

## Analysis of the Resilience of the Merah Putih Village Cooperative from the Perspective of Maqashid al-Sharia Amid Global Economic Dynamics

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### ABSTRAK

Koperasi Desa Merah Putih merupakan program unggulan pemerintah Indonesia yang diluncurkan melalui Instruksi Presiden Nomor 9 Tahun 2025 guna memperkuat ketahanan ekonomi di tingkat desa. Penelitian ini menganalisis ketahanan koperasi tersebut dalam perspektif Maqashid Syariah di tengah dinamika ekonomi global yang ditandai oleh fluktuasi harga komoditas, ketegangan geopolitik, dan ancaman resesi. Dengan pendekatan kualitatif deskriptif dan studi literatur, penelitian ini menemukan bahwa kelima elemen Maqashid Syariah—pemeliharaan agama (hifz al-din), jiwa (hifz al-nafs), akal (hifz al-aql), keturunan (hifz al-nasl), dan harta (hifz al-mal)—memberikan kerangka konseptual yang kuat bagi koperasi untuk bertahan. Hasil menunjukkan potensi besar koperasi dalam meningkatkan inklusi keuangan dan ketahanan pangan, meskipun tantangan tata kelola dan adaptasi digital masih menjadi hambatan. Penelitian ini merekomendasikan penguatan prinsip syariah dalam operasional koperasi agar menjadi model ekonomi kerakyatan yang resilien.

### ABSTRACT

*The Village Merah Putih Cooperative is a flagship program of the Indonesian government launched through Presidential Instruction Number 9 of 2025 to strengthen economic resilience at the village level. This study analyzes the resilience of the cooperative from the perspective of Maqashid Syariah amid global economic dynamics characterized by commodity price fluctuations, geopolitical tensions, and recession threats. Using a qualitative descriptive approach and literature study, this research finds that the five elements of Maqashid Syariah preservation of religion (hifz al-din), life (hifz al-nafs), intellect (hifz al-aql), lineage (hifz al-nasl), and property (hifz al-mal) provide a robust conceptual framework for the cooperative's sustainability. The results indicate significant potential for improving financial inclusion and food security, although governance and digital adaptation challenges remain. This study recommends strengthening*

## INTRODUCTION

Today's global economy is marked by high uncertainty, ranging from inflationary fluctuations, supply chain disruptions, and geopolitical tensions to rapid changes in digital technology. These conditions place significant pressure on national economic stability, particularly on community-based economic sectors that are vulnerable to external shocks. This dynamic is further exacerbated by factors such as rising energy commodity prices and trends toward trade protectionism, which can disrupt the flow of international investment and trade. In addressing these challenges, the country requires robust economic resilience instruments, one of which involves strengthening the principles of solidarity and empowering local communities through cooperatives (Mustika, 2024).

To address these uncertainties, the Indonesian government launched the strategic "Merah Putih Village/Neighborhood Cooperatives" program via Presidential Instruction No. 9 of 2025 on Accelerating the Formation of Merah Putih Village/Neighborhood Cooperatives. This program aims to establish up to 80,000 cooperative units across all villages and neighborhoods, with a focus not only on savings and loan activities but also on serving as centers for the production, distribution, and marketing of local flagship products based on regional potential. A participatory approach that emphasizes mutual cooperation is expected to make the Merah Putih Cooperatives a driving force for sustainable village economic development while strengthening the link between the local and national economies.

This program aligns with the national long-term development direction as stipulated in Law No. 59 of 2024 on the National Long-Term Development Plan (RPJPN) for 2025–2045, which positions cooperatives as one of the main pillars in realizing an inclusive and equitable economy. Similarly, Presidential Regulation No. 12 of 2025 on the National Medium-Term Development Plan (RPJMN) for 2025–2029 explicitly emphasizes the development of village cooperatives as part of the priorities for regional economic transformation (Riyadi et al., 2025). This reflects the government's commitment to revitalizing the role of cooperatives as the primary instrument of a people-centered economy in accordance with the mandate of Article 33 of the 1945 Constitution.

