

# Institutional Model of Merah Putih Village Cooperatives: SWOT Study and Prototype in Gorontalo Regency

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## Abstract

This study aims to identify the strengths, weaknesses, opportunities, and threats of cooperatives and to design an institutional strengthening model, particularly in the management of the Red and White Village Cooperative (KDMP) funds, that can balance macro policy demands with the capacity and participation of local communities in Gorontalo Regency. A mixed methods approach was used, involving multi-stakeholder focus groups (FGDs) and a questionnaire survey of 61 KDMPs, analyzed using the IFE–EFE Matrix and SWOT Quadrant. The results indicate that KDMP is in a progressive position, with key strengths being support from the government, community, and HIMBARA, along with the potential for businesses based on basic village needs. Weaknesses include governance, human resource capacity, facilities, and cooperative literacy. Significant opportunities lie in its location, government support, HIMBARA (Indonesian Association of Cooperatives), and strong local market. The main threats are business competition, the risk of politicization, credit reputation issues, and dependence on Village Funds. This research offers novelty through the development of the PAKSI (Integrated Cooperative Accountability Reporting) Model and the management flow of KDMP and HIMBARA partnership funds as a prototype institutional model that integrates the principles of cooperative identity, accountable governance, internal control, reporting channels, and human resource development. The primary contribution of this research is an operational and auditable institutional framework for the sustainable strengthening of village cooperatives.

**Keywords:** Red and White Village Cooperative, SWOT, institutional strengthening, cooperative governance, PAKSI Model, HIMBARA

## 1. Introduction

Village cooperatives in Indonesia are increasingly asserting their role as instruments of economic empowerment oriented towards members and local communities. Over the past two decades, the dynamics of rural development have demonstrated that institutions based on solidarity and shared ownership are more resilient to market fluctuations and more inclusive in the distribution of economic benefits. At the national level, strengthening the cooperative ecosystem is driven by efforts to foster synergy across stakeholders—village governments, local financial institutions, micro-enterprises, and communities—to shorten supply chains, expand access to financing, and increase the added value of agricultural and fishery commodities. Recent empirical evidence confirms that multi-stakeholder cooperative models can strengthen collective scale, reduce transaction costs, and accelerate the diffusion of innovation at the village level (N. Ardini et al., 2024; Syabrinildi, 2024). At the same time, literature on village fund management underscores the urgency of relationships between local institutions, including Village-Owned Enterprises (BUMDes) and cooperatives, so that the use of public resources truly reflects the productive activities and well-being of members (Hulu et al., 2018; Saraswati, 2024).

The Red and White Village Cooperative (KDMP) was initiated to strengthen the village economy, but various structural challenges threaten its historic success. Past experience shows that many village cooperatives fail due to politicization, dependence on government funding, and low member participation (Syabrinildi, 2024). The KDMP program risks repeating similar mistakes if it fails to address the capacity of village human resources, which are often limited in cooperative management and financial literacy. Furthermore, a top-down approach without village deliberation can neglect local needs and create overlap with existing Village-Owned Enterprises (BUMDes).

Member participation and financial capacity are pillars of cooperative performance. Participation is not only defined as attendance at annual member meetings, but also as ongoing involvement in business planning, oversight, and sound business practices. Recent survey findings indicate that strong participation is positively correlated with the effectiveness of empowerment and the sustainability of member economic programs (N. Ardini et al., 2024). Conversely, limited internal capabilities, access to resources, and institutional support often hinder participation and undermine cooperative performance (Syabrinildi, 2024). Financial literacy, both at the management and member levels, plays a key role in encouraging data-driven decision-making, disciplined record-keeping, and accountable cash management. Various studies demonstrate that financial literacy contributes to business performance and financial resilience, which is relevant for adoption in the cooperative context (Idawati & Pratama, 2020; Sihwahjoeni et al., 2021; Yushita, 2017). Therefore, the combination of increased participation and financial literacy is seen as a prerequisite for optimizing the function of cooperatives as drivers of an inclusive village economy.

A predominantly top-down policy design often creates information and incentive asymmetries, which impact the effectiveness of village cooperative implementation. In some cases, the push to accelerate policies through administrative instructions tends to ignore the heterogeneity of local contexts, trigger politicization, and narrow the space for citizen deliberation (Aminullah, 2025; Hilda et al., 2025). In such situations, the village deliberation mechanism, as an arena for deliberative participation, becomes a determinant of the social legitimacy and operational sustainability of cooperatives (Gulo & Destriana, 2018). Furthermore, the potential for institutional overlap between cooperatives and Village-Owned Enterprises (BUMDes)—whether in mandate, intermediary function, or funding sources—can lead to program duplication and governance confusion if the boundaries of authority and coordination are not clarified (Aminullah, 2025; Saputri et al., 2025).

Further investigation reveals several specific solutions that have proven effective in similar situations. First, revitalizing cooperative governance from a focus solely on individual profit to a multipurpose and inclusive model that strengthens economic and social intermediation, accompanied by strict accountability and transparency standards (Rufaidah, 2017). Second, systematic institutional mentoring programs—including improvements to administrative systems, strengthening internal control procedures, and building members' participatory capacity—have been reported to be effective in transforming passive cooperatives into active and bankable entities (Mufid & Ardianti, 2025). Third, resource matching through strategic partnerships with micro-enterprises, financial institutions, and local/extra-local marketing networks shortens supply chains and increases product added value (Syabrinildi, 2024). Fourth, structured financial literacy and management interventions encourage improved bookkeeping discipline, risk assessment, and investment decision-making at the cooperative and member levels (Idawati & Pratama, 2020; Sihwahjoeni et al., 2021; Yushita, 2017). These principles are consistent with recommendations to expand citizen deliberation, reduce top-down distortions, and emphasize synergy with Village-Owned Enterprises (BUMDes) in complementary areas (Aminullah, 2025; Hilda et al., 2025; Saputri et al., 2025).

However, the literature review reveals several limitations that open up new research opportunities. First, many studies focus on a single dimension—member participation, financial literacy, or partnerships—while integrative evaluations across dimensions (HR/management, financial governance, and institutional

coordination) are still limited, particularly in the heterogeneous Indonesian rural context (N. Ardini et al., 2024; Nurak et al., 2021). Second, research on the impact of top-down policies on the social legitimacy of cooperatives is generally descriptive and has not yet operationally linked it to institutional performance indicators—for example, compliance with the AGM, quality of record-keeping, and effectiveness of member oversight—and their interaction with financial literacy capacity (Aminullah, 2025; Hilda et al., 2025). Third, despite recognition of the importance of cooperative-BUMDes coordination, empirical evidence detailing role boundaries, risk-sharing mechanisms, and collaborative governance that minimizes duplication remains scarce (Saputri et al., 2025). Fourth, generalizing financial partnership practices (e.g., linkages with regional development banks or HIMBARA) into accountable and auditable cooperative financial management protocols has not been widely formulated in Indonesian case-based literature (Syabrinildi, 2024). These gaps underscore the need to design an integrative, contextual, and implementation-oriented model for strengthening village cooperative institutions.

