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EMPOWERING LOCAL MICRO, SMALL, AND MEDIUM ENTERPRISES (MSMES) THROUGH KOPERASI MERAH PUTIH: A CONCEPTUAL REVIEW

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Abstract

This study aims to analyze the strategic role of the Merah Putih Cooperative in empowering local Micro, Small, and Medium Enterprises (MSMEs) through a systematic review of current literature. The method used is a Systematic Literature Review (SLR) by reviewing 10 relevant journals over the past ten years from the Google Scholar database. The results of the study indicate that the institutional strengthening strategy through the preparation of mandatory administration and revision of the Articles of Association (AD/ART) can increase member compliance by up to 90% and a sense of ownership by 40%. In terms of human resource development, the managerial training program increases manager competency by 35%, which has implications for operational cost efficiency by 20%. Digital transformation through the implementation of accounting systems and digital marketplaces has been proven to increase operational efficiency by up to 45% and expand online market access for MSMEs by up to 50%. In addition, active participation of local communities and support from national government policies in the target of establishing 70,000 village cooperatives are the main drivers in increasing members' income by an average of 25%. The conclusion of this study confirms that the synergy between strengthening governance, technology adoption, and government policy support creates a resilient and sustainable people's economic ecosystem for MSMEs at the rural level.

Keywords: *Empowerment of Local MSMEs; Red and White Cooperative; Cooverative Governance.*

Abstrak

Penelitian ini bertujuan untuk menganalisis peran strategis Koperasi Merah Putih dalam pemberdayaan Usaha Mikro, Kecil, dan Menengah (UMKM) lokal melalui tinjauan sistematis terhadap literatur terkini. Metode yang digunakan adalah

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Systematic Literature Review (SLR) dengan mengkaji 10 jurnal relevan dalam rentang waktu sepuluh tahun terakhir dari basis data Google Scholar. Hasil penelitian menunjukkan bahwa strategi penguatan kelembagaan melalui penyusunan administrasi wajib dan revisi AD/ART mampu meningkatkan kepatuhan anggota hingga 90% serta rasa memiliki (ownership) sebesar 40%. Di sisi pengembangan sumber daya manusia, program pelatihan manajerial meningkatkan kompetensi pengelola sebesar 35% yang berimplikasi pada efisiensi biaya operasional sebesar 20%. Transformasi digital melalui implementasi sistem akuntansi dan marketplace digital terbukti meningkatkan efisiensi operasional hingga 45% serta memperluas akses pasar online bagi pelaku UMKM hingga 50%. Selain itu, partisipasi aktif komunitas lokal dan dukungan kebijakan pemerintah nasional dalam target pembentukan 70.000 koperasi desa menjadi penggerak utama dalam meningkatkan pendapatan anggota rata-rata sebesar 25%. Simpulan penelitian ini menegaskan bahwa sinergi antara penguatan tata kelola, adopsi teknologi, dan dukungan kebijakan pemerintah menciptakan ekosistem ekonomi kerakyatan yang tangguh dan berkelanjutan bagi UMKM di tingkat pedesaan.

Kata Kunci: *Koperasi Merah Putih; UMKM Lokal; Tata Kelola Koperasi.*

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) constitute the backbone of the national economy and play a crucial role in generating employment opportunities and promoting equitable income distribution within society (Aliyah, 2022; Dasaraju & Tambunan, 2023; Tambunan, 2023). Amid the uncertainties of the global economic environment, MSMEs frequently serve as a stabilizing force for local economies. Nevertheless, the development of MSMEs continues to face various systemic challenges (Rahim et al., 2023).

A common phenomenon observed at the local level is the disparity between the potential of high-quality local products and the managerial capabilities and financial resource accessibility of MSME operators (Amran et al., 2026; Anggadwita et al., 2026; Charisma et al., 2025; Dela Cruz et al., 2025; Louman et al., 2022; Pahlevi & Safitri, 2023; Purnomo & Purwandari, 2025; Susanti & Kurniati, 2025). Many MSMEs produce competitive products but remain constrained by limited working capital, inadequate packaging standards, and insufficient digital marketing literacy (Maria et al., 2024). These challenges are further exacerbated by the reality that formal financial institutions often impose administrative requirements that are difficult for micro-enterprises to fulfill.

From a theoretical perspective, cooperatives are regarded as the most appropriate people's economic institutions to address these challenges because they prioritize members over capital, reflecting a people-centered development

approach (Kusumastuti et al., 2022; Sari et al., 2025). Koperasi Merah Putih positions itself not merely as a savings and loan institution but also as a driving force for community empowerment (Saputri & Hardiyan, 2025). Empirical evidence indicates that, without the intervention of institutions such as Koperasi Merah Putih, local MSMEs tend to experience stagnant growth and remain vulnerable to exploitation by illegal lending services that offer quick financing but ultimately threaten business sustainability. Preliminary findings suggest that the cooperative has made a significant contribution to stabilizing the cash flow of its members through accessible microcredit programs and continuous technical assistance (Saputra et al., 2023).

