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## Prospects for Increasing the Economic Independence of the Community Through the Red and White Cooperative Based on Maqashid Sharia

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### ABSTRACT

*This study aims to analyze the prospects of increasing economic independence through the Merah Putih Cooperative using the Maqashid Syariah framework. The background of this study is based on the phenomenon of cooperatives in Indonesia, which are currently still dominated by savings and loan activities that are considered unproductive to create sustainable productive value. Using a qualitative method with a library research approach, data was collected from classical literature such as the thoughts of Imam Al-Ghazali and Al-Shatibi, to the contemporary thoughts of Jasser Auda. The results of the research show that the Merah Putih Cooperative is an economic innovation that unites the values of nationalism and Islamic spirituality as a manifestation of Article 33 of the 1945 Constitution. Through SWOT analysis, it was found that the main strength of this cooperative lies in its ideological foundation of the principles of ta'awun (mutual assistance) and maslahah (mutual benefit). However, there are significant challenges in the form of low Islamic financial literacy and delayed adoption of digital technology. The implementation of Maqashid Syariah in this cooperative covers five aspects of protection (Al-Kulliyat al-Khams): protecting religion through sharia compliance, protecting life by breaking the shackles of loan sharks, protecting reason through financial literacy, protecting offspring through strengthening the family economy, and protecting property through transparent and riba-free asset management. The study concludes that with the support of government policy through Presidential Instruction No. 9 of 2025, the Merah Putih Cooperative has the potential to become a locomotive for a self-reliant and globally competitive people's economy.*

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## 1. INTRODUCTION

Increasing the economic independence of the people is the desire of all levels of Indonesian society, and can be realized through government support and cooperation from all stakeholders. This aligns with the mandate of Article 33, paragraph (1), of the 1945 Constitution of the Republic of Indonesia, which affirms that the economy is structured as a joint effort based on the principle of family, and paragraph (4), which states that the national economy is organized based on the principles of economic democracy that is just, sustainable, environmentally conscious, and upholds national independence [1], [2]. Within this framework, strengthening people's economic institutions is a crucial strategy for achieving equitable prosperity, one of which is through the development of cooperatives as a collective economic instrument [3].

Indonesia has a long history of developing cooperatives as a pillar of the national economy. Cooperatives are understood as a vehicle for economic cooperation oriented towards shared prosperity and social justice. In the context of national development, cooperatives play a strategic role as a means of economic equality and family-based community empowerment [4], [5]. However, the challenges facing cooperatives in Indonesia remain quite complex, particularly in terms of institutional strengthening, business innovation, and increasing contributions to the productive economy [6].

In the perspective of Islamic economics, the main goal of economic activity is to achieve *falah*, namely human welfare and happiness both in this world and in the hereafter [7]. Islamic economic values derived from the Qur'an and Sunnah have a strong harmony with the principles of cooperatives, especially in the aspects of *ta'awun* (mutual assistance), *'adl* (justice), and *maslahah* (mutual benefit) [8]. These principles place economic activities not solely on the achievement of individual profits, but on the collective welfare of the people as emphasized in Q.S. Al-Maidah verse 2 [9].

وَتَعَاوَنُوا عَلَى الْبِرِّ وَالتَّقْوَىٰ وَلَا تَعَاوَنُوا عَلَى الْإِثْمِ وَالْعُدْوَانِ وَاتَّقُوا اللَّهَ إِنَّ اللَّهَ شَدِيدُ الْعِقَابِ

In practice, cooperatives in Indonesia consist of various types, such as producer cooperatives, service cooperatives, savings and loan cooperatives, and multi-purpose cooperatives. However, the reality is that most cooperatives are still dominated by savings and loan activities, which tend to be consumptive and generate little added value for members [10]. This situation has the potential to create economic dependency and does not fully encourage the economic independence of the community. Therefore, cooperatives need to be directed towards developing productive businesses that sustainably support the agricultural, trade, and community service sectors [11].

The presence of the Merah Putih Cooperative symbolizes the synergy between Islamic values and nationalism in building the community's economy. This cooperative is expected to become a model of productive cooperatives that integrate the principles of *maqasid sharia* into all economic activities, thereby creating a just, inclusive economic system oriented towards the welfare of the wider community [12]. In the context of the digital era and economic globalization, cooperatives based on the values of social justice and collaboration are strategic instruments in strengthening the economic competitiveness of the community and confronting the dominance of the capitalist economic system [13].

