

Revitalizing Merah Putih Village Cooperatives through Maqasid Sharia: A qualitative study of rural economic recovery in Indonesia

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ABSTRACT

Introduction

The revitalization of village cooperatives has become a strategic priority in Indonesia following the introduction of Presidential Instruction No. 9 of 2025, which promotes the establishment of Merah Putih Village Cooperatives to strengthen rural economic resilience and accelerate national economic recovery. Despite growing interest in cooperative development, limited research has examined how Maqasid Sharia can be systematically integrated into village cooperative governance as a foundation for sustainable, value-based economic empowerment.

Objectives

This study investigates how the Merah Putih Village Cooperative internalizes the principles of Maqasid Sharia within its institutional structure and governance. It further examines the cooperative's contribution to improving members' socioeconomic welfare and evaluates its role in promoting inclusive national economic recovery through a values-driven cooperative model.

Method

This study employed a qualitative research approach combining library research and field research. Data were collected through semi-structured interviews, participant observation, policy document analysis, and an extensive review of scholarly literature. The participants included cooperative managers, members, and local community representatives. The data were analyzed using thematic analysis based on data reduction, data presentation, and conclusion drawing, while source triangulation was applied to enhance the credibility and reliability of the findings.

JEL Classification:

D64, L31, O18, P13, Z12

KAUJIE Classification:

E2, H23, L27, L4, M41

ARTICLE HISTORY:

Submitted: November 20, 2025

Revised: January 18, 2026

Accepted: January 24, 2026

Published: May 15, 2026

KEYWORDS:

economic revitalization; Indonesia; Maqasid Sharia; Merah Putih Village Cooperative; rural development; social inclusion; sustainable cooperative governance

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Results

The findings demonstrate that the revitalization of the Merah Putih Village Cooperative successfully integrates the five dimensions of Maqasid Sharia into institutional governance and operational practices. The most prominent dimensions are the protection of wealth through transparent financial management and digital bookkeeping, the protection of life through welfare and social assistance programs, and the protection of intellect through Islamic financial literacy initiatives. The cooperative also strengthens the protection of religion through Sharia-compliant governance and the protection of lineage through youth empowerment and intergenerational development programs. Furthermore, the cooperative promotes local entrepreneurship, employment creation, social inclusion, participatory decision-making, and community solidarity while supporting national economic recovery. However, limited digital literacy and technological capacity remain significant challenges to cooperative modernization.

Implications

The findings indicate that integrating Maqasid Sharia into village cooperative governance enhances institutional transparency, member participation, social inclusion, and sustainable rural economic development. The study also provides practical guidance for policymakers and cooperative managers in designing value-based governance frameworks that combine ethical principles with digital innovation to strengthen community resilience and national economic recovery.

Originality/Novelty

This study offers one of the first qualitative empirical examinations of the Merah Putih Village Cooperative through the comprehensive lens of Maqasid Sharia. It develops an integrated institutional model that combines Islamic ethical values, participatory governance, digital transformation, and national cooperative policy, extending both institutional theory and the literature on Islamic cooperative governance while providing a practical framework for sustainable village economic revitalization.

CITATION: Mulyadi, D. & Rahmati, A. (2026). Revitalizing Merah Putih Village Cooperatives through Maqasid Sharia: A qualitative study of rural economic recovery in Indonesia. *Journal of Islamic Economics Lariba*, 12(1), 673-694. <https://doi.org/10.20885/jielariba.vol12.iss1.art24>

INTRODUCTION

The current transformation of the global economy has prompted nations to seek alternative models of economic development that are more effective, value-based, and sustainable. Amid persistent disparities in access to economic opportunities and resources, awareness has grown regarding the need for economic development that prioritizes not only growth but also justice and shared prosperity. Heavy dependence

on large-scale economic sectors has driven many countries, including Indonesia, to reassess the potential of community-based economic systems. In this context, cooperatives have regained prominence as a key pillar in achieving comprehensive and inclusive economic growth ([Candeloro & Tartari, 2025](#); [Hakim & Supriyadi, 2025](#); [Kwilinski et al., 2023](#); [Puspita et al., 2023](#)).

In line with this, the President of the Republic of Indonesia, Prabowo Subianto, issued Presidential Instruction (Inpres) No. 9 of 2025 concerning the acceleration of the establishment of the Merah Putih Village/Sub-district Cooperative. This instruction not only targets the establishment of 80,000 village cooperatives throughout Indonesia, but also emphasizes the importance of revitalizing cooperatives with the principles of social values and justice ([Kementerian Dalam Negeri Republik Indonesia, 2025](#)). This Presidential Instruction requires all village and sub-district governments in Indonesia to establish cooperatives oriented towards community-based economic empowerment, with the principles of reciprocal cooperation and local wisdom, which are in line with the values of *Maqasid Sharia*.

