

THE READINESS OF HUMAN RESOURCES IN THE
IMPLEMENTATION OF THE MERAH PUTIH VILLAGE
COOPERATIVE

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ABSTRAK

Penelitian ini bertujuan menganalisis kesiapan sumber daya insani (SDI) dalam implementasi Koperasi Desa/Kelurahan Merah Putih sebagai agenda penguatan kelembagaan ekonomi desa di Indonesia. Penelitian menggunakan pendekatan kualitatif melalui studi kepustakaan dan telaah dokumen terhadap regulasi, publikasi pemerintah, artikel ilmiah terbuka, dan rujukan manajemen sumber daya insani. Hasil kajian menunjukkan bahwa keberhasilan Kopdes Merah Putih tidak cukup ditentukan oleh pembentukan badan hukum dan penyediaan fasilitas usaha, tetapi sangat dipengaruhi oleh kesiapan SDI yang mengelola koperasi. Kesiapan tersebut meliputi kompetensi teknis, kemampuan manajerial, literasi digital, integritas, pemahaman prinsip koperasi, serta penghayatan nilai Islam seperti amanah, adil, kafaah, ihsan, dan maslahah. Artikel ini menawarkan model penguatan MSDI Kopdes Merah Putih yang terdiri dari perencanaan kebutuhan SDI, rekrutmen dan seleksi berbasis merit, pelatihan dan pendampingan berkelanjutan, manajemen kinerja dan kompensasi yang adil, serta tata kelola partisipatif berbasis digital. Kajian ini merekomendasikan agar implementasi Kopdes Merah Putih tidak hanya mengejar target kuantitatif, tetapi juga memperkuat kualitas pengelola, mekanisme pengawasan, dan keterlibatan anggota.

Kata Kunci: Sumber Daya Insani; Koperasi Desa; Kopdes Merah Putih; Kompetensi; Tata Kelola Syariah.

ABSTRACT

This study aims to analyze the readiness of Islamic human resources in the implementation of the Village/Urban Village Red and White Cooperative as an agenda for strengthening village economic institutions in Indonesia. This research applies a qualitative approach through literature review and document analysis of regulations, government publications, open-access scientific articles, and Islamic human resource management references. The findings show that the success of the Red and White Village Cooperative is not only determined by legal establishment and business facilities, but also by the readiness of the human resources who manage the cooperative. Such readiness includes technical competence, managerial capability, digital literacy, integrity, understanding of cooperative principles, and internalization of Islamic values such as trustworthiness, justice, competence, excellence, and public benefit. This article proposes a conceptual model for strengthening Islamic human resource management in the Red and White Village Cooperative, consisting of human resource planning, merit-based recruitment and selection, continuous training and mentoring, fair performance and compensation management, and digital participatory governance. The study recommends that the implementation of the Red and White Village Cooperative should not merely pursue quantitative targets, but also strengthen the quality of managers, supervision mechanisms, and member participation.

Keywords: *Islamic human resources; village cooperative; Red and White Cooperative; competency; sharia governance.*

A. INTRODUCTION

Cooperatives are a people's economic instrument that places members as owners as well as users of services. In the context of villages, cooperatives have strategic potential to strengthen the distribution of goods, productive financing, product processing, and community business development. However, the history of cooperative development shows that the success of cooperatives is not only determined by capital and legal entities, but also by the capacity of the human beings who manage them. Therefore, the discussion of Merah Putih Village/Village Cooperatives needs to be placed in the framework of Human Resource Management (MSDI), not only in the framework of institutions and financing. Human Resource Management views humans not only as a factor of production, but as human beings who have intellectual, moral, social, and spiritual potential. Kartawan, Marlina, and Susanto (n.d.) explained that human resource management is the management of human resources combined with Islamic values, so that human management is not only directed at organizational effectiveness, but also at trust, justice, and benefits. Thus, SDI's readiness in the Kopdes Merah Putih needs to be analyzed in terms of work competence as well as moral integrity.

The Kopdes Merah Putih policy obtained the basis for acceleration through Instructions Presiden Republik Indonesia Number 9 of 2025 concerning the Acceleration of the Establishment of Village/Urban Cooperatives in Merah Putih. The Presidential Instruction targets the acceleration of the establishment of 80,000 village/sub-district cooperatives as part of strengthening the village economy and economic equity. The Ministry of State Secretariat also explained that the acceleration of the establishment of 80 thousand Kopdes Merah Putih is directed to encourage national independence, sustainable food self-sufficiency, development from villages, and economic equity towards a Golden Indonesia 2045 (Kementerian Sekretariat Negara Republik Indonesia, 2025).