Thus, this study confirms that cooperatives should not stop at just microfinance, but rather develop into productive cooperatives that play an active role in empowering the community's economy. Through the implementation of the values of *maqashid sharia*, the Merah Putih Cooperative is expected to become a collaborative economic model that is independent, equitable, and oriented towards the common good.

## 2. METHOD

This research employed a qualitative method with a library research approach. All data were obtained through a literature review relevant to the themes of *maqasid sharia*, Islamic economics, and the cooperative movement in Indonesia. This approach was chosen because the research is conceptual

and analytical, aiming to interpret Islamic values that can be applied to empowering the community's economy through cooperatives.

The primary sources for this research include classic works on Islamic jurisprudence (*usul fiqh*) such as those by Imam Al-Ghazali and Al-Shatibi, which explain the rationale behind *maqasid sharia* in maintaining the welfare of the community. Furthermore, this study also references the work of contemporary thinkers such as Jasser Auda, who highlight the relevance of *maqasid sharia* to modern economic policy.

Data analysis was conducted using a SWOT (Strengths, Weaknesses, Opportunities, Threats) approach to identify the potential and challenges in developing the Merah Putih Cooperative based on *Maqasid Sharia*. Through this analysis, the study interprets how the strength of Islamic values such as justice, welfare, and mutual assistance can act as driving factors (strengths and opportunities) in cooperative governance. Meanwhile, internal weaknesses and external threats are identified as strategic evaluation materials to strengthen the economic independence of the community. Using a SWOT approach, the study seeks to demonstrate that Islamic values are not merely normative but can be practically applied in the planning, management, and development of cooperatives, thus establishing a just, independent, and sharia-based economic model.

## **2.1 Theoretical Basis**

### **2.1.1 Prospects for Increasing the Economic Independence of the People**

According to the big Indonesian dictionary, Prospect is defined as possibility or hope. (KBBI.co.id) So the prospect of increasing the economic independence of the people can be interpreted as an effort to encourage the active role of the people in the management of production, distribution and marketing based on sharia values, opening up future opportunities for the Muslim community to become independent economic actors, meaning not only as consumers or job seekers, but as entrepreneurs and owners of value-chain networks who are able to utilize local potential, manage capital fairly, and build collective-based economic resilience, so that sustainable shared welfare is achieved and free from structural dependence on loan sharks, monopoly markets, or detrimental middle hands.

### **2.1.2 Red and White Cooperative**

The establishment of the Merah Putih Village/Sub-district Cooperative, based on Presidential Instruction No. 9 of 2025 concerning the acceleration of the establishment of the Merah Putih Village/Sub-district Cooperative, is an effort to promote national independence through sustainable food self-sufficiency as the realization of the second *AstaCita* and village-based development for economic equality as the realization of the sixth *AstaCita* towards a golden Indonesia by 2045. The establishment, development, and revitalization of the Merah Putih Village/Sub-district Cooperative are necessary. To achieve this, integrated, and coordinated strategic steps are needed between ministries, institutions, and local governments to optimize and accelerate the establishment of the Merah Putih Village/Sub-district Cooperative. (Presidential Instruction No. 9 of 2025).

The Merah Putih Cooperative is a form of cooperative that conceptually combines two major values: nationalism and Islamic spirituality, a collective economic movement that goes beyond mere savings and loan institutions. Within the framework of nationalism, this cooperative encourages its members and community to love their homeland, strengthen unity as part of their national responsibility, and operate an economy that serves the people, not just a select few. This aligns with the history and development of cooperatives in Indonesia, which since independence have emerged as a pillar of a people's economy based on mutual cooperation and a spirit of unity [13].

Meanwhile, within the framework of Islamic spirituality, this cooperative bases its activities on the principles of *ta'awun* (mutual assistance), *'adl* (justice), and *maslahah 'ammah* (public interest), in line with the teachings of *maqāṣid shari'ah*, which emphasizes safeguarding property, life, intellect,

lineage, and religion. In practice, sharia cooperatives and the community economic movement have proven to have social goals—the welfare of their members and the wider community [14].