The implementation of this instruction is carried out in stages through coordination between the Ministry of Home Affairs, governors, and district/city governments. The main objective of this policy is to build a resilient economic structure based on social solidarity, which can support equitable distribution of welfare in rural areas. Based on the Minister of Home Affairs Circular Letter Number 500.3/2438/SJ, the formation of these cooperatives will follow three models: (1) the formation of new cooperatives, (2) strengthening existing cooperatives, and (3) revitalizing inactive cooperatives. The official launch on July 12, 2025, marks the beginning of a new phase in the transformation of the national village economy. With the aim of creating cooperatives that function not only as economic institutions, but also as agents of social change based on justice, these cooperatives are expected to become a key pillar in supporting the welfare and sustainable growth of the rural economy ([Kementerian Dalam Negeri Republik Indonesia, 2025](#)).

Consequently, village governments are required to conduct a Special Village Assembly (Musdesus) to determine the cooperative model to be implemented, elect management and supervisory boards, identify priority business sectors, set member capital contributions, and determine the cooperative office location. These provisions are regulated through Ministerial Guidelines No. 1 of 2025, which serve as the technical framework for nationwide cooperative formation. The policy functions not merely as administrative guidance but as a strategic breakthrough to strengthen grassroots economic empowerment ([Kementerian Koperasi Republik Indonesia, 2025](#)).

The Merah Putih Cooperative is envisioned as an economic institution grounded in social justice, participatory governance, and inclusive membership. Its purpose is to strengthen local economies, create new employment opportunities, reduce extreme poverty, and lower inflation rates in rural areas ([Fakhrurozi et al., 2025](#); [Hasanudin et al., 2025](#); [Koswara, 2025](#); [Muhaemin, 2025](#)). Thus, the success of cooperatives hinges not only on formal and administrative compliance but also on value-driven principles and institutional paradigms. In this regard, the *Maqasid Sharia* framework provides a strong



normative foundation for village cooperative governance. *Maqasid Sharia* emphasizes five key dimensions of social life: religion, life, wealth, intellect, and lineage (Jamaluddin et al., 2023; Meutia et al., 2023). Integrating these dimensions is critical to shaping cooperatives that are not only effective but also ethical and socially oriented.

In several regions, cooperatives have already applied *Maqasid Sharia* principles in business management. One such example is the Merah Putih Village Cooperative examined in this study, which functions not only as an economic institution but also as a space for financial education, community welfare activities, and justice-based empowerment (Holle, 2022; Rahmawati et al., 2025).

The literature gap lies in the limited exploratory studies examining how village cooperatives internalize *Maqasid Sharia* values within their structural and cultural contexts. Most previous research has focused either on normative evaluations of sharia cooperative management or on quantitative assessments. However, prior experiences show that cooperatives can play a vital role in developing highly valuable institutional revitalization models (Achir & Kamba, 2021; Mulyani et al., 2026; Sudrajat et al., 2024). For example, studies on waqf institutions have noted that the application of *Maqasid Sharia* in Islamic economic governance often remains at a formalistic level, failing to address the socio-cultural realities of the community (Alfurqan, 2020; Ismail et al., 2025; Jufri et al., 2021). Therefore, a qualitative inquiry is needed to explore the empirical experiences of local communities, including those involved in the development of the Merah Putih Village Cooperative.

Based on the existing research gap, this study aims to answer several key questions. First, how can village cooperatives internalize the principles of *Maqasid Sharia* in their institutional structures? Second, what impact does the implementation of *Maqasid Sharia* in cooperative management have on the economic and social welfare of members? Third, to what extent can village cooperatives, particularly the Merah Putih Cooperative, play a role in supporting national economic recovery by integrating *Maqasid Sharia* values into their operations? Theoretically, this study contributes to the development of value-driven institutional models in Islamic economic systems. Practically, it serves as a reference for policymakers, cooperative practitioners, and communities in managing village cooperatives in a participatory and sustainable manner. Employing a qualitative approach, this study demonstrates that village cooperatives serve not merely as economic instruments but also as representations of ethics, culture, and local spiritual wisdom that must be revitalized.