In terms of manager needs, the government opened the first phase of national recruitment for 35,476 formations, consisting of 30,000 Managers of Merah Putih Village/Village Cooperatives and 5,476 Managers of Merah Putih

Fishing Villages (Kementerian Koordinator Bidang Pangan Republik Indonesia, 2026). The data shows that Kopdes Merah Putih is not only an institution formation program, but also a program to provide and strengthen SDI on a national scale. With a large number of formations, the problem that arises is not only how to recruit many people, but how to ensure that the people recruited have competence, integrity, understanding of cooperatives, and readiness to work in the village social context.

These challenges are increasingly important because village cooperatives are in the middle of a social space that has close relationships, local interests, and potential conflicts of interest. Cooperatives can be a means of empowerment, but they can also be weakened if their managers are not transparent, accountable, or do not have managerial skills. Mauludin, Wahyudi, and Ulum (2025) emphasized that the sustainability of the Kopdes Merah Putih requires strengthening member-based governance, simplifying overlapping regulations, and gradually reducing centralization. This means that this program needs to move from an administrative approach to an institutional approach that fosters community ownership.

In the study of cooperatives, the quality of human resources was proven to be related to the performance of cooperatives. Martini, Lasmi, Jaya, and Sutrisni (2017) meneliti upaya pengembangan sumber daya manusia untuk meningkatkan kinerja koperasi dan menempatkan pengembangan SDM sebagai faktor penting dalam perbaikan kinerja. Astuty dan Dini (2021) also emphasized that the quality of human resources plays a role in improving cooperative performance, especially in service, efficiency, and competitiveness. Thus, the needs of SDI Kopdes Merah Putih need to be understood as operational prerequisites, not administrative complements.

In the perspective of Islamic economics, human management is not only aimed at pursuing productivity, but also to maintain trust, justice, and benefits. MSDI views human beings as human beings who have spiritual, social, and professional responsibilities. Saripudin (2016) shows that Islamic philanthropy can be an instrument of economic empowerment, so that the value of social care needs to be translated in the economic institutions of the people. In the context of village cooperatives, these values can be realized through honest managers, fair service,

and the use of resources for the benefit of members.

The study of lecturers at the Islamic University of Bandung is also relevant to strengthen the framework of this article. Vita Rahmah (2023) discuss SDI management in sharia cooperatives, so that it can be a comparison that cooperatives require SDI functions such as recruitment, selection, training, development, and compensation. Srisusilawati and Putra (2025) emphasizing the importance of socialization, training, and mentoring in the establishment of mosque-based sharia cooperatives. Nurhayati, Fitriah, Koesdiningsih, Izzaturahman, Shalihah, and Krisnamurti (2022) emphasizing that the transparency and accountability of Islamic economic institutions need to be supported by a good system of information, recording, reporting, and internal control. These three references show that cooperatives based on Islamic values need to strengthen SDI, institutional assistance, transparent governance, and benefit orientation.

Based on this background, the formulation of the problem in this article is: (1) how is the readiness of SDI needed in the implementation of the Red and White Village Cooperative? (2) what aspects of MSDI need to be strengthened so that the Kopdes Merah Putih runs professionally and sustainably? and (3) how can Islamic values be integrated in the model of strengthening the SDI of the Kopdes Merah Putih? The purpose of this research is to analyze the readiness of the SDI of the Kopdes Merah Putih, identify aspects of the MSDI that need to be strengthened, and formulate a conceptual model for strengthening SDI based on competence, governance, and Islamic values.

B. RESEARCH METHODS

This research uses a qualitative approach with the type of literature study and document review. This approach was chosen because Kopdes Merah Putih is an actual policy program that is still developing, so that the initial analysis can be carried out through regulations, official documents, and open scientific studies. Literature studies are used to build conceptual arguments regarding SDI readiness, MSDI functions, cooperative governance, and the integration of Islamic values in human management.

The research data sources consist of four groups. First, official government documents, especially Presidential Instruction Number 9 of 2025, publications of the Ministry of State Secretariat, publications of the Coordinating Ministry for Food Affairs, and the provisions of cooperative law. Second, open scientific articles on cooperatives, cooperative governance, human resource development, and Kopdes Merah Putih. Third, academic references on human resource management and MSDI. Fourth, articles written by lecturers at the Islamic University of Bandung that are relevant to sharia cooperatives, philanthropy, economic empowerment, and SDI management.

The data analysis technique is carried out through three stages. The first stage is data reduction, which is selecting sources that are relevant, accessible, and supporting the research theme. The second stage is categorization, which is grouping data into the theme of SDI planning, recruitment and selection, training and development, performance and compensation, governance, digitalization, and Islamic values. The third stage is conceptual synthesis, which is compiling a model for strengthening the MSDI Kopdes Merah Putih based on inter-theme relationships. The validity of the study is maintained through the selection of open references, adjustment of citations to the content of references, and the use of official sources for policy data.