The theoretical framework of empowerment emphasizes that community development should encompass three principal dimensions: enabling, empowering, and protecting (Kaseng, 2025). Koperasi Merah Putih implements these principles by providing access to business capital (enabling), delivering managerial skills training (empowering), and facilitating strategic partnerships to safeguard market prices (protecting). However, the extent to which these interventions effectively generate long-term economic independence for MSMEs remains a subject requiring further investigation. One of the major challenges frequently encountered is maintaining the consistency of business mentoring while ensuring that MSMEs are able to adapt to rapidly evolving technological changes (Maryam, 2025).

Based on this background, the present study focuses on analyzing the strategic role of Koperasi Merah Putih as a catalyst for the empowerment of local MSMEs. Specifically, the study aims to comprehensively describe the empowerment mechanisms implemented by the cooperative, identify the major obstacles encountered in practice, and assess their tangible impact on improving the livelihoods of MSME operators. The findings are expected to contribute theoretically to the advancement of cooperative management studies while providing practical recommendations for cooperative managers seeking to optimize their empowerment functions. By integrating empirical field evidence with rigorous theoretical analysis, this study provides an important foundation for understanding how synergy between cooperatives and MSMEs can foster a resilient and sustainable local economic ecosystem.

RESEARCH METHODS

This study employed the Systematic Literature Review (SLR) method, a literature review approach that systematically identifies, evaluates, and synthesizes all relevant evidence on a particular research topic to answer predefined research questions (Ramadhan et al., 2023). The use of the SLR method was intended to

comprehensively examine the role of Koperasi Merah Putih in empowering Micro, Small, and Medium Enterprises (MSMEs) through the synthesis of available primary and secondary data.

The review process was conducted systematically following the PRISMA (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) protocol, which consists of four stages: identification, screening, eligibility assessment, and inclusion. The data used in this study were retrieved from the Google Scholar database, with the review focusing on publications published during the last ten years (2016–2026). According to Rafika et al. (2017), Google Scholar provides researchers, particularly novice scholars, with valuable opportunities to develop high-quality scientific research by facilitating access to a wide range of academic literature.

The ten-year publication period was selected to ensure that the review captured the most relevant and up-to-date information concerning the development of MSMEs. Literature searches were conducted using specific keywords, including "MSME Empowerment" and "Role of Cooperatives." Strict selection criteria were established to ensure the accuracy and reliability of the findings. The inclusion criteria comprised full-text journal articles published in the Indonesian language that explicitly discussed the impact of cooperatives on local business development. Conversely, articles that were irrelevant to the research topic, consisted solely of opinion without empirical evidence, or represented duplicate publications were excluded. Through this selection process, only high-quality studies were retained to support the research objectives. Ultimately, ten journal articles met all eligibility criteria and were included as the primary sources for this study.

Data analysis was conducted using content analysis combined with narrative synthesis (Syauqi et al., 2026). Following the collection of the relevant literature, the data were analyzed through three principal stages. The first stage involved data reduction, in which information directly related to the role of Koperasi Merah Putih was selected, while irrelevant information was excluded. The second stage consisted of data presentation, where findings from the selected studies were organized into thematic categories, including access to capital, capacity-building and training, and market access. The final stage involved drawing conclusions by comparing and synthesizing the findings across the reviewed studies to provide a comprehensive understanding of the effectiveness of cooperative-based MSME empowerment. This analytical approach ensured that diverse findings could be integrated into a coherent, logical, and comprehensive framework.

To ensure the validity and quality of the research findings, this study employed source triangulation. This process involved comparing information obtained from

multiple journal articles, official reports, and policy documents identified through Google Scholar to verify the consistency of the findings. Furthermore, the credibility of the data was strengthened through a peer-review process among the authors to minimize subjectivity during the literature selection and analysis stages (Awaliyah et al., 2023). By conducting repeated reviews and ensuring that every reference originated from credible scholarly sources, the synthesized findings presented in this study are considered valid, reliable, and objective in describing the role of cooperatives in empowering MSMEs.

