

POTENTIAL AND CHALLENGES OF THE RED AND WHITE COOPERATIVE IN COMMUNITY ECONOMIC EMPOWERMENT IN MAKBALIM VILLAGE, SORONG REGENCY



Isti Nur Laili Sanggel¹

Institut Agama Islam Negeri Sorong, Sorong, Indonesia

istynls2513@gmail.com

Bambang Sunatar²

Institut Agama Islam Negeri Sorong, Sorong, Indonesia

bambangsunatar1980@gmail.com

Suharmoko³

Institut Agama Islam Negeri Sorong, Sorong, Indonesia

mokojavas83@gmail.com

Abstract

This study aims to analyze the potential and challenges of the Merah Putih Cooperative in empowering the community economy in Makbalim Village, Sorong Regency. The Merah Putih Cooperative is a national program designed as an instrument for strengthening the community-based economy through the distribution of strategic commodities, supporting productive businesses, and strengthening economic access for rural and sub-district communities. This study uses a descriptive qualitative approach with data collection techniques through observation, in-depth interviews, and documentation. Research informants include cooperative administrators, members, the community, and sub-district government officials. Data analysis was conducted using the interactive model of Miles, Huberman, and Saldana, with data validity maintained through triangulation of sources, techniques, and time. The results show that the Merah Putih Makbalim Cooperative has great potential in economic empowerment, supported by local natural resources, community social capital, and support from the sub-district government. The distribution program for fertilizer, affordable basic necessities, and food logistics support are strategic steps to strengthen the community economy. However, the cooperative faces challenges such as limited human resource capacity, weak management and administration, low community understanding of cooperatives, and slow external assistance. The study concluded that this cooperative is in the early stages of institutional strengthening with promising economic potential, but requires increased institutional capacity, ongoing mentoring, and strengthening community participation so that it can function optimally as a driver of local economic empowerment.

Keywords: Red and White Cooperative, Economic Empowerment, Village Cooperative, Community Economy, Makbalim

INTRODUCTION

Cooperatives, as a pillar of the people's economy, play a strategic role in strengthening community economic resilience, particularly in areas with limited access to capital and market networks (Allolayuk, 2025). Cooperative principles, which emphasize kinship, member participation, and equitable distribution of economic benefits, make them a crucial instrument for inclusive development. Within the context of national development, cooperatives are viewed as a means of community empowerment capable of strengthening the real sector based on local potential, shortening distribution chains, and improving the bargaining position of small producers such as farmers and micro-entrepreneurs.

The Red and White Village/Sub-District Cooperative Program is a strategic government initiative to accelerate cooperative-based community economic empowerment. This program is designed not only as a savings and loan institution but also as a distribution center for agricultural commodities, a provider of production facilities, a food logistics manager, and a liaison between village communities and the wider market. With its extensive national reach, the success of this program is largely determined by the institutional capacity of cooperatives at the local level (Faizah, 2025).

Previous research has shown that conceptually, the Red and White Cooperative has significant potential. Previous research identified five key strategies for cooperative development: institutional strengthening through good governance, human resource development, digitalization, community participation, and government policy support (Amelia, 2025; Prabhawati, Atmadja, & Herawati, 2018). However, this research was still a literature review and therefore did not reflect the reality of cooperative implementation on the ground, particularly in areas with challenging geographic and socioeconomic characteristics.

Meanwhile, Noviani & Santoso, 2021, examined the establishment of the Merah Putih Cooperative from a policy perspective using a SWOT approach. The results indicated that this program has significant strengths and opportunities to drive economic growth. However, this study failed to explore the empirical experiences of the community as the primary actors in the cooperative and did not examine how the policy translates into operational practices at the sub-district or village level. Thus, a gap remains between policy design and implementation.

This gap is evident in the Merah Putih Cooperative in Makbalim Village, Sorong Regency. Based on initial observations, this cooperative faces various challenges in program implementation. Cooperative administrators have not received adequate training on governance, financial management, and business development strategies. As a result, cooperative operations tend to be administratively mediated without structured business planning. Understanding of cooperative principles, business risk management, and market network development is also limited. (Ministry of Cooperatives and Small and Medium Enterprises of the Republic of Indonesia, n.d.)