Gorontalo Regency is one of the regions with quite large potential for people's economy, especially in the Agriculture and Fisheries sectors. The villages in Gorontalo Regency are interesting locations to study because they have two superior economic potentials that have not been optimally developed. Some of the main problems faced include: first, the village economic institutions in Gorontalo Regency currently have not integrated the potentials that exist in the villages such as; First, abundant water sources, production results in the agricultural and marine sectors. Second, weak HR Management and marketing cause agricultural and marine products to only circulate in traditional markets and around Gorontalo, and there is still minimal empowerment of MSMEs. Then the condition of the people in the villages of Gorontalo Regency currently the majority of their work is farming and fishing/fishery.

The Gorontalo Regency Government is strongly committed to transforming a people's economy based on technology, oriented towards added value and sustainability, as part of the effort to realize an independent and advanced Gorontalo Regency. By encouraging the use of technology in the economic sector, especially based on local potential, the community can be more productive and have higher competitiveness. The principle of sustainability in economic development is also in line with the vision of the RPJPD which emphasizes inclusive and sustainable growth. This vision is very much in line with the central government program as stipulated in Presidential Regulation No. 9 of 2025 concerning red and white village/sub-district cooperatives that has been launched by the Prabowo administration.

Thus, the main research problem to be addressed is: how to design institutional strengthening of KDMP that balances macro policy direction with the needs, capacity, and participation of local communities; and how to integrate financial literacy, accountable governance, and institutional collaboration to improve cooperative performance sustainably. In general, the solutions offered in the literature point to institutional engineering that is more participatory, transparent, and adaptive to the local context, with clear roles between institutions (Gulo & Destriana, 2018; Hilda et al., 2025; Saputri et al., 2025). This research is important to provide deeper insights into policy planning and implementation that can strengthen the role of KDMP in improving the welfare of village communities.

Based on this context, this study aims to: (i) identify the Strengths, Opportunities, Weaknesses, and Threats of KDMP in Gorontalo Regency; and (ii) develop a prototype of the KDMP institutional model in Gorontalo Regency. The novelty of this study lies in the integration of institutional collaboration design into the cooperative strengthening framework. In addition, this study designs collaboration between KDMP and BUMDes as business entities in villages built from policies (Aminullah, 2025; Gulo & Destriana, 2018; Saputri et al., 2025). The scope of the study includes the KDMP institutional network which is the study location. Thus, the results are expected to provide theoretical and practical contributions to strengthening adaptive, accountable, and sustainable village cooperatives (Aminullah, 2025; N. Ardini et al., 2024; Hilda et al., 2025; Hulu et al., 2018; Idawati & Pratama, 2020; Mufid & Ardianti, 2025; Rufaidah, 2017; Saputri et al., 2025; Saraswati, 2024; Sihwahjoeni et al., 2021; Syabrinildi, 2024; Yushita, 2017).

## 2. Literature Review

### Cooperative Governance (Revitalization)

This theoretical study positions cooperative identity, accountable and transparent governance, human resource development, and value chain strategy as four interrelated conceptual pillars in explaining the performance and sustainability of cooperatives in rural areas. This approach emphasizes that cooperative success is not solely measured by administrative compliance, but rather by the internalization of coherent organizational values and practices throughout the value creation process—from vision formulation and collective decision-making to the distribution of economic benefits to members (Pesci et al., 2024; Sacchetti & Tortia, 2015). Thus, the theories of cooperative identity, governance, capacity development, and value chains serve as an interpretive framework for linking the role of cooperatives as member-oriented socio-economic institutions that are both competitive in the market (Silva et al., 2022; Tripathy et al., 2021).

Cooperative identity, grounded in the principles of democracy, participation, solidarity, and justice, distinguishes cooperatives from other forms of business organization and serves as a normative compass for organizational behavior and strategic business choices. The literature emphasizes that value awareness and the mainstreaming of collective identity contribute directly to participation dynamics, particularly among younger generations, by strengthening the sense of ownership and social relevance of cooperatives (Pesci et al., 2024). Furthermore, the integration of core values into internal governance mechanisms such as deliberative procedures, voting rights, and board accountability aligns strategic decisions with the cooperative's socio-economic mission, reduces the risk of mission drift, and strengthens its legitimacy in the eyes of members and the community (Sacchetti & Tortia, 2015). In other words, identity is not simply a normative symbol, but rather an institutional tool that functions through rules, incentives, and organizational culture that encourage cooperative behavior and sustainability (Pesci et al., 2024; Sacchetti & Tortia, 2015).

In terms of governance, cooperatives are required to develop a governance architecture that maintains a balance between member control and operational efficiency. Ethics of transparency and accountability are prerequisites for building trust, reducing information asymmetry, and mitigating the risk of opportunistic behavior in collective asset management (Silva et al., 2022). Comparative evidence shows that a robust internal oversight system—supported by open financial reporting mechanisms and member participation in oversight—correlates with increased operational integrity and perceptions of distributive justice (Meira et al., 2022). In the context of increasingly complex market competition, governance that necessitates meaningful participation, data-driven accountability, and process transparency also contributes to the reputation and competitive advantage of cooperatives, particularly in the agricultural sector, which relies heavily on coordination and trust between actors in the supply chain (Tripathy et al., 2021). Thus, governance not only functions as a control mechanism, but also as a trust infrastructure that supports innovation and collaboration (Meira et al., 2022; Silva et al., 2022; Tripathy et al., 2021).

The human resource development dimension mediates the relationship between identity and governance and organizational outcomes, as the competence of managers and members determines the quality of business planning, record-keeping compliance, and the accuracy of decision-making. Structured training programs encompassing financial literacy, risk management, data-driven record-keeping, and participatory leadership have been shown to determinant cooperative performance by strengthening organizational capabilities in implementing cooperative principles into consistent work procedures (Paradero et al., 2022). Capacity building not only improves operational efficiency but also expands the space for innovation through technology adoption, improved member services, and strengthened partnership networks. Theoretically, human resources act as dynamic capital that facilitates organizational learning and enables cooperatives to adapt to market changes without losing their orientation to their social mission (Paradero et al., 2022).