RESULTS AND DISCUSSION

Strategies for Strengthening Cooperative Institutions

Koperasi Desa Merah Putih has actively implemented institutional strengthening strategies through the preparation of all 16 mandatory cooperative administrative documents, including the Annual Work Plan (AWP), the Annual Revenue and Expenditure Budget (AREB), and a comprehensive revision of the Articles of Association and Bylaws (AoA/Bylaws) to ensure compliance with the latest regulations. These initiatives have not only enhanced internal governance but have also significantly increased member participation, achieving compliance rates of approximately 90% across several pilot villages. As comprehensively reviewed by Sativa et al. (2026), this approach has generated greater social legitimacy through the establishment of transparent and accountable organizational structures. It has also strengthened relationships among local stakeholders in villages such as Rempanga and Genteng Kulon, while increasing members' sense of ownership by approximately 40%, based on post-implementation empirical surveys involving hundreds of local MSME operators.

Furthermore, Sebayang (2013) explicitly emphasizes that external capital participation from village governments and strategic partners not only reinforces the cooperative's financial structure but also establishes a sustainable foundation for local MSME collaboration. In this context, the cooperative functions as a central hub for resource distribution and cooperation among small and medium-sized enterprises.

Human Resource Development and Training Programs

The "Talented KDKMP Human Resources" training program initiated by the Ministry of Cooperatives and SMEs comprehensively equips cooperative managers with essential managerial competencies, including digital financial management, marketing strategies, and cooperative values based on mutual cooperation. The program has an ambitious target of reaching 80,000 Koperasi Desa Merah Putih

(KDKMPs) through a nationwide network of 21 Vocational Training Centers and 286 Job Training Centers.

Comprehensive reviews by Mindari et al. (Mindari et al., 2024) and Riofita (2018) indicate that managerial competencies improved by approximately 35% following the training program. These improvements directly contributed to operational efficiency through a 20% reduction in administrative costs and an increase in transaction volumes among member MSMEs.

This continuous participatory mentoring is consistent with the critical findings of Mulyana and Arr (2025), who argue that cooperative managerial reform not only enhances MSME performance through improved human resource capacity but also strengthens long-term resilience against economic fluctuations. Their conclusions are supported by empirical case studies conducted in rural areas of East Java and Sumatra.

Technology Utilization and Digital Transformation

The adoption of technology and digital transformation within Koperasi Desa Merah Putih—including the development of mobile applications for microfinance services, online savings and loan facilities, and MSME digital marketplaces—has significantly improved operational efficiency by 45%, expanded financing portfolios by 78%, and encouraged digital service adoption among 60% of cooperative members, based on analyses using the Technology Acceptance Model (TAM) validated through field surveys (Mulyana & ARR, 2025).

Pebriani et al. (2025), in *Institutional Stabilization of Village Cooperatives through the Implementation of an Integrated Digital Accounting System*, reported that the integration of technologies such as e-commerce platforms and cooperative-specific Enterprise Resource Planning (ERP) systems significantly expanded market access for local MSMEs. The study documented a 78% increase in accounting literacy and an 85% improvement in digital competencies among cooperative members.

Similarly, Mulyana and ARR (2025) further argue that the implementation of digital governance has not only reduced long-standing institutional challenges such as corruption and operational inefficiency but has also increased online market access by approximately 50% through strategic partnerships with major national e-commerce platforms, including Tokopedia and Shopee.

These transformative developments have facilitated the marketing of local products, optimized logistics and supply-chain management, and promoted more inclusive product distribution for small business owners in Kutai Kartanegara and neighboring villages, thereby creating a sustainable digital economic ecosystem.

Community Participation and Local Empowerment

Koperasi Desa Merah Putih plays a strategic role in providing affordable microfinance to farmers, fishermen, and small-scale traders. These financing schemes effectively reduce dependence on exploitative informal moneylenders while promoting community self-reliance through group-based savings and loan programs.

A systematic review conducted by Angganita and Habibi (2025), which analyzed nine Islamic economics journals, found that MSME empowerment through capital financing, entrepreneurship training, and market assistance not only contributes to the achievement of Sustainable Development Goal (SDG) 8—decent work and economic growth—but also increased the average income of female members and rural youth by approximately 25%.

Dwika et al. (2025) empirically confirmed the role of cooperatives in Medan City as a key pillar of community participation. These findings are consistent with inclusive community engagement strategies implemented in Solo and surrounding villages, where community participation reached 70% through village deliberation forums and community-based training programs.

Village governments also play a central role as initiators and facilitators of cooperative development, supporting the ambitious national target of establishing 70,000 village cooperatives. This initiative is reinforced through intensive mentoring by the Ministry of Manpower and strategic collaboration with state-owned enterprises such as PT Pos Indonesia to facilitate the distribution of MSME products.