Nevertheless, reality shows that the contribution of cooperatives to the national economy remains suboptimal. Data indicates that the economic output of cooperatives reached only approximately 0.97%–1.17% of the national Gross Domestic Product (GDP) in 2024–2025. Various structural challenges, such as limited human resources, weak governance, low public financial literacy, and the risk of policy politicization, serve as the primary barriers. In addition, the implementation of the Merah Putih Cooperative still faces

operational constraints, including the ability to adapt to changes in the global economic environment and increasingly fierce market competition (Wardana et al., 2025; Junaidin et al., 2025).

From an Islamic economic perspective, the success of an economic system is not measured solely by material growth, but by its ability to achieve the greater good (*maslahah*) in a comprehensive manner. The concept of *Maqashid Syariah*, which encompasses the preservation of religion (*hifz al-din*), life (*hifz al-nafs*), intellect (*hifz al-aql*), lineage (*hifz al-nasl*), and wealth (*hifz al-mal*), offers a comprehensive framework for evaluating the performance of economic institutions, including cooperatives. This approach emphasizes not only financial aspects but also social, moral, and sustainability dimensions, thereby enabling cooperatives to realize the values of justice, balance, and the welfare of the community (Wardana et al., 2025).

However, studies integrating the concept of cooperative resilience with the *Maqashid Syariah* perspective amid global economic dynamics remain very limited. Most previous research has focused primarily on the institutional, policy, or financial performance aspects of cooperatives, without delving deeply into the dimensions of Sharia values and objectives as measures of success (Istifadhoh et al., 2021). In fact, the synergy between economic resilience and *Maqashid Syariah* is crucial so that cooperatives not only survive financially but also contribute to holistic and equitable well-being.

This study aims to fill this gap by analyzing the resilience of the Merah Putih Village Cooperative in the face of global economic dynamics through the lens of *Maqashid Syariah*. Specifically, this study evaluates the extent to which the cooperative is able to achieve welfare oriented toward the principles of justice, public interest, and sustainability, as well as formulates *Maqashid Syariah*-based strengthening strategies as an alternative model for inclusive and resilient economic development.

## METHOD

This study employs a qualitative approach with a descriptive-analytical design. This approach was chosen because it allows for an in-depth description of a phenomenon and its interpretive analysis to understand its meaning, processes, and surrounding context. Sugiyono (2022) explains that qualitative research aims to “gain a deep understanding of a phenomenon through the interpretation of non-numerical data” (p. 12). In this study, the descriptive-analytical method was applied to examine the resilience of the Merah Putih Village Cooperative from the perspective of *Maqashid Syariah* amidst the dynamics of a global economy marked by uncertainty.

Qualitative research emphasizes a holistic understanding of socio-economic phenomena from the perspective of the actors and their context. This method allows researchers to explore deeper meanings beyond mere numbers or statistics, and provides flexibility in

adapting the research process to the dynamics that emerge during data collection and analysis. Creswell and Poth (2018) state that “qualitative research is a situated activity that locates the observer in the world” (p. 7), making it highly suitable for examining community-based economic institutions such as cooperatives, where aspects of values, governance, member participation, and the ability to adapt to the external environment are the primary focus.

The data in this study were derived from primary and secondary sources. Primary data were obtained through a review of official government documents, including Presidential Instruction of the Republic of Indonesia No. 9 of 2025 on Accelerating the Establishment of Merah Putih Village/Subdistrict Cooperatives, relevant regulations issued by the Minister of Cooperatives and SMEs, and reports on program implementation in various regions. Meanwhile, secondary data was collected from various scientific sources, including Sinta-indexed national journals, reference books on Maqashid Syariah, cooperative economics literature, and global economic reports for 2025–2026 from credible institutions such as Bank Indonesia, the Central Statistics Agency, and the World Economic Forum.

Data collection was conducted using literature review and document analysis techniques. All relevant documents and literature were read intensively, recorded, and categorized according to the research themes. Data analysis was carried out through three main stages as outlined by Miles et al. (2014), namely data reduction, data presentation, and drawing conclusions accompanied by verification. Specifically, this study applies content analysis and deductive reasoning techniques, in which the principles of Maqashid Syariah serve as a deductive analytical framework to interpret the practices and resilience of the Merah Putih Cooperative. A comparative analysis was also conducted to compare the ideal conditions of Maqashid Syariah with the reality of program implementation in the field.