The value chain framework offers a perspective for mapping how cooperatives create, capture, and

distribute added value across production, processing, logistics, and marketing stages. In the context of small-scale agriculture and fisheries, selective vertical integration—for example, through shared input services, post-harvest facilities, quality standardization, and collective marketing contracts—can improve the bargaining power of small producers, reduce transaction costs, and expand market access (Silva et al., 2022). The literature confirms that when value chain interventions are aligned with the cooperative's identity and transparent governance architecture, economic value creation goes hand in hand with the equitable distribution of benefits to members (Sacchetti & Tortia, 2015; Silva et al., 2022). The implementation of a planned value chain strategy also strengthens accountability because each stage of the process requires clear performance standards and quality indicators, which in turn reduces the room for coordination failures and increases opportunities for value-added (Silva et al., 2022).

A theoretical synthesis of these four pillars demonstrates strong complementarities: cooperative identity and principles provide normative direction; governance establishes the institutional prerequisites for transparency and accountability; human resource development transforms norms and rules into operational competencies; and value chain strategies articulate these competencies into economic activities that generate sustainable added value (Pesci et al., 2024; Sacchetti & Tortia, 2015; Silva et al., 2022; Tripathy et al., 2021; Meira et al., 2022; Paradero et al., 2022). However, the literature also indicates implementation challenges, such as consistency with accounting and reporting standards, the desire for funding for program training, and the tension between the need for market efficiency and member-participatory mechanisms (Tripathy et al., 2021; Meira et al., 2022). Therefore, this study adopts the view that the performance of rural cooperatives is more appropriately read as the result of integrative institutional orchestration rather than merely the accumulation of partial interventions with an emphasis on the alignment of values, structures, and processes along the value chain (Pesci et al., 2024; Silva et al., 2022; Sacchetti & Tortia, 2015; Paradero et al., 2022).

### **Merah Putih Village Cooperative**

A cooperative is a business entity whose members are individuals or cooperative legal entities, whose activities are based on cooperative principles and are also a people's economic movement based on the principle of family (Law No. 25 of 1992 concerning Cooperatives). The Merah Putih Village Cooperative is a cooperative whose members are residents domiciled in the same village or sub-district, as evidenced by a resident identity card (Minister of Cooperatives of the Republic of Indonesia's Guidelines No. 1 of 2025).

The establishment of the Merah Putih Village Cooperative has the strategic purpose of promoting an inclusive and equitable economy, while empowering village communities and strengthening the local economy. This cooperative is also directed at supporting the achievement of Asta Cita (Goal 2), specifically Goal 2, namely sustainable food self-sufficiency, Goal 3, namely the development of a cooperative-based agro-maritime industry, and Goal 6, namely village-based development for economic equality. Thus, this cooperative is expected to be a driving force for a people's economy rooted in local potential.

The Merah Putih Village Cooperative plays a strategic role as a production and distribution center, providing various benefits to the community's economy. One of its primary benefits is suppressing inflation and maintaining price stability at the consumer and producer levels. The Service Request Intake mechanism allows every request to be handled systematically and quickly, thereby enhancing the efficiency of the distribution chain. Furthermore, the cooperative contributes to improving farmer welfare by raising the selling price of their products to achieve a better farmer exchange rate (NTP). By reducing the role of intermediaries or middlemen, the cooperative ensures that profits are primarily enjoyed by producers and consumers, rather than market speculators.

Beyond just the economic aspect, cooperatives also play a role in creating new jobs, distributing income more equitably, and strengthening social cohesion through empowerment and community involvement. By shortening the supply chain, cooperatives are able to increase the resilience of village

economies to external shocks and support financial inclusion for their members. Cooperatives encourage the creation of new jobs and distribute income more equitably. Through empowerment, involvement, and increased social cohesion, cooperatives are able to strengthen local solidarity. Furthermore, cooperatives contribute to the resilience of village communities' economic contributions in facing external shocks and support financial inclusion.

The establishment and strengthening of the Merah Putih Village Cooperative is an effort to strengthen the people's economy at the local level. This process begins with the mechanism for establishing, naming, and socializing the cooperative to the village or sub-district community (stage 01), followed by establishing the cooperative's organizational structure consisting of administrators, supervisors, and managers (stage 02). After that, the establishment of a new cooperative (stage 03) is carried out as a form of initial legalization of cooperative operations in the area. The next step focuses on developing existing cooperatives (stage 04) and revitalizing cooperatives experiencing stagnation or problems (stage 05). This revitalization includes management improvements, increasing human resource capacity, and strengthening institutions. If necessary, several cooperatives can be merged (stage 06) to increase efficiency and increase the competitiveness of cooperative businesses. This merger process is carried out by considering technical aspects and the needs of the local community. The final stage is determining the cooperative's business sector (stage 07) which is adjusted to local economic potential, whether in the agricultural, trade, service, or other sectors. With the right business sector, the Merah Putih cooperative is expected to become a sustainable vehicle for the productivity and welfare of its members and the wider community.

### **3. Research Methodology**

This research approach uses a mixed methods approach to more fully capture the complexity of the rural cooperative phenomenon, both at the level of institutional structure and member behavior. A mixed design was chosen because it allows for both quantitative variable testing and in-depth contextual explanation through qualitative data. Theoretically and empirically, the advantages of mixed methods lie in its capacity for cross-validation (triangulation), design flexibility, and the ability to bridge numerical findings with narratives rooted in the local socio-cultural context (Oranga, 2025; Mrabti & Alaoui, 2024). This approach is relevant to the character of village cooperatives, which combines social and economic objectives, and aligns with recommendations in the institutional development literature that emphasize member participation, accountability, and organizational learning (Ardini et al., 2024; Tripathy et al., 2021).

The qualitative component focused on designing a multi-stakeholder Focus Group Discussion (FGD) to map the perceptions, experiences, and expectations of key stakeholders: administrators/managers, members, local business actors, and village officials. The FGD was designed following best practices in community-based research, namely facilitating equal participation, maintaining psychological safety in discussions, and managing group dynamics so that minority contributions are not diminished by the dominance of certain participants (Oranga, 2025; Mrabti & Alaoui, 2024). The moderator guided the discussion with topic guides covering cooperative governance/institutional issues, KDMP regulations, and collaboration between KDMP and BUMdes to achieve sustainability of village business entities, as well as the role of State-Owned Enterprises (BUMN) in KDMP institutional partnerships. All sessions were recorded (with consent) and transcribed verbatim for thematic analysis, resulting in categories of meaning that could be compared with quantitative indicators collected in parallel (Mrabti & Alaoui, 2024).

