

COOPERATIVE DEVELOPMENT MODEL "MERAH PUTIH" BASED ON SHARIA ECONOMICS TO IMPROVE THE WELFARE OF VILLAGE COMMUNITIES

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Abstract

This study aims to examine and formulate a development model for the Merah Putih Cooperative based on sharia economics that is effective in improving the welfare of rural communities. In the context of increasing economic inequality and weak access for rural communities to fair and inclusive financial institutions, cooperatives based on sharia values are a strategic alternative in realizing economic justice and empowering local communities. The research method used is library research with a qualitative approach. Data analysis techniques include data reduction, data presentation, and drawing conclusions. The results of the study indicate that the development of the Merah Putih Cooperative needs to be directed at sharia principles such as justice, deliberation, profit sharing, and the prohibition of usury, and strengthened by member education, collaboration between communities, and support from state policies. This model is not only able to strengthen the resilience of the village economy through the real sector and MSMEs, but also form a more independent, inclusive, and sustainable local economic order in accordance with Islamic values.

Keywords: Model, Merah Putih Cooperative, Sharia Principles, Village Economic Resilience

Abstrak

Penelitian ini bertujuan untuk mengkaji dan merumuskan model pengembangan Koperasi Merah Putih berbasis ekonomi syariah yang efektif dalam meningkatkan kesejahteraan masyarakat desa. Dalam konteks meningkatnya ketimpangan ekonomi dan lemahnya akses masyarakat desa terhadap lembaga keuangan yang adil dan inklusif, koperasi berbasis nilai-nilai syariah menjadi alternatif strategis dalam mewujudkan keadilan ekonomi dan pemberdayaan komunitas lokal. Metode penelitian yang digunakan adalah studi pustaka (*library research*) dengan pendekatan kualitatif. Teknik analisis data meliputi reduksi data, penyajian data, dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa pengembangan Koperasi Merah Putih perlu diarahkan pada prinsip syariah seperti keadilan, musyawarah, bagi hasil, dan pelarangan riba, serta dikuatkan dengan pendidikan anggota, kolaborasi antar komunitas, dan dukungan kebijakan negara. Model ini tidak hanya mampu memperkuat ketahanan ekonomi desa melalui sektor riil dan UMKM, tetapi juga membentuk tatanan ekonomi lokal yang lebih mandiri, inklusif, dan berkelanjutan sesuai dengan nilai-nilai Islam.

Kata Kunci: Model, Koperasi Merah Putih, Prinsip Syariah, Ketahanan Ekonomi Desa

INTRODUCTION

Cooperatives are one of the foundations of the people's economy that has become ingrained in the life of the nation and state in Indonesia. Since the beginning of independence, the spirit of cooperatives has been part of the nation's economic struggle, which is reflected in state speeches and national development documents (Zain, Mochamad, 2020). Mohammad Hatta, the first Vice President of the Republic of Indonesia, is even widely known as the Father of Indonesian Cooperatives, because of his belief that cooperatives are an effective tool for realizing social justice and community welfare (Moh. Musfiq Arifqi, 2021). Hatta considered cooperatives not merely as economic institutions, but also as social and educational movements, which instilled the values of togetherness, solidarity and independence (Moh. Musfiq Arifqi, 2021). At that time, cooperatives became the pillars of the economy in various villages, helping small communities access capital, meet basic needs, and maintain price stability. Villages throughout the country were able to succeed because cooperatives were present as a collective solution in addressing economic inequality and limited access to resources.

However, along with the development of the times and the rapid flow of globalization, the spirit of cooperatives slowly declined. Many cooperatives at the village level eventually went bankrupt, stagnated, or simply became a symbol of formality without significant economic activity. The decline in cooperative performance was caused by various factors, including the low quality of cooperative management (Fatra & Haryana, 2015), lack of active member participation (Dewanto, S. ; Yuliati, N. ; Nugroho, 2022), weak internal supervision, and limited access to technology and competitive markets. On the other hand, the emergence of informal financial institutions such as loan sharks or illegal online loans is also a real threat that replaces the role of cooperatives in society. These profit-oriented economic practices often trap small communities in debt traps with high interest rates, which ultimately distances them further from the ideals of welfare and social justice (Nurjaman & Abdullah, 2024). Ironically, in the midst of national economic development efforts, community-based economic systems such as cooperatives are increasingly marginalized.