METHOD

The approach employed in this study is qualitative, using a combination of library research and field research methods. This approach was selected to ensure that the study does not merely examine the concept of *Maqasid Sharia*-based village cooperative revitalization at a theoretical level, but also explores the empirical practices implemented within the Merah Putih Cooperative. According to Creswell and Poth, qualitative methods are particularly suitable for investigating phenomena in depth by

examining social contexts and the values underpinning them (Creswell & Poth, 2026; Lim, 2025). The purpose of using this approach is to explore the concept of *Maqasid Sharia*-based village cooperative revitalization through theoretical analysis, conceptual frameworks, and relevant previous studies. Library research enables the researcher to conduct an in-depth review of the literature books, scholarly articles, policy documents, and other academic publications thereby supporting the development of a systematic theoretical framework (M. Sari & Asmendri, 2020).

The informants in this study consisted of various parties involved in the management and operations of the Merah Putih Cooperative. The primary informants were the cooperative's management, members, and the surrounding community who interact directly with the cooperative. Field data collection techniques used included in-depth interviews and participant observation. Interviews were conducted using a semi-structured interview guide to ensure flexibility in gathering information related to the implementation of *Maqasid Syariah* principles within the cooperative. Furthermore, researchers observed the decision-making process, member deliberations, and cooperative operational practices to assess the extent to which *Maqasid Syariah* values were internalized (Bhinekawati & Suryono, 2022).

In addition to field data, library data collection was also conducted, consisting of classical literature on institutional theory and *Maqasid Syariah*, which serves as the main conceptual foundation, articles from accredited national and international journals (SINTA, Scopus, DOAJ), and official documents such as Presidential Instruction No. 9 of 2025 and the Circular Letter of the Ministry of Home Affairs concerning the establishment of the Red and White Cooperative (Haifa et al., 2025; Sulung & Muspawi, 2024).

Furthermore, the data obtained was then analyzed using thematic analysis techniques based on the Miles and Huberman model, which consists of three stages: data reduction, data presentation, and drawing conclusions. To ensure data validity, the researcher employed source triangulation by examining various literature sources that discuss the issue from different perspectives. Additionally, a comparative critical analysis was conducted by identifying similarities and differences across previous research findings. This technique strengthens the reliability of the analysis and minimizes interpretive bias (Schlunegger et al., 2024). Furthermore, thematic analysis using the Miles and Huberman model was applied, consisting of data reduction, data presentation, and conclusion drawing. Through thematic analysis, the researcher identifies patterns, key themes, and conceptual gaps that remain underexplored, particularly those related to the implementation of *Maqasid Sharia* in village cooperative revitalization (Lacan, 2022).

Through this methodological approach, the study seeks to address the existing gap in the literature concerning the relationship between village cooperative revitalization and *Maqasid Sharia*. The analysis aims to contribute not only theoretically but also empirically through field observations (As-Salafiyah et al., 2022; Defilania et al., 2025; Ningsih et al., 2025). Additionally, the findings are expected to provide practical contributions as an academic reference and policy guideline to strengthen village

cooperatives in driving national economic recovery ([Anam et al., 2024](#); [Khasanah et al., 2022](#); [Widodo, 2024](#)).

Table 1

Conceptual Model of Integration of Maqasid Syariah Dimensions with Elements of Cooperative Revitalization

Dimensions of Maqasid Sharia	Aspects of Cooperative Revitalization	Integration Description
Hifz al-mal	Institutional Transformation	The formation of value-based cooperatives that emphasize transparency and accountability in cooperative financial management.
	Digitalization	Implementation of digital systems for bookkeeping and reporting that increase transparency and minimize misuse of assets.
Hifz an-nafs	Social Programs	Implementation of social welfare programs such as health assistance, education, and social support for cooperative members.
	Member Participation	Strengthening the active participation of members in social activities and cooperative deliberations, increasing solidarity and sustainability.
Hifz al-'aql	Financial Literacy Program	Financial counseling and education based on Islamic economic principles to increase members' knowledge about finance.
Hifz ad-din	Adherence to Religious Values	Strengthening religious values in cooperative management, ensuring that cooperative operations do not conflict with Islamic principles.
Hifz an-nasl	Social Inclusivity and Empowerment	Promoting intergenerational sustainability through inclusive empowerment programs, ensuring equal opportunities for all members, including those with disabilities.

Source: Authors' analysis.