The quantitative component of the quantitative data consisted of distributing questionnaires to the administrators/chairmen of the Merah Putih village cooperative to collect data on the demographic profile of members (age, gender, education, occupation) and their compliance with the Strengths, Opportunities, Weaknesses, and Threats indicators of the KDMP. The population and sample in this study were all 61 cooperatives in the districts of Limboto, West Limboto, Telaga, Telaga Biru, Telaga Jaya, and Tilango.

Data integration was carried out through a triangulation strategy of methods and sources. At the

analytical level, qualitative findings from the FGDs were used to explain and enrich statistical patterns, while quantitative results served to examine the consistency and breadth of the thematic narratives. Triangulation was positioned as an instrument to identify convergence, discrepancies, and complementarity of findings, as well as to strengthen cautious causal inferences within the boundaries of the observational design (Fielding, 2012; Nosulenko, 2021). This strategy also serves as a mechanism to control selection bias and researcher bias, by grounding each finding in auditable, multi-source evidence.

#### Data Integration Stage

1. Triangulation aims to compare and combine the results of quantitative and qualitative analyses to gain a more comprehensive and in-depth understanding of the institutional strengthening of the Red and White Cooperative in Gorontalo Regency.
2. Explanation aims to use qualitative data to explain or deepen quantitative findings, or vice versa, regarding the institutional strengthening of the Red and White Cooperative in Gorontalo Regency.
3. Theory Development aims to develop a new theory or model based on the integrated data obtained from the field to improve the institutional management capacity of the Red and White Cooperative in Gorontalo Regency.

## 4. Results and Discussion

### Description of Respondent Characteristics

The establishment of the Merah Putih Village/Sub-district Cooperative is part of a government program, enacted through Presidential Instruction Number 9 of 2025 on March 27, 2025, to accelerate the establishment of cooperatives in all villages and sub-districts in Indonesia. This initiative aims to strengthen the rural economy, create village economic independence, and improve community welfare by leveraging the local potential of each village and sub-district.

The establishment of KDMP begins with a Special Village Deliberation (Musdesus) in order to hold a village deliberation to agree on the establishment of the cooperative, its name, and its business direction, then the formation of the structure by selecting administrators, preparing Articles of Association and Bylaws (AD/ART) which are prepared in a participatory manner, then the legal administration which is preceded by taking care of notarial deeds and registration of legal entities through official online systems, such as AHU, NPWP, and NIB, all transactions are carried out digitally to ensure transparency and better supervision, cooperative business units can have various business units according to the needs and potential of the village, such as grocery stores, village pharmacies, clinics, warehousing or logistics units, including savings and loan units.

Gorontalo Regency has implemented the presidential instruction regarding the establishment of cooperatives (KDMP) in all villages within the regency. 205 cooperatives have been legally established. However, this study is still conducting research in 61 villages/sub-districts across 6 sub-districts in Gorontalo Regency. However, we were only able to analyze data for 56 KDMPs. This is because one administrator did not provide data and the remaining administrators were absent from the research team's focus group discussions (FGDs).

From the questionnaire data obtained, this study found that information on the experience of the heads of the Merah Putih Village Cooperative (KDMP) in Gorontalo Regency is still very limited. The data obtained shows that 43 KDMP administrators have no experience in managing cooperatives, and only 13 have experience in managing cooperatives. Therefore, management mentoring for cooperative administrators is still urgently needed to strengthen the human resource competency of KDMP administrators in Gorontalo Regency.

The Red and White Village Cooperative (KDMP) of Gorontalo Regency, especially in 6 sub-districts, has various age levels, as shown in the following data;

Table 4.1: Respondent's Age

Age	Number of Administrators (Chairman)
– 25 Year	Person
– 40 Year	Person
> 41 Year	29 Person

Source: Processed Research Data 2025

The age distribution in Table 4.1 shows that cooperative administrators, particularly KDMP Chairs, are dominated by the age group >41 (29 people), followed by the 26–40 age group (19 people). This composition indicates that strategic positions in cooperative management tend to be held by mature adults, who are socially perceived as more experienced and possess stronger social legitimacy within the rural community. In the context of village cooperatives, this age-based legitimacy is often linked to social trust and informal authority gained through life experience and involvement in community activities.

On the one hand, the dominance of those aged >41 can provide social capital because this group typically has extensive networks, a deep understanding of local community characteristics, and experience in deliberation-based decision-making. This supports the view (Pesci et al., 2024) that the successful internalization of cooperative principles is strongly influenced by actors who have the capacity to build organizational culture through role models and experience.

In terms of education, the administrators (chairmen) of the Merah Putih Village Cooperative (KDMP) of Gorontalo Regency are categorized as having a fairly good education;

Table 4.2: Respondent's Education

Level of education	Amount
SD	0 Person
SMP	0 Person
SMA	23 Person
S1	28 Person
S2	4 Person
S3	1 Person
Total	56 Person

Source: Processed Research Data 2025

The educational distribution in Table 4.2 shows that all KDMP administrators have at least a high school education, with the majority having higher education (28 with a bachelor's degree, 4 with a master's degree, and 1 with a doctorate). This composition confirms the relatively good basic cognitive capacity and formal literacy skills of the administrators.

This differs from many studies on village cooperatives in Indonesia, which generally indicate administrators have secondary or limited education. This finding is an important starting point, as the literature indicates that education is a strong predictor of the ability to manage member-based organizations, including understanding cooperative principles, the ability to read financial reports, and administrative skills (Sihwahjoeni et al., 2021; Yushita, 2017). Therefore, in terms of formal education, the KDMP human resource structure actually has significant potential to support modern governance, including the implementation of digitalized record-keeping and more complex accountability procedures, as suggested by Meira et al., 2022).

Funding needs of the Merah Putih Village/Sub-district Cooperative (KDMP) in Kab. Gorontalo based on research results in 6 sub-districts (61 villages/sub-districts) can be seen in the following table:

Table 4.3.: Funding Needs for KDMP in Gorontalo Regency

No.	Funding (Rp)	Number of KDMP
1	< 500.000.000,-	21 Koperasi
2	501.000.000, – 1.000.000.000	23 Koperasi

3	1.001.000.000 – 2.000.000.000,-	6 Koperasi
4	2.001.000.000 – 3.000.000.000,-	5 Koperasi
5	> 3.000.000.000,-	1 Koperasi

Source: *Processed Research Data 2025*

A total of 21 KDMPs require funding of less than IDR 500 million. This category typically indicates limited business scale, low working capital, lack of product or service diversification, predominantly manual business management, and low internal cash flow.