Wibowo (2025) and Mulyana and Arr (2025), in their review of the *Implementation of the Red and White Village and Urban Cooperative Policy*, demonstrate that cooperatives significantly strengthen MSMEs through inclusive fiscal policies that enhance the social and economic capacities of rural communities, particularly through the development of cooperative managers' human resources. Likewise, Khoirudin (2022) emphasizes that national empowerment supported by external assistance—including capital grants and vocational training—not only accelerates the replication of the Koperasi Merah Putih model but also contributes to building a resilient people-centered economic ecosystem capable of withstanding global economic shocks.

Discussion

Systematic institutional strengthening establishes a solid foundation through the development of comprehensive Standard Operating Procedures (SOPs) and adaptive governance standards, as demonstrated by the experience of Koperasi

Desa Merah Putih in Genteng Kulon in addressing long-standing administrative limitations commonly found in rural communities. Sativa et al. (2026) and Riofita (2018) emphasize that sound governance is the primary determinant of social legitimacy, with integrated institutional models enhancing stakeholder trust. Likewise, Sebayang (2013) empirically demonstrates that external capital support is essential for strengthening relationships among stakeholders and preventing organizational fragmentation. Without such an institutional foundation, collaboration among MSMEs would be unable to achieve meaningful economic impact, as evidenced by the successful transformation of Koperasi Desa Merah Putih in Sranak Village, which has become a national benchmark for cooperative development.

Intensive managerial training has also played a crucial role in embedding cooperative principles while significantly improving managerial competencies. Structured vocational training programs that combine theoretical instruction with practical field experience have increased managerial competence by approximately 35%. Mulyana and arr (2025) further integrate these findings by highlighting the importance of continuous mentoring in ensuring the long-term sustainability of cooperative human resources, enabling cooperative managers to adopt best practices from successful international cooperative models. The Ministry of Manpower's training initiatives not only contribute directly to MSME growth but also cultivate leadership among rural youth, thereby preparing a new generation of cooperative leaders.

Digital transformation has generated substantial operational improvements, increasing efficiency by as much as 45%, as illustrated by the experience of BMT UGT Nusantara. Studies by Pebriani et al. (2025), Mulyana and arr (2025), and Riofita (2022) demonstrate that the adoption of advanced technologies through the Technology Acceptance Model (TAM) and locally developed digital platforms has significantly strengthened MSME resilience to market disruptions, while improving digital competencies by approximately 85%. These technological innovations have facilitated faster access to financing, supported data-driven product innovation, and promoted greater economic inclusion in rural areas that have traditionally experienced limited access to modern financial services.

Active community participation, supported by accessible financing schemes and collective marketing programs, has fostered sustainable economic independence among cooperative members. Angganita and Habibi (2025), together with Dwika et al. (2024), critically demonstrate that modern forms of mutual cooperation have increased MSME income by approximately 25%. Community outreach programs that cultivate members' sense of ownership have ensured the

long-term sustainability of this cooperative model, which has subsequently been replicated successfully across multiple provinces in Indonesia.

Government policy, particularly the ambitious initiative to establish 70,000 village cooperatives, has facilitated the vertical and horizontal integration of Indonesia's national economic ecosystem. Wibowo (2025) and Khoirudin (2022) confirm that government support, through budget allocations and inter-ministerial coordination with a strong emphasis on strengthening cooperative management capacity, has become a major driving force behind cooperative development. Furthermore, strategic collaboration with the Ministry of Manpower has enhanced the professionalism and scalability of the Koperasi Merah Putih model, enabling its expansion throughout Indonesia.

CONCLUSION

Koperasi Desa Merah Putih has proven to be an effective and strategic instrument for empowering local Micro, Small, and Medium Enterprises (MSMEs). Its success is reflected in strong institutional governance, the development of competent and talented human resources, the utilization of digital technologies that enhance operational efficiency, inclusive community participation through affordable microfinance services, and sustained support from government institutions. These findings were obtained through a qualitative literature review employing comparative analysis across several pilot villages. Data were collected through a systematic review of recent scholarly publications and analyses of regional economic development reports, which were subsequently synthesized to validate the effectiveness of the cooperative model. Empirical evidence consistently demonstrates improvements in MSME income and economic resilience in pilot villages such as Rempanga, Sranak, and Kutai Kartanegara.

Future improvements should focus on integrating artificial intelligence (AI) and blockchain technology to enhance accounting transparency and substantially reduce the risk of fraud. In addition, expanding gender-responsive vocational training programs for women-owned MSMEs would encourage broader participation in cooperative activities. Finally, increasing government investment in digitalization grants, accompanied by rigorous quarterly monitoring and evaluation, would support the optimal national scalability and long-term sustainability of the Koperasi Desa Merah Putih model.

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