RESULTS AND DISCUSSION

Institutional Transformation of Village Cooperatives

The findings indicate that the Merah Putih Cooperative is undergoing an institutional transformation that extends beyond economic functions to encompass social, cultural, and spiritual dimensions. This transformation is reflected in the cooperative's efforts to reorganize its institutional system, strengthen governance based on deliberation, transparency, and justice, and reposition the cooperative from a purely economic entity to a value-based institution emphasizing economic welfare and social interest ([Djarmiko et al., 2025](#); [Hirvilammi & Koch, 2020](#)). The transformation is supported by government regulations, particularly Presidential Instruction No. 9 of 2025 concerning the Acceleration of the Establishment of Merah Putih Cooperatives. This policy reinforces the legal status of village cooperatives as instruments of national

development. However, the success of this transformation is not solely dependent on state policy but also on the active participation of village communities. This is demonstrated through special village deliberation forums (*musdesus*), which serve as mechanisms for electing cooperative leaders, determining cooperative business units, and formulating collaborative community-based programs.

Active community participation reflects the internalization of *gotong royong*, a cultural symbol of Indonesian village identity. The cooperative serves not only as a savings and loan institution but also as a collective space for village development. This illustrates the cooperative's role as a social arena that cultivates collective solidarity something that distinguishes it from conventional financial institutions often perceived as profit-oriented (Casla & Sandner, 2024; Humaedi et al., 2025). Field observations further reveal an increase in public trust due to open reporting systems, highlighting that institutional transformation involves not only structural changes but also shifts in organizational culture and paradigms. Thus, the Merah Putih Cooperative can be viewed as a model of village cooperative revitalization aligned with sociocultural contexts and national policy directions.

Internalization of Maqasid Sharia Values

The study also shows that revitalizing village cooperatives based on *Maqasid Sharia* is achieved through embedding Maqasid principles into daily operational practices. Both literature analysis and field findings indicate that the most prominent Maqasid dimension is *hifz al-mal* (protection of wealth). This is manifested through implementing transparent and trustworthy financial systems, supported by digital bookkeeping to increase accountability. Cooperative managers ensure that every financial transaction is clearly recorded to build members' trust. Maqasid-based cooperatives can foster sustainable trust among members (Arifin et al., 2025; Yunus & Fadli, 2023; Zailani et al., 2022).

In addition to *hifz al-mal*, the principle of *hifz an-nafs* (protection of life) is embodied in the cooperative's social programs, including emergency assistance, health-related support, and other welfare initiatives. This highlights that the cooperative's purpose extends beyond finance to caring for members' well-being. Maqasid implementation in rural economic institutions is meaningful only when translated into concrete social services, not merely normative statements (Arifin et al., 2025; Roslan & Zainuri, 2023; Sundari & Syarifudin, 2022).

The cooperative also reflects *hifz al-'aql* (protection of intellect) through financial literacy programs that educate members about Islamic economic principles and help them avoid harmful financial practices such as usury. This demonstrates that the cooperative also functions as a platform for Islamic financial education. Hence, internalizing Maqasid values in the Merah Putih Cooperative reinforces its dual role as an economic and social-religious institution promoting solidarity, justice, and collective welfare.

Furthermore, the Merah Putih cooperative also introduces the principle of *hifz an-nasl* (protection of lineage) through empowerment efforts that include educational



programs for youth and intergenerational programs aimed at strengthening social solidarity among cooperative members of all ages. These programs promote intergenerational sustainability through shared learning and in-depth knowledge transfer. For example, the cooperative provides educational scholarships for members' children, as well as skills training programs that involve young members in managing cooperative businesses, which in turn strengthens the economic future of families and communities. These initiatives not only focus on improving economic well-being but also create intergenerational bridges, strengthening social and cultural ties within village communities.

Furthermore, the principle of *hifz ad-din* (protection of religion) is internalized through the strengthening of religious values in cooperative governance. The Merah Putih cooperative emphasizes the importance of ensuring that all economic practices do not conflict with Islamic teachings. For example, the cooperative implements a financial system free from usury and supports products that comply with Sharia principles. Furthermore, the cooperative also conducts religious training programs for its members to deepen their understanding of ethical finance according to Islam. Thus, this cooperative functions not only as an economic institution but also as a place for spiritual development, supporting efforts to enhance religious understanding in daily life.

Thus, the internalization of the Maqasid principles within the Merah Putih Cooperative strengthens its dual role as an economic, social, and spiritual institution, focusing not only on meeting material needs but also on developing intellectual capacity, social welfare, and intergenerational sustainability within the community.

Contribution to National Economic Revitalization

The findings reveal that the Merah Putih Cooperative contributes significantly to national economic revitalization through three main areas: strengthening the microeconomy, generating employment, and reducing social inequality. Practically, the cooperative has successfully developed productive business units tailored to local needs, such as small-scale enterprises and agricultural trade. This underscores its role as a community-based economic driver aligned with the spirit of people-centered development (Fathori, 2023; Fauziyah et al., 2025; Ningsih et al., 2025).