However, despite these limitations, there is promising potential. Cooperative administrators have demonstrated initiative in self-learning and building collaborative networks with various parties. Cooperatives have established partnerships with local farmers, fertilizer suppliers, food program logistics managers, and government subsidized rice distribution. This network demonstrates that cooperatives have a social and economic

foundation that can be developed into centers of community economic activity if supported by strengthened institutional capacity.

Makbalim Village itself has unique characteristics as an area in Sorong Regency that possesses potential natural resources but faces limitations in economic and distribution infrastructure. Its geographical location and distance from trade centers result in high logistics costs and limited market access. In such situations, cooperatives have the potential to be a strategic solution to shorten distribution chains, increase local economic efficiency, and strengthen community independence.

The urgency of this research lies in the importance of understanding how the national policy of the Red and White Cooperative is implemented at the grassroots level, as well as the factors influencing its success and obstacles. Research in Makbalim Village can provide a concrete picture of institutional dynamics, management capacity, member participation, and the impact of cooperatives on community economic empowerment. These findings are expected to provide input for policymakers in refining strategies for mentoring and strengthening cooperatives, particularly in areas with similar characteristics.

Therefore, the research, entitled "Potential and Challenges of the Red and White Cooperative in Community Economic Empowerment in Makbalim Village, Sorong Regency," is crucial in filling the gap between conceptual studies and the reality of implementation. This research not only contributes to the development of knowledge on cooperative-based economic empowerment but also provides practical recommendations for optimizing the role of cooperatives in improving the welfare of local communities.

REVIEW OF LITERATURE

The establishment of the Merah Putih Cooperative from a policy perspective using a SWOT approach (Noviani & Santoso, 2021). The results indicate that this program has significant strengths and opportunities to drive economic growth. However, this study has not yet explored the empirical experiences of the community as the primary actors in the cooperative and has not examined how this policy is translated into operational practices at the sub-district or village level.

A cooperative is a business entity whose members are individuals or legal entities, and whose activities are based on the principles of family and people's economy. Cooperatives have a dual function: as a business unit and a vehicle for community economic empowerment based on the values of solidarity, transparency, and active member participation (Hendra & Maulana, 2022). Economic empowerment through cooperatives is not only interpreted as providing capital assistance but also as a process of increasing community capacity and independence in managing economic resources sustainably. Aprilianto and Wijaya (2021) emphasize that cooperative-based empowerment can create a multiplier effect for the local economy because profits are redistributed to members through Business Surplus (SHU) and social programs.

The Merah Putih Cooperative is a village-based cooperative program designed to integrate local potential with a modern, transparent and accountable cooperative system. This type of cooperative has a comparative advantage due to its social closeness to the community and a deep understanding of the specific needs of local residents (Wulandari & Santoso,

2022). The success of village-level cooperatives depends heavily on local government support and the quality of cooperative governance. Nugroho (2020) found that cooperatives with government institutional support and professional management demonstrated better performance in terms of capital growth, number of active members, and socio-economic impact felt by the community.

The potential of cooperatives for local economic empowerment includes strengthening business capital, increasing market access, developing human resource capacity, and creating jobs. Rahayu and Purnomo (2021) demonstrated that cooperatives that develop business units based on local potential, such as agriculture, fisheries, and trade, can significantly increase members' incomes while strengthening community economic resilience. In the context of Sorong Regency, the potential for cooperatives is even greater given the abundance of natural resources that have not been optimally managed. Cooperatives can act as aggregators of local community products, thereby gaining a stronger bargaining position in the market, while also serving as distribution channels for affordable basic necessities in areas with limited logistics infrastructure.

Cooperative development in remote areas faces complex challenges, including limited infrastructure, low-quality human resources for management, limited access to information technology, and weak marketing networks. Pratama and Kusuma (2023) identified low financial and cooperative literacy among members as a major obstacle, resulting in limited active participation in decision-making and cooperative oversight. In addition to internal challenges, external factors such as competition with informal financial institutions and lengthy licensing bureaucracies also hamper cooperative development. Fatimah and Hidayat (2022) added that maintaining public trust in cooperatives that were previously managed non-transparently presents a particular challenge, so strengthening governance and accountability is key to rebuilding public trust.