Seeing this condition, in the era of President Prabowo Subianto's administration, the discourse on the revival of cooperatives has resurfaced with the idea of the Merah Putih Cooperative (Humas, 2025). This idea is not only a historical romanticism, but also a response to the urgent need to build a strong, inclusive, and sustainable people's economic system. The Merah Putih Cooperative is directed to become a national cooperative that can be the vanguard in building the nation's economic sovereignty, especially in the food, energy, and people's finance sectors (Harianto, 2025). This idea contains the spirit of patriotism and economic nationalism, which invites all elements of society to work together to build economic strength from below, as the ideals of the nation's founders. However, the revival of cooperatives cannot only rely on the spirit of nationalism alone, but needs to be supported by an institutional model that is relevant to the development of the times and the needs of contemporary society.

One approach that is considered to have great potential in supporting the revival of cooperatives is sharia economics. Sharia economics offers values of justice, transparency, social responsibility (Maulida et al., 2024), and business blessings that are in line with cooperative principles. In sharia economics, business activities are not solely oriented towards profit (Maulena Maulena, Teuku Zulkarnain, 2024), but also on the welfare of the people and long-term economic sustainability. Principles such as deliberation, mutual assistance (*ta'awun*), and justice (*al-'adalah*) (Maulena Maulena, Teuku Zulkarnain, 2024) making sharia economics very suitable to be applied in the cooperative system. In addition, sharia economics also provides concrete solutions in dealing with the practice of usury and economic exploitation that are rampant in the conventional financial system (Fitri et al., 2025). By adopting sharia principles in cooperative management, it is hoped that the Merah Putih Cooperative will not only become a symbol of national awakening, but also an instrument of economic empowerment of the people that is in line with the religious and cultural values of the Indonesian people.

Therefore, this study aims to formulate a development model for the Merah Putih Cooperative based on sharia economics as an effort to improve the welfare of rural communities. This model is expected to be a reference for stakeholders, both government, academics, cooperative actors, and the general public in developing professional, transparent, and highly competitive cooperatives. This study also departs from concerns over the weak role of cooperatives in villages and underdeveloped areas which should actually be the basis for national economic development. With a sharia economic approach, cooperatives can be more accepted by the Muslim community which is the majority of the Indonesian population, and provide a sense of security and fairness in managing their finances. In addition, this study is also expected to provide a real contribution in strengthening the people's economic base, reducing social disparities, and building a just and sustainable economy.

METHODOLOGY

This research method uses a library research approach with a focus on tracing various sources of literature that discuss the concept of national cooperatives, sharia cooperatives, and the development of people-based economic sovereignty. The literature used includes Islamic economics books, scientific journals on sharia cooperatives and other sources. This research is qualitative because it aims to explore more deeply how the Merah Putih Cooperative can become a model of sharia cooperatives that supports the resilience and sovereignty of the nation's economy. Data analysis is carried out through three main stages: data reduction, data presentation, and drawing conclusions. Data reduction is carried out by selecting information from sources that are most relevant to the role of cooperatives in the national economy. In the data presentation stage, the researcher organizes the reading results into themes such as: the role of cooperatives in the national economy, sharia values in cooperatives, and contributions to the resilience of the people's economy. Then at the conclusion stage, a synthesis is carried out between cooperative theory and Islamic economic principles to develop an understanding of the strategic role of the Merah Putih Cooperative. This method allows for normative and conceptual analysis of the national sharia cooperative model which is expected to be widely replicated.

RESULT AND DISCUSSION

The Ideal Sharia Cooperative Model and in Accordance with the Characteristics of Indonesian Society

Sharia cooperatives are financial institutions and collective businesses based on Islamic principles, such as justice, cooperation (ta'awun), and the prohibition of usury, gharar, and maysir. The goal is not only to seek profit, but also to realize common welfare and build a fair, inclusive, and sustainable economic system. In Indonesia, where the majority of the population is Muslim and has a tradition of mutual cooperation, sharia cooperatives have great potential as drivers of the people's economy (Hamdi, 2022). To build an ideal sharia cooperative model that is in accordance with the character of Indonesian society, a holistic, contextual, and progressive approach is needed, reflecting Islamic values and being responsive to social, cultural, and national regulatory conditions.