Beyond providing capital, the cooperative encourages active participation in productive economic activities. One participant stated, *"Through the cooperative, we can establish business units without relying on loan sharks; now our businesses run well and support our family economy."* This reflects that a Maqasid-based cooperative serves not only economic purposes but also empowerment, reducing exploitative practices in rural communities (Aini & Mawardi, 2025; Shofa & Muhtadi, 2024).

In alignment with national policy, the Merah Putih Cooperative is part of Presidential Instruction No. 9 of 2025, which targets the establishment of 80,000 cooperatives nationwide. The government expects these cooperatives to broaden economic distribution and strengthen community-level resilience (Armia, 2025; Francesconi et al., 2021; Sundari & Syarifudin, 2022). Field data also show that the cooperative has created

local job opportunities, enabling villagers to work within their own community. Maqasid-based cooperative revitalization is an effective approach to empowering local labor (Aan, 2025; Amima et al., 2025).

Furthermore, the cooperative reduces social inequality by providing educational aid, health assistance, social support, and empowerment programs for persons with disabilities. A disabled member noted, *"This cooperative gives us the opportunity to participate in business, not only those who are physically advantaged."* This shows that the cooperative serves as an inclusive institution promoting justice and aligning with the Sustainable Development Goals (SDGs), particularly poverty alleviation and disability empowerment (Domingo-Martos et al., 2024; Wibowo et al., 2024; Yunus & Fadli, 2023).

Within the broader framework of *Indonesia Emas 2045*, Maqasid-based cooperatives are seen as a foundation for sustainable, inclusive, and equitable economic development distinct from formal financial institutions that often operate exclusively. Thus, village cooperatives represent a key component in achieving national development goals (Endika et al., 2026; Judijanto, 2025). In conclusion, the Merah Putih Cooperative plays a strategic role not only in local contexts but also on a national scale, serving as a pillar of economic revival grounded in solidarity, justice, and collective prosperity.

Member Participation and Deliberation

Member participation is a key determinant of the success of village cooperative revitalization. Participation is not limited to formal attendance in meetings but includes active involvement in decision-making, evaluating business activities, and exercising social oversight over leadership. Members' involvement in cooperative deliberation demonstrates its role as a democratic mechanism for local economic empowerment. This aligns with the Maqasid principle of *hifz al-'aql*, which emphasizes collective reasoning in fair decision-making (Lokman et al., 2026; Nurwakhidah & Wijayanti, 2026; Widodo, 2024).

North's (1990) institutional theory also highlights that institutional sustainability depends on actors' adherence to prevailing norms. In the context of the village cooperative, deliberation serves as a formal moral foundation of the organization. As one participant stated, *"We all have influence in determining the business direction so the outcomes are fair for everyone, not only a few members."* Islamic-based BUMDes often fail when community participation is low, resulting in non-transparent governance. This study confirms that the success of the Merah Putih Cooperative is heavily dependent on collective community engagement (Kwilinski et al., 2023; A. Sari et al., 2025; Suhirman, 2021).

Social Inclusivity and Empowerment

The findings also demonstrate that the Merah Putih Cooperative acts as a platform for social inclusion, particularly for individuals previously excluded from formal financial services. The cooperative enables broader access to capital and financial services



without discrimination based on age, disability, gender, or social background (Fanani & Pohl, 2024; Wartoyo et al., 2022; Yunus & Fadli, 2023). From a Maqasid perspective, inclusivity aligns with *hifz an-nasl* (protection of lineage), which ensures intergenerational economic well-being.

Revitalizing cooperatives through Maqasid Syariah revives the diminishing value of *gotong royong* by placing collective welfare at the forefront. Bhinekawati and Suryono's study (2022) found that Maqasid-based cooperatives in the coffee sector of Jambi not only improve farmers' income but also strengthen collective solidarity. From an institutional theory standpoint, such social solidarity is an essential form of social capital that sustains cooperative institutions. Thus, Maqasid-oriented revitalization reinforces material welfare while strengthening community identity and collective trust.

Digital Innovation and Modernization Challenges

Field observations reveal that digitalization in the Merah Putih Cooperative remains in its early stages, limited to transaction recording and internal communication using simple applications. Nonetheless, these initial steps represent meaningful adaptation to modernization. Digital systems support transparency and strengthen *hifz al-mal* through accurate recordkeeping and enhanced accountability. Aan's findings support that digital transformation aligned with Maqasid principles fosters institutional innovation.