Active member participation is a key pillar of cooperative success, encompassing three dimensions: participation in capital, management through the Annual Members Meeting (RAT), and utilization of cooperative services. Sari and Mahmud (2022) found that the level of member participation is positively and significantly correlated with cooperative financial performance. In the context of village community empowerment, participation also has social and political significance. Communities that actively participate in cooperatives tend to have a higher collective awareness and better organizational skills, thus becoming active subjects, not simply objects of economic development programs.

Good cooperative governance encompasses transparent financial management, management accountability, independent decision-making, and cooperative social responsibility. Puspitasari and Darmawan (2021) demonstrated that consistent implementation of good cooperative governance principles can increase member trust and strengthen the cooperative's social capital in a sustainable manner. For the Merah Putih Cooperative at the village level, the implementation of good governance is increasingly crucial given the high community expectations of the institution. Strict member oversight, transparent financial reporting, and an effective complaints mechanism are governance elements that need to be strengthened to ensure the cooperative's optimal economic empowerment function.

RESEARCH METHOD

This study used a qualitative, descriptive approach to deeply understand the potential and challenges of the Merah Putih Cooperative in empowering the community's economy in Makbalim Village. This approach allowed the researcher to explore the meanings, experiences, and social dynamics occurring in the field (Sugiyono, 2022). The study was conducted in Makbalim Village, Mayamuk District, Sorong Regency, which was purposively selected because cooperatives in this area are actively operating and relevant to the study's focus. In qualitative research, the researcher acts as a key instrument, being directly present in the field, conducting observations, interviews, and documentation, and building good relationships with informants while maintaining research ethics (Creswell, 2018).

The research subjects were determined using purposive sampling, namely those with knowledge and experience related to cooperatives, including cooperative administrators, members, non-members, the village government, and relevant agencies or institutions. The number of informants was not determined in advance but adjusted until data saturation was achieved. Data collection was conducted through passive participant observation of cooperative activities, semi-structured in-depth interviews to gather comprehensive information, and documentation in the form of cooperative archives and supporting data from relevant agencies.

Data analysis employed the interactive model of Miles, Huberman, and Saldana, encompassing data collection, data condensation, data presentation, and conclusion drawing and repeated verification until credible findings were obtained. Data validity was maintained through triangulation of sources, techniques, and time, as well as member checking with informants to ensure data conformity with reality on the ground. This research was conducted through pre-fieldwork, fieldwork, data analysis, and report writing in a systematic manner to ensure the results could be scientifically validated.

RESULTS AND DISCUSSION

Overview of the Research Location

Geographical and Socioeconomic Conditions of Makbalim Village

Makbalim Village is located in Mayamuk District, Sorong Regency, Southwest Papua Province. Geographically, this area serves as a buffer zone between residential areas and plantations and agricultural lands. Transportation access to Sorong city center is relatively easy, but some areas still lack supporting infrastructure for economic activities, such as production roads and distribution facilities for community products.

From a socio-economic perspective, the majority of Makbalim Village residents rely on the informal sector and small-scale businesses, such as agriculture, petty trade, daily labor, and home-based businesses. Their income levels are classified as lower-middle class, with a significant dependence on government assistance and subsidy programs. This situation makes community-based economic empowerment efforts, including through cooperatives, highly relevant for increasing community economic independence.

Brief Profile of the Makbalim Village Community

The Makbalim Village community comprises diverse ethnic and cultural backgrounds, with the majority of residents being migrants who have settled and worked in the area. The community's social structure remains strong, with strong values of mutual cooperation and togetherness, particularly in social and religious activities.

Some residents operate small businesses such as kiosks, selling garden produce, and engaging in horticultural activities. However, limited access to capital, a lack of business management knowledge, and limited marketing networks are major obstacles to their business development.

The Role of Cooperatives in the Economic Life of Local Communities

The Merah Putih Cooperative in Makbalim Village is becoming known as an economic institution expected to assist the community, particularly in accessing capital and distributing basic necessities. Cooperatives offer an alternative economic institution that is more accessible than formal financial institutions.

For some residents, cooperatives are seen as a platform for mutual assistance in economic activities. Although not all residents are actively involved, the cooperative's presence has opened up opportunities for the community to obtain agricultural fertilizer, access subsidized rice distribution, and the potential for business development through cooperative-facilitated collaboration.