Cooperative literature indicates that cooperatives with low working capital are vulnerable to liquidity issues, especially if governance is inadequate (Meira et al., 2022; Silva et al., 2022). This group is likely still in the early stages, requiring intensive mentoring, strengthening financial literacy, and access to microfinance before advancing to the expansion stage.

Table 4.4.: HIMBARA KDMP Partners of Gorontalo Regency

No.	Bank	Number of KDMP
1	Bank BRI	40 Koperasi
2	Bank Mandiri	13 Koperasi
3	Bank BSI	2 Koperasi
4	Bank BNI	1 Koperasi

Source: *Processed Research Data 2025*

The data in Table 4.4 shows that 40 of the 56 KDMPs have partnered with Bank BRI, making it the dominant partner in the village cooperative financing ecosystem. This dominance is logical and consistent with BRI's characteristics as a bank with the largest network of village units in Indonesia, an institution with extensive experience in microfinance and MSMEs, and the institution most geographically and socially close to rural communities.

BRI's historical and operational closeness to the grassroots sector makes it the most accessible partner for cooperatives. This supports the views of Ardini et al. (2024) and Syabrinildi (2024) that strategic partnerships between financial institutions and village economic organizations can improve the sustainability and market scale of cooperatives by reducing barriers to capital access (N. Ardini et al., 2024; Syabrinildi, 2024).

A small number of cooperatives have begun exploring alternative financing options, including Sharia-based financing. This is relevant to trends in villages, particularly cooperatives with business units requiring sale and purchase contracts, interest-free financing, partnerships with Sharia-compliant business ecosystems, and members' preference for Sharia-compliant transactions. The literature aligns diversification of financing sources with the principles of value chain strengthening (Silva et al., 2022) and institutional complementarity (Sacchetti & Tortia, 2015), which emphasize the need for collaborative organizations such as cooperatives to establish more than one vertical relationship to strengthen their bargaining position.

#### SWOT Analysis of the Merah Putih Village Cooperative (KDMP)

The SWOT Matrix is a tool used to compile a company's strategic factors. The tool used to compile the strategic factors of the KDMP in Gorontalo Regency is the SWOT Matrix. This matrix can clearly illustrate how the external opportunities and threats faced by the company can be aligned with its strengths and weaknesses.

The SWOT Matrix for the KDMP in Gorontalo Regency can be seen in Table 4.7.

Table 4.7: Internal Factor Evaluation Matrix (IFE Matrix) for the KDMP in Gorontalo Regency

Internal Key Factors	Weight	Ratings	Score
<b>Strength</b>			
The Merah Putih Village Cooperative is known to all	0,10	3,09	0,30

village residents.			
The Red and White Village Cooperative is fully supported by the government	0,11	3,04	0,34
The Red and White Village Cooperative area plan is large and representative	0,09	3,38	0,31
The atmosphere at the planned location of the Merah Putih Village Cooperative is safe	0,10	3,18	0,32
The planned location of the Merah Putih Village Cooperative is close to residential areas.	0,11	3,32	0,35
The human resources driving the Merah Putih Village Cooperative are complete and professional	0,10	3,02	0,29
Red and White Village Cooperative will have after-sales service (bonus)	0,10	3,82	0,27
The atmosphere of the Merah Putih Village Cooperative will be cool and comfortable	0,10	3,13	0,32
The Red and White Village Cooperative service plan is open every day and night.	0,09	3,84	0,27
The Cooperative will hold monthly service promotions.	0,10	3,05	0,32
<b>Total Strength Score</b>	<b>1</b>	<b>30,86</b>	<b>3,09</b>
<b>Weakness</b>			
Red and White Village Cooperative will be open for only a few hours	0,11	2,59	0,29
The HR of the Merah Putih Village Cooperative rarely holds meetings	0,11	2,88	0,33
The planned location of the Merah Putih Village Cooperative is far from the reach of residents.	0,10	2,61	0,26
The working hours of the administrators/managers have not been regulated	0,10	2,82	0,31
There are no modern cooperative support tools yet	0,11	3,18	0,36
The skills of the managers of the Merah Putih Village Cooperative are inadequate	0,13	3,14	0,41
There is no service for the residents' needs	0,10	3,02	0,31
The facilities of the Merah Putih Village Cooperative are inadequate	0,10	3,07	0,31
Cooperative literacy in the community is still low	0,12	3,00	0,35
<b>Total Weakness Score</b>	<b>1</b>	<b>26,30</b>	<b>-0,93</b>
<b>Total Strengths + Weaknesses</b>			<b>0,16</b>

Source: Processed Research Data 2025

Table 4.8 shows the assessment of KDMP's internal factors based on weights, ratings, and scores. The total strengths score was 3.09, while the total weaknesses score yielded a value of -0.93, resulting in a combined internal score of +0.16. This positive value indicates that overall, KDMP's strengths slightly outweigh its weaknesses, but not so strong that institutional intervention is required to address various internal barriers. Based on the Internal Factors Evaluation (IFE) matrix, KDMP's main strengths are seen in its full support from the village government, high brand recognition within the community, its location in a residential area for easy member access, the availability of human resources, extended service hours, and regular promotions that strengthen institutional communication. The total strengths score was 3.09, indicating the dominance of positive aspects in the cooperative's internal structure. Conversely, weaknesses include suboptimal operating hours, low frequency of regular management meetings, limited facilities and equipment, inadequate managerial skills, and low cooperative literacy at the community level.

This finding aligns with the literature on the importance of governance and institutional capacity,

where Pesci et al. (2024) emphasize that cooperative identity and values must be internalized through a strong organizational culture to encourage member participation (Pesci et al., 2024). Similarly, Sacchetti and Tortia (2015) emphasize the need for integration between core cooperative values and governance mechanisms to ensure every decision aligns with the organization's long-term vision (Sacchetti & Tortia, 2015).