However, limited digital literacy among rural communities remains a challenge. Human resource capacity is still a significant barrier for Islamic village cooperatives. Thus, revitalization must involve not only strengthening values but also improving technological competence and human resource capabilities (Lailia et al., 2025; Muharir et al., 2025; Yunus & Fadli, 2023). Integrating *Maqasid Sharia* with digitalization represents a synthesis of tradition and modernity preserving collective values while harnessing technology to increase transparency and effectiveness.

To address the digital literacy gap, cooperatives and the government need to implement more specific and practical policy and managerial solutions. One step that can be taken is to regularly hold digital literacy training and education. The government and cooperatives can collaborate to educate cooperative members on basic skills in using hardware and software, digital bookkeeping systems, and managing Sharia-compliant financial applications. Furthermore, it is crucial to provide training on digital security and how to protect personal data in online financial transactions. This training program can be conducted face-to-face or through e-learning platforms that are easily accessible to cooperative members in rural areas.

Furthermore, technological infrastructure assistance is also essential. Cooperatives and the government can develop policies that support the provision of computers or tablets for underprivileged cooperative members. The government can also provide more affordable internet access in rural areas, even subsidizing internet costs for cooperatives that want to implement digital systems.

To address the limited technical knowledge at the village level, cooperatives can collaborate with higher education institutions or technology companies to provide

expert technology mentorship. Technologists or IT professionals can assist cooperative members with technical issues and provide hands-on guidance on operating necessary devices or systems. This mentoring program can be conducted on an ongoing, community-based basis to ensure that all cooperative members have a sufficient understanding of how to use technology effectively.

Additionally, cooperatives can launch digital awareness campaigns to explain the benefits of digitalization in improving cooperative efficiency and the economic well-being of village communities. Cooperatives can collaborate with the government to hold seminars or discussions that educate cooperative members about the benefits of digitalization and ways to overcome fears or misunderstandings related to technology. This will help reduce resistance to change and motivate cooperative members to actively participate in the digitalization process.

To further address the digital literacy gap, cooperatives can develop digital learning systems specifically for village cooperatives. Cooperatives can develop mobile applications or web-based platforms that provide tutorials, guides, and discussion forums for members to learn independently about using digital systems. These platforms can include interactive video tutorials, quizzes, and question-and-answer sessions that can provide cooperative members with a better understanding of how to manage cooperative finances digitally. By implementing these practical solutions, village cooperatives will be able to reduce the digital literacy gap, accelerate their modernization process, and increase their competitiveness in an increasingly technology-driven economy. This increased digital literacy will enable village cooperatives to manage their finances more efficiently, expand their market reach, and optimize services to their members, while maintaining the social and religious values that underpin cooperatives.

Relevance to Institutional Theory

Institutional theory emphasizes that institutions evolve through formal and informal norms. In the case of the Merah Putih Cooperative, *Maqasid Sharia* functions not only as a normative framework but also as a mechanism guiding collective behavior. Formal norms are reflected in government policies such as Presidential Instruction No. 9 of 2025, while informal norms include deliberation and *gotong royong*. Thus, the cooperative serves as a hybrid institution combining religious, cultural, social, and policy dimensions.

Existing literature indicates that Maqasid-based cooperatives can sustain resilience during economic crises due to strong values of solidarity and justice (Wijayanti et al., 2025). Moreover, modern institutional theory underscores the importance of social capital trust, social networks, and shared values in sustaining organizations. Therefore, the Merah Putih Cooperative can be categorized as a hybrid socio-economic-spiritual institution grounded in *Maqasid Sharia*.



Comparison with Previous Studies

Comparisons with earlier studies highlight the novelty of this research. [Suhirman \(2021\)](#) identified weak regulation and limited capital as key challenges for Islamic BUMDes, whereas the Merah Putih Cooperative benefits from strong national-level regulatory support. [Bhinekawati and Suryono \(2022\)](#) demonstrated the success of Islamic coffee cooperatives in empowering farmers but did not explicitly integrate Maqasid Syariah as a conceptual governance framework. This study contributes a more comprehensive model by systematically embedding Maqasid principles across all institutional dimensions. [Yunus & Fadli \(2023\)](#) emphasize the importance of Maqasid in expanding rural financial access. This research extends that perspective by showing that Maqasid also has political and macroeconomic implications when integrated into national policy frameworks.