Overview of the Red and White Cooperative

History of the Red and White Cooperative

The Merah Putih Cooperative in Makbalim Village was established as a follow-up to the national program for establishing Merah Putih Village/Sub-district Cooperatives. The cooperative's formation was facilitated by the village government and community leaders, with the goal of strengthening the community's economy based on the principles of mutual cooperation and kinship.

Initially, the cooperative was formed through a community meeting, which appointed a core board. However, the founding process was largely driven by program policies, so some of the board members are still learning how to optimally manage cooperatives.

Cooperative Vision and Mission

The vision of the Merah Putih Cooperative is to become a people-oriented economic institution capable of sustainably improving the welfare of its members and the Makbalim Village community.

The cooperative's mission includes:

1. Provide easily accessible economic services to the public.
2. Support the development of small businesses and local agriculture.
3. Increase the economic independence of members through cooperation and mutual assistance.

Cooperative Organizational Structure

The cooperative's organizational structure consists of a Chairperson, Secretary, Treasurer, and several board members responsible for business and distribution. Additionally, there are supervisors tasked with overseeing the cooperative's operations. However, in practice, this division of duties has not been fully effective due to the limited managerial capacity of the board.

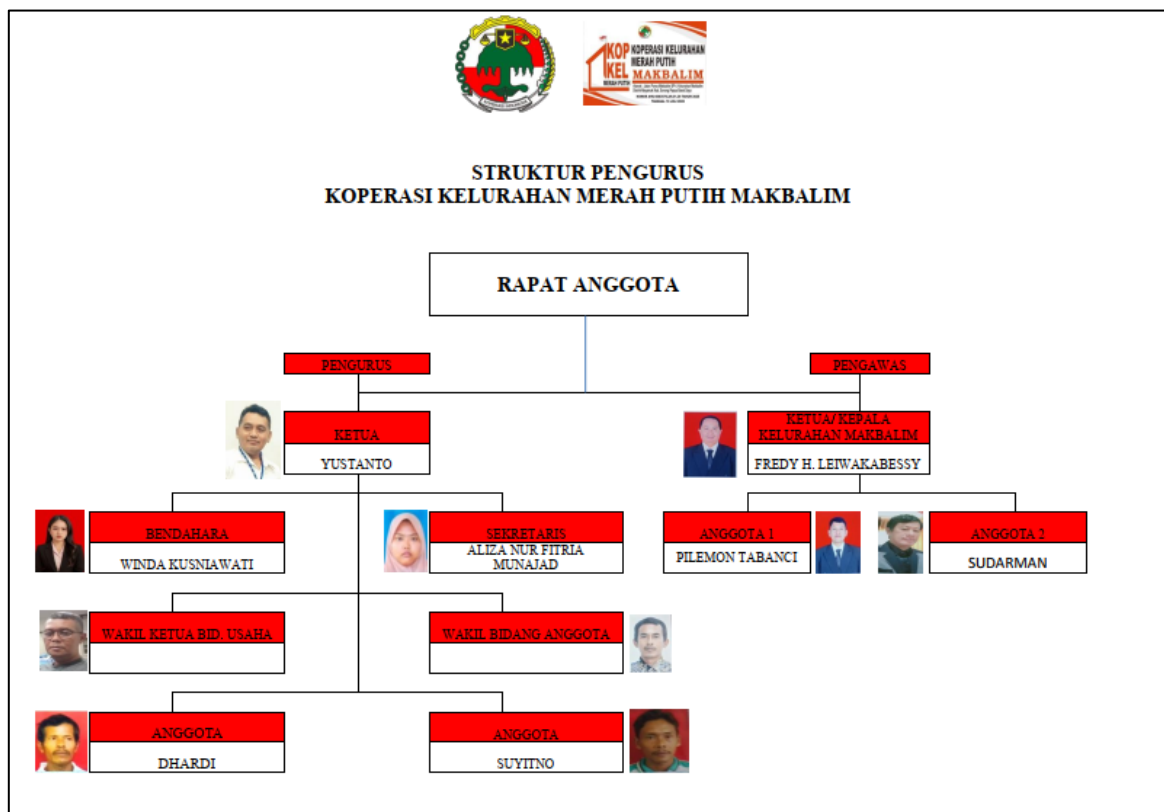


Figure 1.
Management Structure of the Merah Putih Makbalim Sub-district Cooperative

Types of Cooperative Businesses and Services

The Red and White Cooperative carries out several types of business activities, including:

1. Distribution of agricultural fertilizer to local farmers.
2. Distribution of government-subsidized rice.
3. Logistical support for the Free Nutritious Food (MBG) program.
4. Plans to develop a savings and loan unit for members.