Table 4.8: External Factor Evaluation Matrix (EFE Matrix) for the Gorontalo KDMP

External Key Factors	Weight	Ratings	Score
<b>Opportunity</b>			
The planned location of the Merah Putih Village Cooperative is in a strategic location.	0,10	3,32	0,33
Located in a busy village environment	0,09	3,23	0,30
Merrah Putih Village Cooperative has collaborated with other parties	0,06	3,04	0,18
The planned location of the Merah Putih Village Cooperative is far from other cooperatives.	0,08	3,89	0,23
The HR Management has experience in managing cooperatives	0,07	3,00	0,21
The Merah Putih Village Cooperative is strongly supported by the Village government.	0,10	3,23	0,33
The Merah Putih Village Cooperative is strongly supported by all village residents.	0,09	3,38	0,32
Have strong funding support from the government	0,09	3,18	0,29
The price of Red and White Village Cooperative products will be cheap/affordable	0,10	3,13	0,32
In the future, the Merah Putih Village Cooperative will utilize existing local resources.	0,10	3,11	0,31
Merah Putih Village Cooperative will receive full support from HIMBARA Bank	0,11	3,25	0,35
<b>Total Opportunity Score</b>	<b>1</b>	<b>34,75</b>	<b>3,17</b>
<b>Threat</b>			
Red and White Village Cooperative does not use the same work techniques and systems	0,12	2,70	0,33
There are competing cooperatives that offer lower prices	0,10	2,41	0,23
The existing management of the Merah Putih Village Cooperative does not understand the job description well.	0,10	2,82	0,28
The Merah Putih Village Cooperative in the neighboring village has the same business as the cooperative in our village.	0,12	2,73	0,33
There are similar businesses managed by villagers in the same village location.	0,13	2,82	0,37
The source of funding support for the Merah Putih Village Cooperative is not yet clear.	0,11	2,73	0,29
SLIK Administrator status is not running smoothly	0,12	2,91	0,36
There is a possibility of politicization of cooperative management	0,09	2,54	0,22
The dependence of the Red and White Village Cooperative on village funds is very large	0,11	2,68	0,31
<b>Total Threat Score</b>	<b>1</b>	<b>24,34</b>	<b>-2,72</b>
<b>Total Opportunities + Threats</b>			<b>0,46</b>

Source: Processed Research Data 2025

Table 4.8 illustrates the External Factor Evaluation (EFE) Matrix for the Merah Putih Village Cooperative (KDMP) in Gorontalo Regency, mapping various external opportunities and threats along with

their respective weights, ratings, and scores. Overall, the total opportunity score reached 3.17, while the total threat score resulted in a value of -2.72, resulting in a combined external score of +0.46. This relatively high positive value indicates that the KDMP external environment is generally very conducive, with opportunities far outweighing threats. Therefore, the cooperative actually has ample room for development as long as it can strengthen its internal capacity.

The External Factor Evaluation (EFE) matrix analysis indicates that the greatest opportunities stem from a busy business location, community and government support, partnership opportunities with local financial institutions and businesses, competitive product prices, the availability of local resources, and HIMBARA support for business financing. These external conditions strengthen the cooperative's potential for expansion and sustainability. The main threats include competitive pricing pressures, overlapping business activities with other cooperatives or BUMDes, the management's poor SLIK status, potential politicization, and excessive reliance on Village Funds.

These findings are consistent with the thinking of Ardini et al. (2024) and Syabrinildi (2024), who emphasized the importance of multi-stakeholder synergy in increasing the competitiveness of village cooperatives (N. Ardini et al., 2024; Syabrinildi, 2024). Strategic collaboration, particularly with financial institutions, can shorten supply chains and expand market access for members.

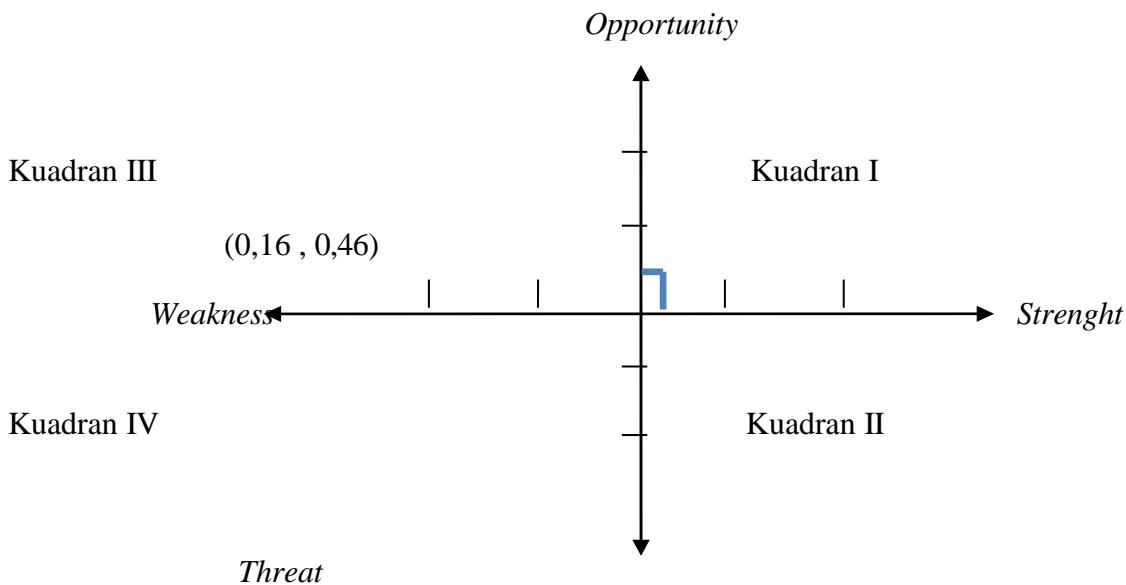
A SWOT diagram identifies the business's position in four quadrants. The results of the comparison of internal and external analyses for the KDMP in Gorontalo Regency are as follows:

$$x = \text{Total Strengths Score (S)} - \text{Total Weaknesses Score (W)}$$

$$y = \text{Total Opportunities Score (O)} - \text{Total Threats Score (T)}$$

Where  $x = 3,09 + 2,93$        $y = 3,17 + 2,72$   
 $x = 0,16$                        $y = 0,46$

Figure 4.1 SWOT Quadrant of KDMP, Gorontalo Regency



Source: Processed Research Data 2025

This coordinates place the Merah Putih Village Cooperative (KDMP) in Quadrant I, a quadrant characterized by positive internal strengths and strong external opportunities. This position is generally referred to as a progressive or aggressive position in a SWOT analysis, meaning the organization is in a relatively favorable position for expansion and strengthening its business role.