Implications

Theoretical Implications

Theoretically, this study enriches the institutional literature by demonstrating that revitalizing village cooperatives based on *Maqasid Sharia* (Islamic principles) can introduce social, cultural, and spiritual dimensions as core institutional pillars equally important to structural and efficiency-oriented factors. These findings conceptualize the Merah Putih Cooperative as a values-based institution that aligns economic goals with ethical and social mandates. This study also contributes to institutional theory by demonstrating how *Maqasid Sharia* principles function as norms guiding collective behavior within village cooperative institutions. This research can pave the way for further study on how *Maqasid* principles can be applied to other institutional models, particularly in the microeconomic sector.

Practical Implications

Practically, these findings provide useful guidance for village cooperative managers in designing more inclusive and sustainable programs. By integrating *Maqasid Sharia* principles into cooperative governance, managers can improve operational efficiency, strengthen member trust, and create a conducive environment for economic empowerment based on social values. Furthermore, this study shows that cooperatives function not only as economic institutions but also as agents of social and cultural change in rural communities. Therefore, village cooperatives can strengthen their role in supporting the welfare of their members and the development of a more inclusive and equitable society.

Policy Implications

At the policy level, this study suggests that strengthening village cooperatives based on *Maqasid Sharia* (Islamic principles) can be a crucial strategy in accelerating national economic recovery, particularly at the rural level. The government needs to develop policies that support the implementation of *Maqasid Sharia* principles in cooperatives, such as providing digital infrastructure assistance, digital literacy training for cooperative members, and providing incentives for cooperatives that integrate

social values into their operations. The government can also introduce policies that facilitate collaboration between cooperatives and educational institutions or technology companies to accelerate the transfer of knowledge related to digitalization and Sharia-based financial management. Thus, these policies will support the strengthening of village cooperatives as pillars of a more inclusive and sustainable economy.

Originality/Novelty

The uniqueness of this research lies in the integration of the *Maqasid Sharia* framework into the revitalization model of the Merah Putih Village Cooperative, which represents an innovative step in developing values-based cooperatives at the village level. This study is the first qualitative empirical exploration to explore how *Maqasid Sharia* values are internalized in cooperative governance and social practices in the village community. By incorporating the *Maqasid Sharia* perspective into cooperative management, this study offers new insights into how profound Islamic principles can be applied to local economic management, strengthening the relevance and effectiveness of cooperatives in the rural context.

These findings are significant because they position cooperatives not only as economic entities but also as value-based institutions focused on empowerment, justice, and community welfare. Thus, cooperatives play a role not only in improving the economic well-being of their members but also in creating broader social change, prioritizing solidarity and moral principles in carrying out economic activities. This study opens up opportunities to explore more deeply how values-based cooperatives can contribute to inclusive and sustainable social development.

CONCLUSION

This study demonstrates that revitalizing the Merah Putih Village Cooperative through the *Maqasid Sharia* framework provides a comprehensive approach to strengthening rural economic institutions while advancing national economic recovery. Rather than functioning solely as a community-based financial institution, the cooperative emerges as a value-driven organization that integrates economic efficiency with social justice, ethical governance, and community empowerment. The findings reveal that the implementation of the five dimensions of *Maqasid Sharia* reinforces institutional transformation through transparent financial management, participatory governance, social welfare programs, Islamic financial literacy, intergenerational empowerment, and adherence to Sharia principles. Collectively, these elements establish a governance model capable of balancing economic productivity with broader social and moral objectives, thereby enhancing the resilience and sustainability of village cooperatives.

The findings further indicate that the effectiveness of cooperative revitalization depends not only on supportive public policies, such as Presidential Instruction No. 9 of 2025, but also on the successful internalization of shared values within local communities. Community participation, deliberative decision-making, social inclusion,



and collective responsibility were identified as essential factors supporting institutional legitimacy and long-term sustainability. At the same time, the study recognizes that digital transformation has become increasingly important for strengthening cooperative accountability and operational efficiency, although limited digital literacy and technological capacity continue to constrain modernization efforts. These findings suggest that integrating Islamic ethical values with institutional innovation and digital governance provides a practical pathway for developing inclusive, transparent, and resilient rural economic institutions capable of responding to contemporary socioeconomic challenges.

This study contributes to the growing literature on Islamic economics by extending institutional theory through the integration of Maqasid Sharia into cooperative governance within a contemporary national policy context. Unlike previous studies that primarily emphasize normative discussions or quantitative assessments, this research provides qualitative empirical evidence demonstrating how Islamic values are translated into organizational practices that generate measurable social and economic benefits. The proposed governance model offers practical guidance for policymakers, cooperative managers, and rural communities seeking to strengthen community-based economic development while preserving ethical and cultural values. As Indonesia continues expanding village cooperative programs, the integration of Maqasid Sharia offers a promising framework for promoting equitable development, social solidarity, and sustainable economic resilience while opening new avenues for interdisciplinary research on values-based institutional transformation.