These efforts show that cooperatives are not only focused on savings and loans, but also on the distribution of basic necessities and agricultural production inputs.

Cooperative Membership

The cooperative's membership consists of residents of Makbalim Village who voluntarily register. Members come from various occupations, primarily farmers and small business owners. However, participation levels vary, with some actively utilizing the cooperative's services, while others remain passive.

The Potential of the Merah Putih Cooperative in Community Economic Empowerment Potential as a Source of Business Capital

Cooperatives have the potential to become an alternative source of capital for communities who struggle to access formal financial institutions. Through plans to develop savings and loan units, cooperatives can help members obtain business capital through simpler, trust-based procedures.

Role in Improving Member Welfare

Through the provision of fertilizer, distribution of subsidized rice, and potential business financing, cooperatives contribute to reducing the economic burden on their members. Easier access to production and consumption needs helps improve the economic stability of their households.

Contribution to the Development of MSMEs

Koperasi berpotensi menjadi penghubung antara pelaku usaha kecil dengan pasar yang lebih luas. Dengan adanya dukungan distribusi dan jaringan kerja sama, usaha mikro masyarakat memiliki peluang untuk berkembang secara bertahap.

Dukungan Pemerintah Kelurahan dan Dinas Terkait

The sub-district government provides support by facilitating the formation of cooperatives and coordinating programs. Furthermore, relevant agencies play a role in opening up access to collaboration, particularly in the agricultural sector and distribution of staple goods.

Member Participation

Some members actively participate in cooperative activities, particularly in utilizing services. The continued strength of mutual cooperation serves as crucial social capital in supporting the cooperative's sustainability.

The Challenge of the Red and White Cooperative

Some of the main challenges identified include:

1. Low public understanding of the concept and benefits of cooperatives.

2. Limited human resource capacity of cooperative managers.
3. Limited business capital and infrastructure.
4. Poorly organized administration and management systems.
5. Difficulty reaching non-members.

Public Perception of Cooperatives

Cooperative members generally view cooperatives as helpful in meeting business and household needs. However, non-members still perceive cooperatives as providing no direct benefits or as lacking an understanding of their membership mechanisms. Interest in joining is influenced by levels of trust, understanding, and the benefits experienced by other members.

Cooperative Efforts in Overcoming Challenges

Cooperative administrators have begun to make various efforts such as:

1. Invite the community to join through a persuasive approach.
2. Learn independently about cooperative management.
3. Establish cooperation with the village government and related parties.
4. Conduct simple outreach about the benefits of cooperatives to residents.

Triangulation of Interview Results

Triangulation was conducted to ensure data validity by comparing information from various sources with different roles within the Merah Putih Makbalim Urban Village Cooperative, namely the Cooperative Chair and the Village Head, who oversees the cooperative.

An interview with the Cooperative Chair, Yustanto, revealed that the Merah Putih Makbalim Cooperative was established on July 19, 2025, based on Presidential Instruction Number 9 of 2025. He stated that this cooperative is one of the fastest-growing in Sorong Regency, both in terms of administration and work programs. Several flagship programs that have been and will be implemented include supplying fertilizer to farmers, supplying basic necessities for the Free Nutritious Food (MBG) program, and being the official distributor of affordable basic necessities. The cooperative chair also emphasized that the initial capital came from a loan from Bank Himbara (State-Owned Enterprises). Regarding regional potential, he highlighted the vast agricultural land, livestock farming, and brick-making (tobong) businesses as local economic strengths that the cooperative can support. He noted the main challenges are the slow regulatory process and the existence of the pre-existing Village-Owned Enterprises (KUD), although he views these as opportunities for partnership, not competition.