The sharia cooperative model must prioritize inclusivity, openness to all levels of society without social and economic discrimination. Its membership system must be participatory and democratic, based on the principle of "one member one vote", and instill a spirit of deliberation and empowerment. Cooperatives are also required to use appropriate sharia contracts, such as qardh, mudharabah, murabahah, musyarakah, or ijarah, as well as other sharia contracts as stated in the DSN MUI Fatwa relating to Sharia Cooperatives (DSN-MUI, 2021) supervised by the Sharia Supervisory Board (DPS) to ensure that it remains in accordance with the principles of fiqh muamalah. Amidst the diversity of Indonesian society, sharia cooperatives need to adjust their approach culturally so that they can be widely accepted, emphasizing universal values such as honesty, justice, and solidarity.

Cooperative management must also be professional, transparent, and accountable by implementing good governance principles and utilizing digitalization to increase efficiency and accessibility. Sharia economic education and literacy are important elements to increase members' understanding (Oktafianur et al., 2024), so that cooperatives are not only financial institutions, but also social worship facilities. In addition, sharia cooperatives must provide risk mitigation schemes, such as ta'awun and takaful funds, to protect members from business losses. The main focus of cooperative financing should be on the productive sector and sustainable and environmentally friendly local economic development. Regulatory support from the government is also very important, including strengthening sharia cooperative associations as a forum for synergy between cooperatives. By combining Islamic values, the spirit of mutual cooperation, professional governance, a participatory approach, and digital transformation, sharia cooperatives have the potential to become the main pillar of a fair and people-based national economy.

Challenges and Opportunities for Sharia Cooperatives at Village Level

Sharia cooperatives at the village level play an important role in realizing the economic independence of the people and strengthening the people's economic system based on Islamic values. Its existence as an alternative financial institution that is free from usury and upholds justice is very potential, especially in villages whose communities uphold the values of mutual cooperation and togetherness. However, the development of this cooperative faces a number of serious challenges. The main challenge is the low level of sharia financial literacy (Nurjaman, 2024). Many rural communities do not yet understand the basic principles of Islamic economics, so they still rely on conventional financial systems or even loan sharks. Terms such as *mudharabah* or *ijarah* also feel foreign, requiring a simpler and more contextual educational approach. Another challenge is the lack of competent human resources in management and sharia (Azwar, 2023). Cooperative administrators are often selected based on social proximity, not expertise, which causes cooperatives to stagnate and are prone to internal conflict. This problem is exacerbated by a lack of training and coaching.

Limited business capital is also an obstacle. Because they do not use an interest system, sharia cooperatives require strong capital to run a profit-sharing scheme. Unfortunately, access to investors or sharia financial institutions is still minimal. In terms of regulation, sharia cooperatives have not been fully facilitated by a legal system and coaching that suits their characteristics. However, opportunities remain wide open. The culture of mutual cooperation in village communities, awareness of the dangers of usury, and local economic potential such as agriculture and crafts are large social and economic capital. Sharia cooperatives can be the driving force for productive businesses based on sharia (Hamdi, 2022). Digital technology support also opens up opportunities to increase efficiency and transparency. The government and Islamic financial institutions have a great opportunity to support village Islamic cooperatives through financing programs, integration with Islamic BUMDes, and synergy with *zakat*, *waqf*, and *baitul maal*. With collaboration and innovation based on Islamic values and local wisdom, village Islamic cooperatives can become the foundation of a just, independent, and sustainable people's economy.