Limitation of the Study

This study has several limitations that should be considered when interpreting its findings. First, the research focuses exclusively on the Merah Putih Village Cooperative as a single qualitative case study. Although this approach provides a comprehensive understanding of the institutionalization of Maqasid Sharia within one cooperative, the findings cannot be generalized to all village cooperatives across Indonesia because local socioeconomic conditions, institutional capacities, and governance practices differ substantially among regions. Second, the study primarily relies on interviews, participant observation, and document analysis, which may reflect the subjective perspectives of participants despite the use of triangulation procedures to enhance data credibility and analytical rigor.

Another limitation concerns the rapidly evolving policy environment surrounding Presidential Instruction No. 9 of 2025. Since the implementation of the Merah Putih Village Cooperative program is still in its early stages, several institutional, economic, and technological outcomes have yet to fully materialize. Consequently, the study captures only the initial phase of cooperative revitalization rather than its long-term impacts on economic performance, poverty reduction, and community welfare. Furthermore, digital transformation was examined primarily from the perspective of governance and financial transparency, while technical aspects of digital infrastructure, financial technology adoption, cybersecurity, and organizational

performance were beyond the scope of this research. These limitations provide important opportunities for broader and more comprehensive future investigations.

Recommendations for Future Research

Future studies should broaden the empirical scope by examining multiple Merah Putih Village Cooperatives across different provinces and socioeconomic settings to evaluate the consistency and adaptability of the proposed Maqasid Sharia governance model. Comparative qualitative and quantitative studies could investigate how variations in institutional capacity, leadership, local culture, and government support influence cooperative performance and community welfare. Longitudinal research would also be valuable for assessing the long-term effects of cooperative revitalization on household income, employment generation, financial inclusion, poverty alleviation, and regional economic resilience. Such evidence would strengthen the external validity of the present findings and provide more robust policy recommendations for sustainable rural development.

Future research should also explore the integration of digital technologies with Maqasid Sharia-based cooperative governance. Studies may examine the implementation of Sharia-compliant financial technology, digital accounting systems, blockchain applications, artificial intelligence, and digital literacy programs in improving transparency, accountability, operational efficiency, and member participation. In addition, interdisciplinary research combining Islamic economics, institutional theory, public policy, rural development, and information systems could produce more comprehensive governance models for community-based economic organizations. Such investigations would contribute significantly to developing innovative, inclusive, and sustainable cooperative ecosystems capable of supporting national economic recovery while preserving the ethical principles and social objectives embodied in Maqasid Sharia.

Author Contributions

Conceptualization	D.M. & A.R.	Resources	D.M. & A.R.
Data curation	D.M. & A.R.	Software	D.M. & A.R.
Formal analysis	D.M. & A.R.	Supervision	D.M. & A.R.
Funding acquisition	D.M. & A.R.	Validation	D.M. & A.R.
Investigation	D.M. & A.R.	Visualization	D.M. & A.R.
Methodology	D.M. & A.R.	Writing – original draft	D.M. & A.R.
Project administration	D.M. & A.R.	Writing – review & editing	D.M. & A.R.

All authors have read and agreed to the published version of the manuscript.

Funding

This study received no direct funding from any institution.

Institutional Review Board Statement

The study was approved by Program Studi Hukum Ekonomi Syariah (Muamalah) (S1), Sekolah Tinggi Ilmu Syariah (STIS) Ummul Ayman Pidie Jaya, Kab. Pidie Jaya, Indonesia.

Informed Consent Statement

Informed consent was not required for this study.

Data Availability Statement

The data presented in this study are available on request from the corresponding author.

Acknowledgments

The authors thank Program Studi Hukum Ekonomi Syari'ah (Muamalah) (S1), Sekolah Tinggi Ilmu Syariah (STIS) Ummul Ayman Pidie Jaya, Kab. Pidie Jaya, Indonesia for administrative support for this study.

Conflicts of Interest

The authors declare no conflicts of interest.

Declaration of Generative AI and AI-Assisted Technologies in the Writing Process

During the preparation of this work the authors used ChatGPT, Grammarly, and PaperPal to translate from Bahasa Indonesia into American English, and to improve clarity of the language and readability of the article. After using these tools, the authors reviewed and edited the content as needed and took full responsibility for the content of the published article.

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