Based on its position in Quadrant I, KDMP's priority is implementing SO strategies, such as expanding services, increasing operating hours, strengthening the promotion of cooperative values, and improving business oversight. In the medium term, WO and ST strategies are needed to address human resource

weaknesses and mitigate the threat of institutional overlap. The integration of cooperative values (Pesci et al., 2024), governance (Silva et al., 2022), human resource development (Paradero et al., 2022), and value chain strategies (Silva et al., 2022) suggests that strengthening cooperatives must be achieved through a systemic approach that aligns organizational values, structures, and processes.

The position of the KDMP in Quadrant I has important strategic implications. First, the recommended primary strategy is the S–O (Strength–Opportunity) strategy, which maximizes internal strengths to seize external opportunities. In the context of the KDMP, this means optimizing strategic locations, government and community support, and networks with HIMBARA to expand service offerings, improve service quality, and strengthen the cooperative's function as a distribution center for basic necessities, agricultural inputs, and basic financial services in villages. This strategy aligns with the concept of strengthening the cooperative value chain in the agricultural/rural sector, which emphasizes the importance of integrating services from upstream to downstream to improve member welfare (Silva et al., 2022).

### **Institutional Strengthening of KDMPs in Gorontalo Regency**

Based on the results of in-depth FGDs with Village Heads/Lurahs, KDMP Chairs, and KDMP facilitators in 61 villages/sub-districts across 6 sub-districts (Limbotto, West Limbotto, Telaga, Telaga Jaya, Telaga Biru, and Tilango), it was found that the KDMPs' internal control systems have not yet been established structurally or functionally. Most cooperatives are still in the organizational formation stage and have not yet entered the operational phase with an accountable financial management system. Almost all informants stated that the KDMPs currently being established do not yet have written Standard Operating Procedures (SOPs) for fund management. Financial transaction authorization procedures also lack a clear separation of the roles of the chairperson, secretary, treasurer, and supervisor. In some cases, the chairperson serves as both recorder and executor of transactions, clearly contradicting the basic principles of internal control and accountability. Financial reports, if any, are prepared incidentally and are not systematically documented. In fact, not a single cooperative has an internal audit mechanism or financial oversight by an independent party. This indicates that more than 76.78% of KDMP administrators lack experience in understanding cooperative institutions. Consequently, structural and administrative readiness to establish an internal control system that encompasses separation of authorities, transaction recording, and periodic reporting has not yet become part of the institutional practices of growing cooperatives.

The focus group discussion (FGD) conducted by researchers with KDMP heads yielded a number of qualitative findings that corroborated the results of previous in-depth interviews. Three central issues emerged from the discussion, reflecting the main challenges in developing an early detection system for KDMP fraud.

First, there is a lack of training and literacy in KDMP financial management. The majority of KDMP administrators have never received training on the basics of cooperative management and accounting, economic organizational governance, or internal oversight mechanisms.

Second, the lack of adequate support and understanding of digital platforms is also a major obstacle. Transaction recording in KDMPs is still not well-managed, and there has been no effort to adopt simple financial applications, even in existing KDMPs.

Third, awareness of fraud risks remains low. In focus group discussions (FGDs), some participants considered fraud more of an individual moral violation than a systemic organizational issue. However, without a strong control system and culture, fraud can become institutionalized and systematic. KDMPs that have not implemented the principle of checks and balances are highly vulnerable to internal irregularities. The FGD findings make it clear that building an effective early detection system requires a systemic and multi-layered approach, focusing not only on technology but also on institutional reform, human resource training, and the development of a healthy KDMP organizational culture. Without these three elements, the national KDMP program risks failing to achieve its objectives.

In response to systemic challenges encountered in the field, researchers attempted to develop the PAKSI (Integrated Cooperative Accountability Reporting) Model. This model was developed as a conceptual and practical framework for application to the KDMP, particularly in the context of the initial formation of the KDMP in Gorontalo Regency. The PAKSI Model emphasizes the following four main components:

<b>Component</b>	<b>Implementation Strategy in Villages</b>
Reporting/Whistleblowing	Providing physical complaint boxes in village offices and simple digital channels; ensuring confidentiality and protection for whistleblowers.
Open Accountability	Periodic display of KDMP cash reports in the Village public space; submission of KDMP financial reports in the Village Deliberation (Musdes) forum.
Control System	Preparation of KDMP financial SOPs; separation of cashier, treasurer, and transaction recorder functions; monthly reporting; and implementation of annual internal audits.
HR Integrity	KDMP ethics and public fund management training; behavioral assessment of KDMP administrators; and a public declaration of integrity at the start of the term.

This model is relevant for KDMP because it addresses the unique structural and cultural conditions of rural communities in Gorontalo Regency. PAKSI emphasizes not only formal systems but also strengthening collective values and behaviors that support transparency and fraud prevention. Implementation of this model can be carried out in stages, depending on the readiness of each KDMP.

### **KDMP Fund Management Model for Gorontalo Regency**

In response to these weaknesses, this study developed the PAKSI (Integrated Cooperative Accountability Reporting) Model, which consists of four pillars: reporting (whistleblowing system), open accountability (publication of cash and Village Meeting reports), internal control (financial SOPs, separation of functions, annual internal audits), and human resource integrity (ethics training and integrity declarations). This model is designed to strengthen cooperative governance by prioritizing the principles of transparency and accountability. The PAKSI Model aligns with the recommendations of Sacchetti & Tortia (2015), which emphasize the need for values-based governance, and with the literature on cooperative governance that places accountability as a key foundation (Tripathy et al., 2021).

This study also developed a workflow for managing cooperative funds through a partnership with HIMBARA. This process begins with approval from the Village Meeting, a business feasibility study conducted by a bank, the preparation of a cooperation agreement, direct payments to business partners, and periodic evaluations by village supervisors. Figure 2 displays the complete flow of this mechanism;