In practice, the Merah Putih Cooperative strives to develop tangible productive business units: community-based agriculture (members work the land together, sharing risks and rewards), trade in harvested or local products managed by members themselves, thereby reducing the role of middlemen or exploitative distribution chains, and halal services (e.g., logistics, halal product marketing, Islamic microfinance services) tailored to the needs of the community. The goal is not simply to maximize profits, but to achieve shared prosperity: increasing members' incomes, strengthening the local economy, strengthening the community's independence from the trap of interest-bearing debt or speculative practices, and strengthening a sense of belonging among members as a caring collective. [15]

Thus, this cooperative strives to be a powerhouse of the people's economy, grounded in the spirit of "serving, not exploiting," promoting togetherness, and embodying Islamic values within the framework of Indonesian nationalism.a.

### **2.1.3 Maqasid Sharia**

Maqasid sharia, according to Syatibi's view in NU Online, refers to the unity of Islamic law in its origins and especially unity in the objectives of the law. That the concept of maqasid sharia emphasizes that the aim of the law is to fight for the good and welfare of humanity. The division and levels of maqasid sharia according to Syatibi are divided into three levels:

#### **a. Dharuriyat**

It is an urgent or emergency need which, if not met, will threaten human safety both in this world and in the afterlife. Maqasid dharuriyat includes the protection and maintenance of five important aspects of human life: hifdz ad-din (maintaining religion), hifdz an-nafs (maintaining the soul), hifdz al-aql (maintaining reason), hifdz an-nasb (maintaining descendants), hifdz al-maal (maintaining wealth).

#### **b. Hajiyyat**

Refers to secondary needs that, if not met, will not threaten safety, but will cause difficulties. Regarding the needs of the Hajj, Islam provides the legal principle of rukhshah (leniency), which allows for leniency in the application of the law to ease the burden and allow for its implementation without undue pressure or limitations.

#### **c. Tahsiniyat**

Refers to matters of a complementary or complementary nature. This level of need is not threatening and does not cause difficulties if not met. Tahsiniyat encompasses complementary needs, as explained by Shatibi, including adherence to customs, avoiding undesirable things, and adorning oneself with beauty in accordance with norms and morals.

The concept of Maqashid Syariah, as developed by Imam Al-Ghazali and refined by contemporary scholars such as Jasser Auda, is an important basis for assessing the implementation of public programs, including in the fields of economics and social security. In the contemporary Maqashid approach, the benefit dimension is divided into three levels: daruriyyat (primary), hajiyyat (secondary), and tahsiniyyat (tertiary). Daruriyyat includes five basic principles that must be maintained for human survival and social order.

Islamic economics is an economic system built on divine values, justice and benefit, with the ultimate goal of achieving physical and spiritual prosperity within the framework of sharia. One approach in assessing the implementation of Islamic economic programs is through the Maqashid Syariah framework, namely the five main objectives of sharia:

#### **a. Hifz al-Din (guarding religion) QS. Al. Baqarah verse 256.**

لَا إِكْرَاهَ فِي الدِّينِ تَطَوَّلَ الرُّشْدُ مِنَ الْعَيْ

Meaning: There is no compulsion to (enter) religion (Islam); Indeed, the right path is clearer than the wrong path.

b. Hifz al-Nafs (guarding the soul) QS. Al-Furqan verse 68.

وَالَّذِينَ لَا يَدْعُونَ مَعَ اللَّهِ إِلَهًا آخَرَ وَلَا يَقْتُلُونَ النَّفْسَ الَّتِي حَرَّمَ اللَّهُ إِلَّا بِالْحَقِّ وَلَا يَزْنُونَ وَمَنْ يَفْعَلْ ذَلِكَ يَلْقَ أَثَامًا

Meaning: And, those who do not associate partners with Allah with other gods, do not kill people whom Allah has forbidden except for the right (reason), and do not commit adultery. Whoever does this will surely suffer sin.

c. Hifz al-'Aql (maintaining reason) QS. Ali Imran verses 190-191.