This information was corroborated through interviews with the Makbalim Village Head, Fredi Lewakabesi, who also serves as the cooperative's supervisor. He confirmed that the cooperative's establishment was a follow-up to Presidential Instruction No. 9 of 2025 and that the cooperative was still in its early stages of development. The village head also acknowledged that external mentoring and training were slow, resulting in cooperative management operating largely on their own initiative. This aligns with the Cooperative

Head's statement regarding limited technical support in the initial stages. Furthermore, the village head demonstrated concrete support by facilitating the use of the village office as a temporary operational location for the cooperative during construction.

In terms of work programs, both informants shared a consistent view that the cooperative is aimed at supporting community economic empowerment through real sectors such as agriculture, basic food distribution, and support for government programs. In terms of challenges, both highlighted the slow administrative process and mentoring from relevant parties as key obstacles.

Thus, the results of source triangulation indicate a congruence in information between the Cooperative Head and the Village Head regarding the cooperative's history, flagship programs, funding sources, regional potential, and challenges faced by the cooperative. This data alignment strengthens the validity of the finding that the Merah Putih Makbalim Cooperative has great economic potential but still faces obstacles in institutional aspects and technical support in the early stages of its operations.

Discussion

The research results indicate that the Merah Putih Cooperative in Makbalim Village holds a strategic position as an instrument for community economic empowerment, but its implementation is still in the early stages of institutional strengthening. This finding demonstrates a combination of strong structural potential and institutional capacity challenges that need to be addressed systematically.

In terms of potential, the cooperative's presence in Makbalim aligns with the concept of community-based economic empowerment. Programs for distributing fertilizer and affordable basic necessities, as well as logistical support for food programs, demonstrate that the cooperative has played a role in the real sector, directly addressing community needs. This finding aligns with findings (Syafrazal, Aulia, & Hasyim, 2025), which indicate that the Merah Putih Cooperative has significant potential to become a driver of the village economy through managing the distribution of strategic commodities and supporting productive community enterprises. The cooperative's role as a liaison between local producers and markets is also evident in its planned partnerships with local farmers and suppliers, demonstrating its role as an aggregator of the people's economy.

Another potential lies in the social capital of the Makbalim community, which still upholds the value of mutual cooperation. The growing participation of members is a crucial foundation for the cooperative's sustainability. This supports the view (Allolayuk, 2025) that the success of the Merah Putih Cooperative is heavily influenced by social acceptance and active citizen involvement in cooperative activities. Support from the village government, which facilitates cooperative operations, also strengthens the cooperative's institutional legitimacy at the local level. Furthermore, the potential of local natural resources and economies, such as agriculture, livestock, and brick-making (tobong), creates opportunities for cooperatives to develop as distribution centers and strengthen local value chains. These findings align with a study (Pakabu, Sabandar, & Pasae, 2025), which emphasized that village cooperatives can be catalysts for regional economic development if they are able to integrate local potential into the cooperative business system.

However, despite this potential, this study also uncovered several fundamental challenges. The primary challenge lies in the limited human resource capacity of cooperative administrators, particularly in financial management, governance, and business planning. This situation aligns with findings (Amelia, 2025) and (Fitri & Burhanuddin, 2025), which indicate that many Merah Putih cooperatives in the region still require intensive guidance in financial record-keeping and organizational management. Furthermore, the slow process of mentoring and training from external parties poses a serious obstacle to accelerating cooperative operations. This situation forces management to act on their own initiative without adequate technical guidance. (Arzewiniga, 2025) emphasized that institutional challenges were a dominant issue in the initial phase of the formation of the Merah Putih Cooperative, particularly regarding regulatory readiness, operational standards, and ongoing development.

Another challenge is the limited understanding of the functions and benefits of cooperatives among some members, which results in suboptimal member participation. (Pratiwi et al., 2025) also found that the socialization of the Merah Putih Cooperative still needs to be strengthened so that the community understands that cooperatives are not merely government programs, but rather as collectively owned institutions focused on the welfare of their members. The existence of other cooperatives, such as the Village Cooperative (KUD) in the Makbalim area, also presents a unique dynamic. While potentially creating competing perceptions within the community, this situation can actually be directed towards strategic partnerships between cooperatives, as Ul'zikri et al., 2025, argues that strengthening cooperative institutions can be achieved through collaboration between local economic institutions.