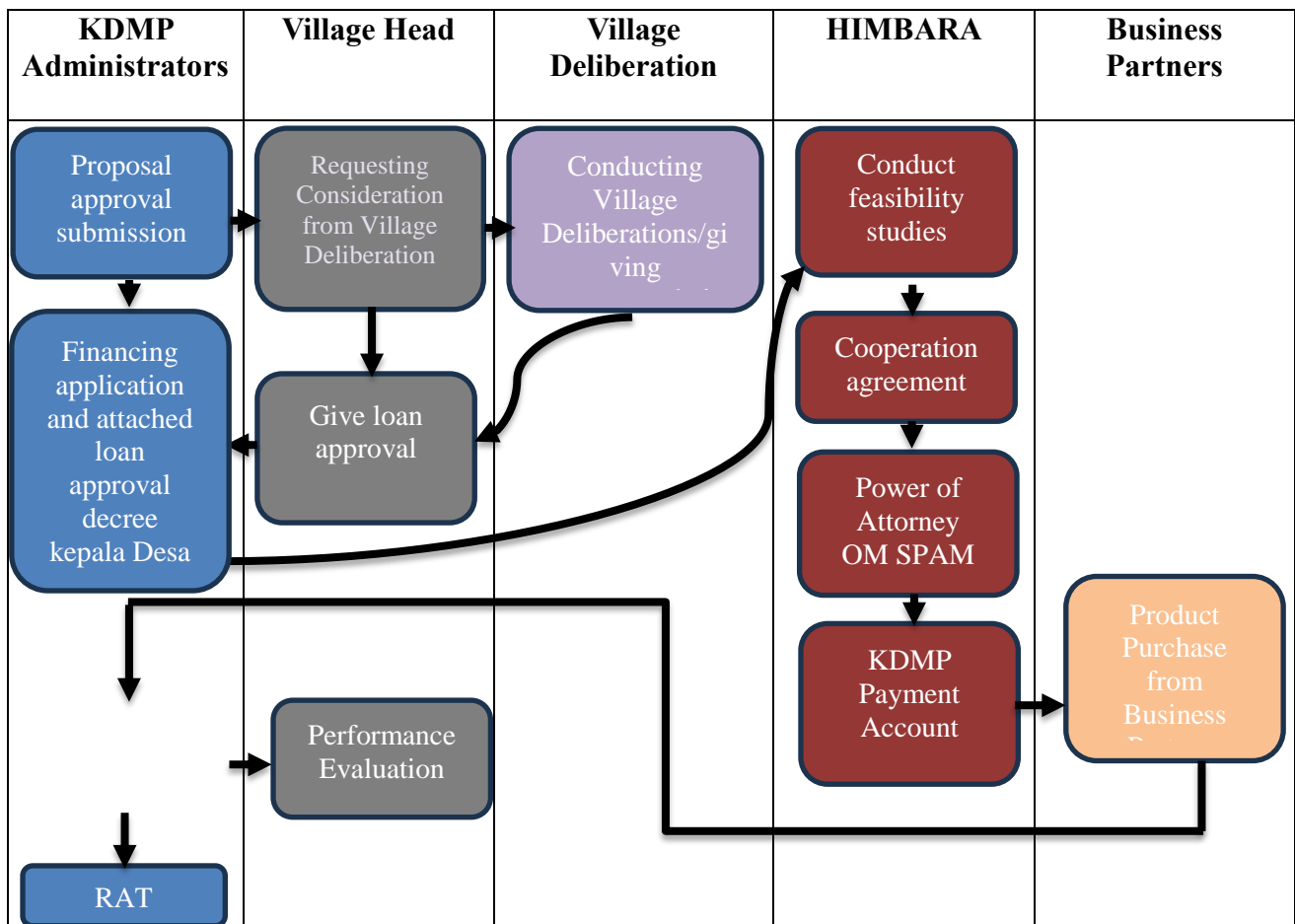


Figure 2: Model for Strengthening the Management of KDMP Funds for Accountability Reporting of Cooperatives with Integrity (PAKSI)

This approach addresses the structural weakness of the KDMP related to the risk of politicization, as warned by Aminullah (2025) and Hilda et al. (2025), who criticized the top-down approach to establishing village cooperatives (Aminullah, 2025; Hilda et al., 2025). By involving banks as independent third parties in assessing business feasibility, fund management becomes more objective and avoids conflicts of interest.

The findings of the integration of SWOT analysis with the PAKSI model design and HIMBARA-based fund management scheme broaden the discourse on village cooperative governance in Indonesia, which has been dominated by descriptive studies on member performance and participation (N. Ardini et al., 2024; Syabrinildi, 2024). This study not only affirms the importance of the principles of cooperative identity and governance (Pesci et al., 2024; Sacchetti & Tortia, 2015), but also operationalizes them in the design of internal control mechanisms, reporting channels, and auditable financial partnership procedures. Thus, the primary contribution of this study lies in the development of an institutional model that explicitly links the values, structures, and processes of cooperatives with measurable performance indicators in a rural context. The findings of the integration of the SWOT analysis with the PAKSI model design and the HIMBARA-based fund management scheme broaden the discourse on village cooperative governance in Indonesia, which has been dominated by descriptive studies on member performance and participation (N. Ardini et al., 2024; Syabrinildi, 2024). This study not only affirms the importance of the principles of cooperative identity and governance (Pesci et al., 2024; Sacchetti & Tortia, 2015), but also operationalizes them in the design of internal control mechanisms, reporting channels, and auditable financial partnership procedures. Therefore, the primary contribution of this study lies in the development of an institutional model that explicitly links the values, structures, and processes of cooperatives with measurable performance indicators in a rural context.

## 5. Conclusions and Recommendations

This study shows that the Merah Putih Village Cooperative (KDMP) in Gorontalo Regency enjoys a relatively advantageous strategic position, but has not yet been accompanied by adequate institutional capacity. The results indicate that KDMP has a relatively strong internal base, particularly in the form of full support from the village government, high recognition within the community, a strategic location close to residential areas, and the availability of human resources to drive the cooperative. However, internal weaknesses remain prominent in governance aspects, such as the lack of standard financial and operational SOPs, inadequate management skills, inadequate facilities and supporting tools, and low cooperative literacy among the community and management.

KDMP's position falls into the progressive or aggressive category, a situation where both internal strengths and external opportunities are equally positive and can be utilized to expand the business. This dominant strength remains fragile and requires institutional strengthening to prevent it from being easily eroded by structural weaknesses. In other words, KDMP has high external readiness but limited internal readiness.

The Integrity Cooperative Accountability Reporting Model (PAKSI) and a partnership-based fund management scheme with HIMBARA serve as a framework for institutional strengthening. This model integrates the principles of cooperative identity, accountable governance, internal control, reporting channels, and human resource development into an operational and auditable mechanism. Thus, this study not only affirms the importance of values, governance, and human resource capacity discussed in the cooperative literature but also operationalizes them in the context of village cooperatives in Indonesia.

The study's key recommendations emphasize that transforming KDMPs into strong and sustainable village cooperatives requires more than just capital and policy support; it requires serious improvements in governance, human resource capacity, and accountability systems to enable the significant opportunities available in the external environment to translate into tangible improvements in the welfare of members and village communities.

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