إِنَّ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ وَاخْتِلَافِ اللَّيْلِ وَالنَّهَارِ لَآيَاتٍ لِّأُولِي الْأَلْبَابِ الَّذِينَ يَذْكُرُونَ اللَّهَ قِيَمًا وَفَعُودًا وَعَلَىٰ جُنُوبِهِمْ وَيَتَفَكَّرُونَ فِي خَلْقِ السَّمَوَاتِ وَالْأَرْضِ رَبَّنَا مَا خَلَقْتَ هَذَا بَطْلًا سُبْحَانَكَ قِنَا عَذَابَ النَّارِ

Meaning: Indeed, in the creation of the heavens and the earth, and the alternation of night and day there are signs for people of understanding, (namely) those who remember Allah while standing or sitting or lying down and they think about the creation of the heavens and the earth (while saying): "Our Lord, You did not create this in vain, Glory be to You, so protect us from the torment of hell.

d. Hifz al-Nasl (protecting offspring) QS. An-nur Verse 2

الرَّانِيَةُ وَالرَّانِي فَاجْلِدُوا كُلَّ وَاحِدٍ مِّنْهُمَا مِائَةَ جَلْدَةٍ وَلَا تَأْخُذْكُمْ بِهِمَا رَأْفَةٌ فِي دِينِ اللَّهِ إِنْ كُنْتُمْ تُؤْمِنُونَ بِاللَّهِ وَالْيَوْمِ الْآخِرِ وَلِيَشْهَدَ عَذَابُهُمَا طَائِفَةٌ مِّنَ الْمُؤْمِنِينَ

Meaning: The woman who commits adultery and the man who commits adultery, then lash each of them a hundred lashes, and let no mercy towards either of them prevent you from (carrying out) the religion of Allah, if you believe in Allah, and the Hereafter, and let (the execution of) their punishment be witnessed by a group of believers.

e. Hifz al-Mal (guarding wealth) QS. Al Baqarah Verse 188

وَلَا تَأْكُلُوا أَمْوَالَكُم بَيْنَكُم بِالْبَاطِلِ وَتُدْلُوا بِهَا إِلَى الْحُكَّامِ لِتَأْكُلُوا فَرِيقًا مِّنْ أَمْوَالِ النَّاسِ بِالْإِثْمِ وَأَنْتُمْ تَعْلَمُونَ

Meaning: Do not eat the wealth between you in a false way and (do not) bring (the affairs of) the property to the judges with the intention that you can consume some of other people's wealth in a sinful way, even though you know.

The Maqashid Syariah approach does not only assess an activity from a purely legal-formal aspect, but also pays attention to the extent to which the activity is able to bring benefits (maslahah) and avoid damage or harm (mafsadah) to society. Maqashid Syariah is a fundamental theory in Islamic law which is used to understand the purpose and wisdom behind legal enactment, as developed by scholars such as Al-Ghazali, Asy-Syatibi, and Jasser Auda.

This concept emphasizes five main principles, namely: maintaining religion (hifz al-din), maintaining the soul (hifz al-nafs), maintaining reason (hifz al-'aql), maintaining descendants (hifz al-nasl), and maintaining wealth (hifz al-mal). In the context of gold buying and selling transactions, the Maqashid Syariah approach is used to assess whether the buying and selling practices at the Antam Pekanbaru Precious Metals Boutique have fulfilled these sharia objectives, especially in the aspects of hifz al-mal (preservation of wealth), hifz al-din (compliance with sharia principles), and hifz al-'aql (transparency and honesty in transactions).

#### 2.1.4 SWOT Analysis of the Red and White Cooperative Based on Maqashid Syariah

The Merah Putih Cooperative, as a model of productive cooperative, has significant potential to become a key driver in the development of a ummah's economy based on the Maqasid Sharia values. To understand its strategic position, a SWOT analysis was used to examine the strengths, weaknesses,

opportunities, and threats facing the cooperative amidst the challenges of economic modernization and digitalization. Based on Fatwa No. 141 of the National Sharia Council of the Indonesian Ulema Council concerning guidelines for the establishment and operation of sharia cooperatives, it is emphasized that cooperatives based on Islamic principles must uphold the principles of mutual assistance (ta'āwun), justice ('adl), and the benefit (maslahah). These principles serve as the primary foundation that inspires the direction of the Merah Putih Cooperative's movement in building an ethical, transparent, and socially just economic system. As explained by Jeroh Miko [15] in the Dynamic Journal, sharia cooperatives have the primary goal of realizing the welfare of members and the community by upholding Islamic moral values and norms, namely securing benefits (taḥṣīl al-manfa'ah) and preventing harm (ibqā' al-madarrāh). This goal is not solely economic, but also social and spiritual, as cooperatives function as a forum for fostering brotherhood and equitable distribution of prosperity. Rachmad Risqy Kurniawan [17] adds that cooperatives are a concrete manifestation of Indonesian economic democracy, as envisioned by Mohammad Hatta, who positioned cooperatives as a tool for the people's struggle to build an economy based on family and mutual cooperation. Thus, the Red and White Cooperative possesses strong ideological strength because it combines nationalistic values and Islamic principles, making it unique as a community economic institution rooted in the spirit of nationalism.