CONCLUSION

Based on the research and discussion, it can be concluded that the Merah Putih Cooperative in Makbalim Village has significant potential as an instrument for community economic empowerment. This potential is evident in the support of local natural resources, particularly in the agriculture, livestock, and brick-making sectors, as well as the community's social capital, which still upholds the value of mutual cooperation. Cooperative programs focused on the distribution of fertilizer, affordable basic necessities, and logistical support for food programs demonstrate the cooperative's role in strengthening the real sector and helping meet community economic needs.

The support of the village government and the initiative of the cooperative's management were crucial factors in maintaining the cooperative's operational sustainability during its early stages. The cooperative also began to act as a liaison between the community and various government economic programs, thus opening up opportunities for gradual improvements in the welfare of its members. However, the cooperative still faces various challenges that hinder its optimal role. The main challenges include limited human resource capacity among its management, weak administrative and management systems, a lack of understanding among some community members about the benefits of cooperatives, and limited mentoring and training from relevant parties. Furthermore, the presence of other cooperatives, such as the Village-Owned Enterprises (KUD) in the Makbalim area, requires

the Merah Putih Cooperative to build synergies and partnerships to avoid perceptions of competition within the community.

The Makbalim Red and White Cooperative is in a transition phase from administrative formation to functional strengthening. To optimally serve as a driving force for community economic empowerment, the cooperative requires institutional capacity building, enhanced management competency, a more structured management system, and ongoing community outreach. With this support, the cooperative has the potential to become a sustainable local economic institution capable of improving the independence and well-being of the Makbalim community.

REFERENCES

- Allolayuk, T. (2025). Sosialisasi dan Pembentukan Koperasi Merah Putih sebagai Upaya Pemberdayaan Ekonomi Masyarakat Kelurahan Waena, Distrik Heram, Kota Jayapura. *Celebes Journal of Community Services*, 4(2), 396–404.
- Amelia, D. N. (2025). Edukasi Pencatatan Keuangan Sederhana dan Sosialisasi Koperasi Merah Putih sebagai Strategi Mendorong Ekonomi Berkelanjutan di Desa Badak: Pengabdian. *Jurnal Pengabdian Masyarakat dan Riset Pendidikan*, 4(1), 5747–5753.
- Aprilianto, B., & Wijaya, T. (2021). Pemberdayaan Ekonomi Masyarakat Berbasis Koperasi: Studi pada Koperasi Unit Desa di Jawa Timur. *Jurnal Ekonomi dan Bisnis*, 24(1), 45–62.
- Arzewiniga, F. (2025). Tantangan dan Peluang Kelembagaan Koperasi Desa Merah Putih. *Jurnal Manajemen dan Inovasi*, 6(2).
- Creswell, J. W. (2018). *Research Design: Pendekatan Metode Kualitatif, Kuantitatif, dan Campuran* (4th ed.). Pustaka Pelajar.
- Faizah, E. N. (2025). Transformasi Ekonomi Desa Melalui Koperasi Merah Putih: Kajian Persepsi Masyarakat di Youtube. *Jurnal Manajerial*, 12(3), 498–525.
- Fatimah, S., & Hidayat, R. (2022). Kepercayaan Masyarakat dan Partisipasi Anggota sebagai Determinan Kinerja Koperasi di Daerah Tertinggal. *Jurnal Manajemen dan Kewirausahaan*, 20(2), 113–128.
- Fitri, A., & Burhanuddin, H. (2025). Pelatihan Koperasi Merah Putih bagi Perangkat Desa Betet Kecamatan Kepohbaru Bojonegoro. *Jurnal Pengabdian Masyarakat*, 1(3), 141–150.
- Hendra, Y., & Maulana, A. (2022). Fungsi Strategis Koperasi sebagai Lembaga Ekonomi Kerakyatan dalam Meningkatkan Kesejahteraan Masyarakat. *Jurnal Koperasi dan UMKM Indonesia*, 4(1), 12–27.
- Isbahi, M. B., Zuana, M. M. M., & Toha, M. (2024). The Multi-Social Relation of the Cattle Industry in the Plaosan Subdistrict Animal Market of Magetan Regency. *Malacca: Journal of Management and Business Development*, 1(1), 31–46. <https://doi.org/10.69965/malacca.v1i1.51>
- Kementerian Koperasi dan Usaha Kecil dan Menengah Republik Indonesia. (2024, Juli). *Kemenkop UKM: 25,5 Juta UMKM Telah "Go Digital."*
- Noviani, R., & Santoso, A. (2021). Analisis Break Even Point dan SWOT pada Usaha Wedang Warok. *ISOQUANT: Jurnal Ekonomi, Manajemen dan Akuntansi*, 5(1), 68. <https://doi.org/10.24269/iso.v5i1.644>

