relation to decision-making authority, governance structures, and the preservation of locally embedded practices (Gemapalu 2025c). Community members express apprehension that externally imposed cooperative models may override systems developed through long-term processes of trust-building and collective learning. These concerns are not merely organizational but structural, as they relate to the potential displacement of locally rooted forms of governance by externally defined institutional frameworks.

A central issue in this tension is ownership. In grassroots initiatives like Gemapalu, cooperatives emerge through participatory processes that generate strong forms of collective ownership—economic, social, and symbolic (Gemapalu 2025c). Members identify with the institution because it reflects their shared experiences and negotiated practices. In contrast, state-led cooperatives are often established through administrative procedures that may limit meaningful participation in their formation. As a result, they risk lacking the social legitimacy and internal cohesion necessary for long-term sustainability. This contrast highlights that cooperatives cannot be reduced to formal organizational structures; their effectiveness depends on the social relations that underpin them.

The divergence between these models is also evident in governance practices. Gemapalu operates through participatory decision-making processes that emphasize deliberation, consensus, and accountability to members (Gemapalu 2025c). While such processes are time-intensive, they enable flexibility and responsiveness to local conditions. State-led programs, by contrast, rely on predefined governance structures and reporting mechanisms designed to ensure compliance and standardization (Humas Kemensetneg 2025). Although these mechanisms facilitate oversight, they may constrain local adaptability and limit innovation. This creates a structural mismatch between the requirements of centralized programs and the practices of grassroots organizations.

These tensions extend to the domain of social relations. In Gemapalu, trust and reciprocity are built through sustained interaction, shared responsibilities, and mutual support. This social capital is essential for coordinating economic activities and managing collective risk (as discussed in Section C). However, the introduction of externally designed institutional frameworks may disrupt these relationships by creating parallel systems of authority or introducing new forms of competition. When institutional change is not aligned with existing social structures, it risks undermining the very foundations that sustain cooperative effectiveness (Fridell 2022).

At a broader level, these dynamics illustrate that cooperative development is not a neutral or purely technical process, but a contested field shaped by power relations and competing institutional logics (Fridell 2022; Varman et al. 2012). State-led initiatives are embedded within bureaucratic systems that prioritize visibility, accountability, and scalability (Craig and Porter 2005). Grassroots initiatives, by contrast, are embedded within local social contexts that prioritize participation, trust, and collective agency (ICA and Euricse 2022). The interaction between these logics can produce both synergies and conflicts, depending on how they are negotiated. While state support may enhance resources and visibility, it may also impose constraints that limit local autonomy.

The contrast between KDMP and Gemapalu thus reflects two distinct paradigms of development. The first is a technocratic paradigm oriented toward institutional scaling and administrative efficiency. The second is a relational paradigm grounded in social embeddedness, participatory governance, and local autonomy. These paradigms are not inherently incompatible, but their coexistence generates tensions that must be carefully managed. Without such alignment, efforts to expand cooperative institutions risk becoming disconnected from the social processes that sustain them.

These findings reinforce broader critiques of top-down development interventions, which often fail to account for the complexity and diversity of local contexts. Standardized approaches may achieve short-term outputs but struggle to produce sustainable outcomes when they overlook the importance of social relations and institutional embeddedness. In contrast, grassroots approaches—while slower and less easily scalable—tend to produce more resilient forms of organization because they are rooted in local practices and collective agency (ICA and Euricse 2022; Scoones et al. 2018).

Importantly, the analysis suggests that inclusive development cannot be understood as a linear or uniform process. Rather, it is inherently contested, shaped by ongoing negotiations between state actors, community organizations, and other stakeholders (Craig and Porter 2005; Fridell 2022). Each actor operates with different priorities, assumptions, and institutional logics, resulting in outcomes that reflect compromise and conflict rather than coherent design. This perspective aligns with the broader argument of this article that inclusion is not simply about expanding access (Sections B and C), but about how power is distributed and exercised across institutional arrangements.

In this context, the case of Gemapalu highlights the need for a more relational approach to cooperative development. Rather than imposing standardized models, policy frameworks should seek to support and adapt to locally embedded institutions. This may involve providing resources, facilitating coordination, and allowing flexibility in implementation, rather than enforcing uniform structures. Such an approach requires moving beyond technocratic assumptions toward a recognition of development as a socially embedded and politically contested process (Craig and Porter 2005).