However, on the other hand, weaknesses in sharia cooperatives in Indonesia, including the Red and White Cooperative model, are still evident in aspects of management and understanding of sharia principles. Based on the findings of Azzahra et al. [18] in the Wahana Pendidikan Scientific Journal, many sharia cooperatives have not fully implemented profit-sharing principles and governance in accordance with the Qur'an and Sunnah. Public sharia financial literacy is also relatively low, resulting in suboptimal participation and oversight of cooperatives. Furthermore, limited capital, human resources, and digital technology adoption are significant obstacles. In an increasingly digital era, many cooperatives still operate manually, resulting in a lack of transparency, efficiency, and competitiveness compared to modern financial institutions.

Amid these challenges, the opportunities for the Red and White Cooperative are truly vast. In the 2019–2024 Indonesian Sharia Economic Masterplan published by the National Sharia Finance Committee (KNEKS), cooperatives and MSMEs are positioned as the primary drivers of national sharia economic development, oriented toward independence and sustainability. Government support for digitalization, halal certification, and strengthening of ummah economic institutions opens up significant opportunities for sharia cooperatives to develop more rapidly and professionally. In line with this, research by Syarifah Khaerunnisa et al. [19] in the SANTRI Journal emphasizes that sharia cooperatives play a strategic role not only as financial institutions, but also as agents of social change that contribute to equalizing welfare, alleviating poverty, and strengthening the halal-based MSME sector. Through collaboration with Islamic boarding schools, zakat institutions, and local governments, cooperatives can build a more empowered and equitable economic ecosystem for the people.

However, cooperatives also face various external threats that cannot be ignored. Azzahra et al. [18] noted that the rapid growth of digital financial institutions and conventional fintech companies puts competitive pressure on sharia cooperatives that have not yet adapted to technological innovation. Furthermore, changes in economic policy and global market fluctuations can impact the stability of cooperative businesses, particularly those dependent on the agricultural and smallholder trade sectors. In this context, Rachmad Risqy Kurniawan [17] highlighted the importance of strict sharia supervision and management professionalization to maintain the credibility of cooperatives. The KNEKS Masterplan also emphasizes the need to strengthen the sharia financial ecosystem so that cooperatives can withstand economic shocks and remain focused on their social mission.

From the SWOT analysis, it can be concluded that the Merah Putih Cooperative possesses extraordinary ideological and moral strength through a combination of nationalist values and Maqashid Sharia. Development opportunities in the era of the halal and digital economy are wide open, but various internal

weaknesses and external threats demand governance reform, increased financial literacy, and digital innovation. If the cooperative is able to take advantage of existing opportunities while anticipating emerging challenges, then the Merah Putih Cooperative has the potential to become a model for an independent, fair, and sustainable people's economy, in accordance with Islamic principles and the ideals of Indonesia's people's economy.

### **3. RESULTS AND DISCUSSION**

The Merah Putih Cooperative serves as an economic instrument for the community based on the values of Maqasid Sharia, emphasizing the principles of justice ('adl), sustainability (istidāmah), and the welfare (maslahah 'ammah). These values inspire all cooperative activities, striving to achieve equitable prosperity, not only for its members but also for the wider community. As explained in DSN-MUI Fatwa No. 141, sharia cooperatives must function to realize the principle of mutual assistance (ta'awun) in economic activities and avoid practices that conflict with sharia, such as usury, gharar, and maysir.

Through the Maqasid Sharia approach, cooperatives serve not only as savings and loans institutions but also as a means of empowerment that connects spiritual and economic values. Their role includes increasing access to capital free from usury, supporting the marketing of community products, providing training and human resource development based on Islamic ethics, and strengthening inclusive economic solidarity among members. In this context, cooperatives function as collaborative platforms that enable the community to actively participate in halal economic activities while strengthening the financial independence of the community.