- Nugroho, A. P. (2020). Pengaruh Dukungan Pemerintah Daerah dan Kualitas Manajemen terhadap Kinerja Koperasi Tingkat Kelurahan. *Jurnal Administrasi Publik dan Bisnis*, 2(2), 78–94.
- Pakabu, D. V. L., Sabandar, S. Y., & Pasae, Y. (2025). Analisis Pembentukan Koperasi Desa Merah Putih: Studi Kasus Pemberdayaan Ekonomi Masyarakat Kampung di Kabupaten Manokwari Selatan. *ECOHOLIC: Jurnal Ekonomi Holistik*, 1(2), 287–292.
- Prabhawati, L. P. G., Atmadja, A. T., & Herawati, N. T. (2018). Pengelolaan Keuangan Upacara Ngaben dan Nyekah Massal Gratis Berdasarkan Nilai Kearifan Lokal Pasidhikaran: Studi Kasus pada LPD Desa Adat Kedonganan, Kecamatan Kuta, Kabupaten Badung, Bali. *Jurnal Ilmiah Mahasiswa Akuntansi*, 9(1), 99–110.
- Pratama, R. D., & Kusuma, B. A. (2023). Tantangan Pengembangan Koperasi di Daerah Tertinggal: Analisis Literasi Keuangan dan Partisipasi Anggota. *Jurnal Ilmu Ekonomi dan Pembangunan*, 15(1), 33–50.
- Pratiwi, A., Damayanti, C., Rinsih, P. N., Mulyani, E., Zaaria, A., & Apriyan, I. (2025). Sosialisasi Urgensi Koperasi Merah Putih guna Mewujudkan Masyarakat Mandiri dan Sejahtera yang Berkelanjutan di Kelurahan Kolo Kota Bima. *Jurnal Implementasi Riset*, 5(2), 1–7.
- Puspitasari, D., & Darmawan, H. (2021). Implementasi Good Cooperative Governance dan Dampaknya terhadap Keberlanjutan Koperasi. *Jurnal Akuntansi dan Tata Kelola*, 8(2), 101–118.
- Rahayu, S., & Purnomo, E. (2021). Pengembangan Unit Usaha Berbasis Potensi Lokal sebagai Strategi Peningkatan Kesejahteraan Anggota Koperasi. *Jurnal Pengembangan Ekonomi Lokal*, 6(1), 55–71.
- Sari, N. K., & Mahmud, A. (2022). Hubungan Partisipasi Anggota dengan Kinerja Keuangan Koperasi: Bukti Empiris dari Koperasi Primer. *Jurnal Keuangan dan Perbankan*, 26(3), 215–230.
- Sugiyono. (2022). *Metode Penelitian Kuantitatif* (Setiyawami, Ed.; 3rd ed.). CV Alfabeta.
- Syafrizal, R., Aulia, C., & Hasyim, L. W. (2025). Analisis Peluang dan Tantangan Koperasi Desa Merah Putih dalam Pemberdayaan Ekonomi Desa. *Accounting Progress*, 4(2), 80–85.
- Ul'zikri, A. R., Alam, M. D. S., Sirait, M., Masyahbandi, R., Utami, P. J., Irwan, A. I. U., & Bella, E. S. (2025). Penguatan Kelembagaan Koperasi Merah Putih Melalui Pengabdian Berbasis Penelitian (Community-Based Participatory Research) di Kelurahan Bukit Tunggal, Kecamatan Jekan Raya, Kota Palangka Raya. *Jurnal Masyarakat Madani Indonesia*, 4(4), 1402–1416.
- Wulandari, F., & Santoso, B. (2022). Keunggulan Komparatif Koperasi Berbasis Komunitas dalam Melayani Masyarakat Berpenghasilan Rendah. *Jurnal Sosial Ekonomi Masyarakat*, 10(2), 88–104.