To ensure the quality of the research, data validity was maintained through source triangulation by comparing various official documents, government reports, and scientific literature. In addition, peer debriefings were conducted with experts in Islamic economics and cooperative management to validate the resulting interpretations. The research process was systematically documented to ensure traceability, which ultimately enhanced the reliability of the research findings.

## **RESULTS AND DISCUSSION**

### **Implementation of Maqashid Syariah in the Merah Putih Village Cooperatives**

As part of efforts to accelerate rural economic development, the government launched the Merah Putih Village/Neighborhood Cooperatives (Kopdes Merah Putih) program, which aims to strengthen the people’s economy through the establishment, strengthening, and revitalization of cooperatives at the local level. This policy reflects the state’s role as the primary actor in building an independent, inclusive, and equitable economic ecosystem, while simultaneously addressing limited access to capital and welfare disparities in rural areas. The

Red and White Cooperatives serve not only as entities for economic empowerment but also as instruments of political economy aligned with the national development goals based on equitable distribution (Law No. 25 of 1992 on Cooperatives). The legal basis for this program is reinforced by Presidential Instruction of the Republic of Indonesia No. 9 of 2025 on the Acceleration of the Formation of Red and White Village/Subdistrict Cooperatives, which mandates the establishment of up to 80,000 cooperative units throughout Indonesia as a strategy to improve the welfare of rural families.

The Merah Putih Cooperative has great potential to improve the well-being of rural communities by creating jobs, providing access to business capital, and supplying production facilities and marketing channels for local specialty products. With strategic business units such as grocery stores, village clinics, pharmacies, and cold storage facilities, the cooperative is expected to improve access to basic necessities and essential services for villagers.

### ***Hifz al-Din (Religious Freedom)***

The implementation of hifz al-din at the Merah Putih Village Cooperative is reflected in efforts to integrate Sharia principles into the cooperative's operations, particularly by avoiding the practices of riba, gharar, and maysir. One concrete example is the provision of fair and transparent savings-and-loan and microfinance services based on mutual cooperation, thereby preventing the village community from becoming dependent on loan sharks. As noted by Safrina (2025), the establishment of Sharia-based cooperatives in various regions, including Aceh, serves as a concrete example of reducing usury practices through the principle of distributive justice.

Another form of implementation involves collaboration with Sharia financial institutions and the Indonesian Ulema Council (MUI) to ensure transaction facilities comply with Sharia. This cooperation is not merely a formality but an effort to build a religiously grounded community economy. Additionally, the use of the mudharabah contract as the primary model for business management—as implemented at the Merah Putih Village Cooperative in Jinkang Village—enables a fair distribution of profits between capital providers (members) and managers. Hamdani (2025) states that “this approach fosters strong partnerships between members and the board of directors and enhances members' trust in the cooperative's management.” Thus, the community can engage in business transactions with peace of mind without violating religious rules.

### ***Hifz al-Nafs (Life Insurance) dan Hifz al-Nasl (Protection of Descendants)***

The primary role of the Merah Putih Cooperative in hifz al-nafs is evident in its function as an aggregator for rural MSMEs and an instrument of financial inclusion. Through business units such as savings and loans, basic food procurement, logistics, and village pharmacies, this cooperative improves access to financial services for vulnerable groups, including women and youth (Delima et al., 2026).

Meanwhile, the implementation of *hifz al-nasl* focuses on building family economic resilience as the foundation for future generations. The cooperative provides basic necessities at affordable prices through grocery outlets, thereby helping to prevent stunting and ensure children's nutrition. Additionally, educational financing schemes, women's economic empowerment through micro-enterprise capital, and the allocation of a portion of the cooperative's surplus (SHU) to maternal and child health programs further support the sustainability of healthy and high-quality generations. The provision of village clinics and pharmacies, as well as cold storage facilities, further strengthens the economic stability of families across generations (Putih et al., 2025; Bumiayu Village Administration, 2025).