The implementation of the Maqasid Sharia values in the Merah Putih Cooperative is also reflected in its five main objectives. First, Hifz al-Mal (protecting wealth), which is realized through the safe, halal, and transparent management of funds, thus avoiding misuse and usury practices. Second, Hifz al-Nafs (protecting the soul), which aims to create a just economic system and prevent society from economic pressure and harmful debt traps. Third, Hifz al-'Aql (protecting reason), which aims to increase Islamic financial literacy and awareness of business ethics among cooperative members. Fourth, Hifz al-Nasl (protecting descendants), which is realized through building a strong and sustainable family economic foundation. Fifth, Hifz al-Din (protecting religion), which aims to uphold the values of trustworthiness, honesty, and responsibility in all economic activities, so that cooperatives become a vehicle for practicing Islamic values in daily life.

Based on the SWOT analysis of the Merah Putih Cooperative, several strengthening strategies can be implemented. The Strength-Opportunity (SO) strategy focuses on leveraging the cooperative's internal strengths to seize external opportunities, including developing a digital platform for sharia cooperatives, expanding partnerships with Islamic boarding schools (pesantren), zakat institutions, and community economic communities, and strengthening local halal business networks. The Weakness-Opportunity (WO) strategy focuses on improving sharia financial literacy through member training and implementing a transparent and efficient digital-based cooperative governance system.

Furthermore, the Strength-Threat (ST) strategy involves strengthening the internal sharia supervisory system, building the cooperative's branding as a symbol of a trustworthy, independent, and transparent community economy, and increasing competitiveness against conventional digital financial institutions. The Weakness-Threat (WT) strategy emphasizes optimizing support from the government and sharia financial institutions to strengthen capital, develop human resource capacity, and mitigate external risks resulting from global economic fluctuations.

For greater clarity, the author will describe the results of the SWOT analysis of the prospects for increasing the economic independence of the people through the Red and White Cooperative based on Maqashid Syariah in the form of a table:

Tabel 1. Results of the SWOT

Aspect	Conclusion	Primary Reference Source
<b>Strengths</b>	The Merah Putih Cooperative has a strong ideological foundation that combines the values of nationalism and Maqasid Sharia. The principles of mutual assistance (ta'awun), justice, and welfare make this cooperative an ethical, transparent, and socially responsible economic institution.	Intruksi Presiden Tahun 2025, Fatwa DSN-MUI 141; Miko (2023); Kurniawan (2024)
<b>Weaknesses</b>	Public Islamic financial literacy remains low, cooperative governance is unprofessional, and digital technology adoption is limited. Limited capital and human resources also hamper cooperative efficiency and competitiveness.	Azzahra et al. (2024); Kurniawan (2024)
<b>Opportunities</b>	Government policy support through the 2019–2024 Sharia Economic Masterplan, halal economic growth, and digitalization opportunities provide significant momentum for cooperatives to develop. Collaboration with Islamic boarding schools (pesantren), zakat institutions, and MSMEs strengthens the role of cooperatives as agents of community empowerment.	Khaerunnisa et al. (2025); KNEKS (2019)
<b>Threats</b>	Competition from conventional fintech and digital financial institutions demands rapid innovation for cooperatives. Furthermore, global economic fluctuations and policy changes can impact cooperative stability if not accompanied by strengthened Sharia management and oversight.	Azzahra et al. (2024); KNEKS (2019)

By implementing this strategy, the Merah Putih Cooperative is expected to strengthen its role as a community-based economic institution based on Islamic values and nationalism. The integration of Maqasid Sharia into cooperative governance demonstrates that economics is not only about material profit, but also a means of social worship that upholds justice, solidarity, and the common good.

#### 4. CONCLUSION

The Merah Putih Cooperative is a form of people's economic innovation that combines nationalist values and the principles of Maqasid Sharia (Islamic principles) to build the economic independence of the community. Through the principles of ta'awun (mutual assistance), 'adl (justice), and maslahah 'ammah (public welfare), this cooperative functions not only as a savings and loan institution but also as an instrument for empowering a community-based, productive economy.

A SWOT analysis shows that the Merah Putih Cooperative possesses strong ideological strength, significant opportunities from government policy support and halal economic growth, as well as challenges that require strengthening financial literacy, professional governance, and digital innovation. By integrating the values of Maqasid Sharia—protecting religion, soul, mind, descendants, and wealth—the cooperative can become a model for a just, independent, and sustainable community economy, while realizing the ideals of Article 33 of the 1945 Constitution within an Islamic and national framework.

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