In summary, the tension between state-led and community-based cooperative models underscores a central insight of this study: inclusive development is not merely a matter of institutional expansion, but of how institutional forms interact with existing configurations of power, trust, and social legitimacy. From a critical political economy perspective, this tension reflects a structural contradiction between state-led developmentalism and locally embedded institutional practices. While state interventions seek to scale cooperative models through standardization, they risk undermining the social relations that make such institutions effective.

The case of Gemapalu therefore demonstrates that the success of inclusive development depends not only on the presence of institutions, but on their embeddedness within social relations and their alignment with local forms of governance. Managing the tension between scalability and embeddedness remains a central challenge for development policy, and a key condition for achieving meaningful and sustainable inclusion.

Gender Transformative Governance

Gender transformation within Gemapalu is not treated as a peripheral concern but as a foundational dimension of inclusive development. Rather than focusing solely on women's participation in economic activities, the initiative addresses the underlying power relations that shape access to resources, decision-making authority, and social recognition. Through the implementation of the Gender Action Learning System (GALS), Gemapalu facilitates participatory processes that enable both women and men to critically reflect on household dynamics, resource allocation, and socially constructed gender roles (Marhen 2015).

GALS functions as a socially embedded mechanism of transformation rather than a technical intervention (Marhen 2015). Through visual mapping, collective discussion, and joint planning, it makes visible the often-hidden structures of inequality within households and communities. This process allows women to articulate their priorities while encouraging men to reassess their roles, fostering a renegotiation of power that is collective rather than zero-sum. In rural contexts—where gender norms are deeply entrenched—this dialogical approach enhances legitimacy and sustainability by rooting change in community practice rather than external imposition (Chen and Barcus 2024).

From a sociological perspective, these findings reinforce that gender is relational and structurally embedded. Empowerment cannot be reduced to access or participation; it requires transforming the institutional and cultural arrangements that reproduce inequality (Kabeer 2012; Quisumbing et al. 2023; UN Women 2024). In Gemapalu, this transformation occurs through everyday practices—such as household budgeting, labor division, and cooperative decision-making—where asymmetries in authority are identified and renegotiated. These changes are incremental but cumulatively significant, reshaping both social relations and economic behavior.

Importantly, gender transformation is fully integrated into the cooperative system. Woman's increased decision-making power enhances their participation in financial management, production activities, and governance processes, thereby strengthening institutional performance (Quisumbing et al. 2023). This demonstrates that gender equity is not only a normative goal but also a functional condition for effective and resilient economic organization. By embedding gender considerations into financial services, production systems, and governance structures, Gemapalu avoids the limitations of "add-on" approaches that treat gender as a secondary issue.

At the same time, the process is not without challenges. Transforming gender relations can generate resistance, as it disrupts established norms and authority structures (Bhojani et al. 2024). The sustainability of these changes depends on continuous engagement, institutional support, and the capacity to adapt to broader socio-cultural dynamics. Moreover, gender intersects with other dimensions of inequality—such as class and access to resources—highlighting the multidimensional nature of exclusion (Christensen et al. 2023; Kabeer 2012).

Overall, the case demonstrates that gender-transformative governance is central to inclusive development. It shapes not only who participates, but how economic systems are organized and controlled. By restructuring gendered power relations within households and communities, Gemapalu reinforces the broader argument of this study: inclusive development is not merely about expanding access, but about transforming the social and institutional foundations of economic life.

Conclusion

This study demonstrates that Gemapalu represents a grassroots model of inclusive development that integrates financial services, community-based production, and local distribution within a cooperative framework. Rather than merely expanding access, this model re-embeds economic activities within social relations and restructures local power dynamics, offering an alternative to both market-driven and state-centric approaches through collective control and participatory governance.

A key strength of this study lies in its in-depth qualitative analysis, which captures the relational and institutional dimensions of inclusive development, particularly in relation to power, gender, and community dynamics. However, its focus on a single case and reliance on qualitative methods limit generalizability. Future research should adopt comparative and mixed-method approaches to assess the broader applicability and long-term sustainability of grassroots cooperative models.

The study contributes to sociological debates by reframing inclusive development as a contested and relational process shaped by power, institutions, and social structures. It highlights how grassroots cooperatives function not only as economic entities but also as sites of social transformation, particularly through gender-transformative practices and community participation. Overall, the findings suggest that inclusive development is best understood as a process of institutional transformation, rather than a purely technical objective of expanding access.[]

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