### ***Hifz al-Aql (Protection of Reason)***

The implementation of *hifz al-aql* is carried out through the digitization of cooperative operations and financial literacy mentoring programs. The Merah Putih Cooperative conducts regular training to enhance members' managerial abilities and technical skills, ensuring that members develop critical thinking skills and are less likely to fall victim to fraudulent practices such as pyramid schemes or online gambling. Additionally, interest-free financing schemes help reduce financial stress that can impair mental health and cognitive function. This approach stimulates innovation and productivity among members as they navigate global economic challenges.

### ***Hifz al-Mal (Asset Protection)***

In terms of *hifz al-mal*, the Merah Putih Cooperative works to create a fair and productive economic ecosystem. The cooperative ensures the distribution of wealth through equitable access to secure capital, thereby protecting the community from loan sharks. As a buyer of produce from farmers and fishermen, the cooperative maintains the stability of commodity prices against market fluctuations. Participatory management of village funds through business units such as grocery stores and cold storage facilities, along with the implementation of good cooperative governance, further protects members' shared assets from misappropriation (Arzewinaga et al., 2023).

### **An Analysis of the Resilience of the Merah Putih Village Cooperative from the Perspective of *Maqashid al-Sharia***

The resilience of the Merah Putih Village Cooperative from the perspective of *Maqashid Syariah* demonstrates that cooperatives have the potential to serve as instruments of social development oriented toward the greater good. In the dynamic and uncertain global economy, this perspective provides a comprehensive framework that assesses not only material aspects but also social and spiritual dimensions. Fadli and Yunus (2020) assert that cooperatives that fully integrate the values of *Maqashid* tend to possess greater resilience against economic shocks.

Empirically, implementation remains dominated by *hifz al-mal* and *hifz al-nafs* through access to financing and income generation. Nevertheless, the dimensions of *hifz al-aql*, *hifz*

al-nasl, and hifz al-din remain underdeveloped, as evidenced by the scarcity of sharia literacy education programs and the lack of internalization of religious values. This situation highlights a gap between ideal concepts and on-the-ground practices, suggesting that cooperative resilience may remain partial (Risma Nuril Lailia et al., 2025; Imamuddin et al., 2026).

From a broader Islamic economic perspective, cooperative resilience aligns with the words of Allah SWT in Surah Al-Hasyr: 7, “So that wealth does not circulate only among the wealthy among you.” The principles of justice (al-‘adl) and public interest (maslahah) serve as the primary foundations. The Hadith of the Prophet ﷺ, “The best of people are those who are most beneficial to others” (HR. Ahmad), further reinforces the role of cooperatives as instruments of empowerment. However, practices that still contain elements of gharar or injustice, as well as low managerial capacity, remain major challenges (Mintarsih & Nugraha, 2025; Lestari et al., 2025).

### **Optimizing the Resilience of the Merah Putih Village Cooperative Amid Global Economic Dynamics Based on Maqashid Syariah**

Optimizing the resilience of the Merah Putih Village Cooperative requires the substantive integration of Islamic economic values, not merely a formality. In the face of global uncertainties such as inflation and technological disruption, the Maqashid Syariah approach offers comprehensive indicators for balancing growth and equity (Siswadi, 2021; Istifadhoh et al., 2021).

Key strategies include strengthening Sharia-based governance, enhancing human resource capacity through Sharia economic and digital literacy, and developing performance indicators based on the five maqashid. Synergy with the government, Sharia financial institutions, and the Indonesian Ulema Council (MUI) is also key. With this transformation, Koperasi Merah Putih is expected to not only be financially resilient but also capable of realizing social justice and sustainable well-being in accordance with the principles of Islamic economics (Imamuddin et al., 2026).