The Role of the Merah Putih Cooperative in Building National Economic Sovereignty Through a Sharia Approach

The Red and White Cooperative is a form of cooperative that carries a high national spirit in building a sovereign, independent, and just Indonesian economy. This cooperative is not just a business entity, but a socio-economic movement based on the values of independence, mutual cooperation, and distributive justice in accordance with Pancasila and the 1945 Constitution. By integrating the sharia approach, the role of the Merah Putih Cooperative is getting stronger as a pillar of the people's economy that not

only prioritizes worldly welfare, but also the hereafter, by upholding the principles of justice, honesty, and the prohibition of usury.

The sharia approach is an effective strategy in building national economic sovereignty because it is able to reduce the dominance of an exploitative capitalist system. Through sharia contracts such as *mudharabah*, *musyarakah*, *murabahah*, and *ijarah*, this cooperative runs its business fairly and transparently, avoiding speculation and interest that harms the common people. This provides space for MSMEs, farmers, fishermen, and small traders to obtain fair financial access without the burden of oppressive debt.

Merah Putih Cooperative functions as a fair economic distribution medium, where profits are shared according to the contribution and risk of each member, in contrast to the conventional system that gives great power to capital owners. With the sharia cooperative system, economic power is distributed proportionally, not concentrated in the elite, so that it becomes a tool for equalizing wealth in accordance with the spirit of national economic sovereignty (Sofiana, 2014). In addition to being a financial institution, this cooperative is also a center for production, distribution, and marketing of local products. The cooperative connects farmers, fishermen, and small producers directly to the market without any intermediaries who are detrimental. Transactions are carried out honestly and transparently, creating trust and business blessings that strengthen the national supply chain and reduce dependence on imported products.

In the era of globalization, the Merah Putih Cooperative based on sharia can be a national economic fortress from foreign intervention and monopoly of multinational corporations. Sharia principles prohibit monopoly (*ihtikar*), fraud (*gharar*), and exploitation, becoming the moral foundation of a sovereign and civilized economy (Maulida et al., 2024). This cooperative also strengthens national ideology and moral values by instilling love for the homeland, economic independence, *ukhuwah* (brotherhood), *maslahah* (benefit), and *amanah* (honesty). Thus, cooperatives not only drive the economy, but also build national character. In consumer protection and business ethics, sharia cooperatives demand transparency and willingness between parties (*an-taradin minkum*), without fraudulent practices and coercion, and guarantee halal and usury-free products. This business system is healthy, sustainable, and strengthens national economic resilience.

The Merah Putih Cooperative also encourages sharia financial inclusion in underdeveloped areas and marginalized groups, providing access to capital and savings for people who have been marginalized. With deliberation management and open membership, cooperatives strengthen people's participation in development. To realize this potential, support from the government, sharia financial institutions, universities,

Islamic boarding schools, and collective awareness of the community is very important. The Merah Putih Sharia-based Cooperative is an ideal model that combines the spirit of nationalism and Islamic principles, building a sovereign, independent, just and dignified national economy for all Indonesian people.

CONCLUSION

Based on the results of the discussion, it was revealed that the Merah Putih Cooperative based on Sharia is seen as an ideal model in building national economic sovereignty through the principles of justice, mutual assistance, transparency, and prohibition of usury. This approach not only strengthens the people's economy, but also injects spiritual and moral dimensions into the economic activities of the community. The integration of nationalist values with Sharia principles makes this cooperative an alternative force against the dominance of the global capitalist system. In addition, this cooperative also expands Sharia financial inclusion, especially for UMKM, farmers, and rural communities who have been marginalized from formal financial access. More than just an economic institution, the Merah Putih Cooperative functions as a social empowerment tool that fosters independence from the grassroots. The novelty of this model lies in its unification of the spirit of nationalism and Islamic ethics, strengthening the local community-based economy, and implementing the value of blessings in business activities. Therefore, concrete support is needed from policy makers through special regulations for Sharia cooperatives, supporting infrastructure, providing incentives, and integrating cooperatives into national strategic programs. The government also needs to encourage synergy between cooperatives, Islamic financial institutions, Islamic boarding schools, and other elements of civil society to build a sustainable Islamic economic ecosystem. With this strategy, the Merah Putih Cooperative can be an effective instrument in realizing national economic independence, social justice, and equal welfare based on the noble values of Indonesian religion and culture.

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