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### **Table 1. Mapping the Implementation and Resilience of the Merah Putih Village Cooperative Based on the Five Maqashid of Sharia Amid Global Economic Dynamics**

No	Maqashid Syariah	Implementation at the Merah Putih Village Cooperative	Current Resilience Level	Recommendations for Strengthening Global Resilience
1	<b>Hifz al-Din</b> (Religious Freedom)	Providing Sharia-based savings and loan services and microfinance (mudharabah contracts), collaborating with the Indonesian Ulema Council (MUI) and Sharia financial institutions, and avoiding riba, gharar, and maysir.	Currently	Require full Sharia certification and the integration of religious values into day-to-day management.
2	<b>Hifz al-Nafs</b> (Life Insurance)	Business units including grocery stores, village pharmacies, village clinics, logistics, and access to inclusive financing for vulnerable groups (women and youth).	Hight	Expand food security and health programs to mitigate inflationary shocks and disruptions in global supply chains.
3	<b>Hifz al-Aql</b> (Protection of Reason)	Sharia financial literacy programs, managerial and digital training, and prevention of fraudulent investments and online gambling.	Low-Medium	Significantly expand routine training programs focused on digital technology and Islamic finance literacy.
4	<b>Hifz al-Nasl</b> (Protection of Descendants)	Family economic empowerment, educational savings programs, stunting prevention through affordable basic food supplies, and the allocation of surplus profits to community health posts and maternal and child health programs.	Currently	Integrate family programs with cold storage facilities and commodity buyers to ensure economic stability across generations.
5	<b>Hifz al-Mal</b> (Asset Protection)	Secure access to capital without loan sharks, guaranteed buyers for farmers' and fishermen's produce at stable prices,	Hight	Strengthen good cooperative governance and diversify business operations to cope with fluctuations in

No	Maqashid Syariah	Implementation at the Merah Putih Village Cooperative	Current Resilience Level	Recommendations for Strengthening Global Resilience
		transparent governance, and equitable distribution of wealth.		commodity prices and global interest rates.

To clarify the analysis, the following table presents a mapping of the implementation of the five maqashid al-sharia in the Merah Putih Village Cooperative, along with their resilience to global economic dynamics. This table shows that while the aspects of hifz al-nafs and hifz al-mal are relatively strong, the dimensions of hifz al-aql, hifz al-nasl, and hifz al-din still require strengthening to make the cooperative's resilience more holistic and robust.

## CONCLUSION AND RECOMMENDATIONS

This study concludes that the Merah Putih Village Cooperative demonstrates fairly strong operational resilience amid global economic dynamics, particularly in the dimensions of hifz al-mal (protection of property) and hifz al-nafs (protection of life). However, this resilience remains partial because the implementation of hifz al-din, hifz al-aql, and hifz al-nasl has not been carried out optimally or systematically integrated. There is a structural gap between the ideal concepts of Maqashid Syariah and on-the-ground practices, resulting in Sharia values that remain more normative than substantive. This situation makes the cooperative vulnerable to long-term economic shocks despite its significant potential as a resilient pillar of the people's economy.

Analytically, the resilience of the Merah Putih Village Cooperative is highly dependent on its ability to adapt to global market fluctuations, technological disruptions, and changes in supply chains. Without the holistic integration of the five Maqashid Syariah into governance and business strategies, the sustainability of the cooperative will be difficult to achieve. These findings underscore the need for institutional transformation from a formalistic approach toward a deep and measurable application of Maqashid Syariah.

Based on these conclusions, several recommendations are proposed. For cooperative managers, there is a need to improve transparent and professional governance and to integrate the values of Maqashid Syariah into operations and digital innovation. For the government, it is recommended to develop regulations and performance indicators based on Maqashid Syariah, as well as to strengthen training and collaboration with Islamic financial institutions. For future academics and researchers, it is recommended to develop a model for measuring cooperative resilience based on Maqashid Syariah and to conduct mixed-methods studies with a broader scope.

This study has several limitations, namely that it is a literature review and document analysis, and thus does not involve primary data from cooperative managers and members in the field. Therefore, the results of this study are exploratory and require further validation through empirical research in various regions. With comprehensive and sustainable strengthening, the Merah Putih Village Cooperative is expected to develop into an adaptive, inclusive, and resilient Sharia economic model at the village level.

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