The limitation of this study is that it has not used direct interviews with Kopdes Merah Putih managers, program implementing officials, or cooperative members. Therefore, this article is conceptual and exploratory. The results of the study can be the basis for further research based on field case studies to test the readiness of SDI Kopdes Merah Putih in several villages or sub-districts.

C. RESULTS AND DISCUSSION

1. Kopdes Merah Putih as a Village Economic Institutional Agenda

The Kopdes Merah Putih can be understood as an institutional policy that aims to strengthen the village economy through the formation and revitalization of cooperatives. This policy has a legal basis in Presidential Instruction Number 9 of 2025 and is directed to mobilize ministries, institutions, local governments, and other stakeholders in accelerating the formation of cooperatives. The target of

80,000 cooperatives shows that this program has a national scale and requires uniformity of policy direction, but at the same time requires flexibility in implementation according to village conditions.

Institutionally, cooperatives differ from ordinary business entities because they place members as the center of the. (Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 Tentang Perkoperasian, 1992) about Cooperatives emphasizes cooperatives as business entities consisting of individual members or cooperative legal entities with cooperative principles and family principles. Therefore, Kopdes Merah Putih should not only be seen as a government business unit in the village, but as a member organization that must revive participation, transparency, and shared responsibility.

The latest study on the Red and White Kopdes shows that this program has both opportunities and challenges. Aminullah (2025) analyze the implementation of the Red and White Kopdes from a political economy perspective and place this program in the relationship between economic policy, institutional structure, and the interests of policy makers. Mauludin et al. (2025) emphasizing the importance of member-based governance and reduced centralization so that village cooperatives are not just administrative projects. The two studies show that the main problem of the program is not only the establishment of cooperatives, but also how cooperatives are managed sustainably by the right people.

At this point, MSDI becomes a determining element. Village cooperatives need managers who understand cooperative administration, cash management, transaction recording, procurement of goods, member services, social communication, and the use of technology. Without a ready-made SDI, cooperatives run the risk of becoming a formal institution that is operationally weak. On the other hand, with competent and integrity SDI, Kopdes Merah Putih can become a village economic node that encourages productivity, reduces dependence on middlemen, and expands access to community economic services.

2. SDI Readiness: Professional Competence, Integrity, and Social Literacy

SDI readiness in this article is defined as the ability of individuals and organizational systems to carry out cooperative functions in a professional,

accountable, and member-oriented manner. The readiness includes three main dimensions. First, professional competence related to technical and managerial abilities. Second, integrity related to trust and honesty in managing member resources. Third, social literacy related to the ability to understand village character, local culture, social relations, and member needs.

Professional competence is the basis because the manager of Kopdes Merah Putih will be faced with real activities such as collecting member data, capital management, recording transactions, business planning, inventory control, and reporting. Wuryani (Wuryani, 2020) shows that cooperative management, including internal control, is related to efforts to improve the financial performance of the cooperative. This finding is relevant because Kopdes Merah Putih will manage transactions and assets that require neat administration.

The quality of SDI is also related to the ability of cooperatives to provide good service. Astuty and Dini (2021) examined the role of human resource quality in improving the performance of cooperatives in Indonesia, especially in fisheries cooperatives in East Java and South Sulawesi. The research placed the quality of human resources as a factor that affects the efficiency and service of cooperatives. In the context of Kopdes Merah Putih, this means that cooperative managers do not sufficiently understand administrative tasks, but must also be able to provide fast, honest, and solutive services to members.

Integrity is an aspect that cannot be separated from competence. The Red and White Kopdes manages the interests of the community, so the risk of misuse of funds, conflicts of interest, nepotism, and manipulation of reports must be prevented from the beginning. From MSDI's perspective, the values of trust, fairness, and courtesy must be translated into standards of work behavior. Trustworthy managers not only avoid irregularities, but also actively maintain the trust of members through open reporting and accountable decisions.

Table 1. Dimensions of SDI Readiness Kopdes Merah Putih

Dimensions	Readiness Indicators	Implications of MSDI
Technical competence	Cooperative administration, simple financial statements, procurement, cash management	Competency standards, technical training, and work SOPs
Managerial	Business planning,	Leadership training,

competence	coordination, evaluation, risk control	business analysis, and supervision
Integrity	Trust, transparency, anti-conflict of interest, rule compliance	Code of conduct, member supervision, simple audits
Digital literacy	Digital record-keeping, reporting, member data management and transactions	Cooperative information system and application training
Social literacy	Understand village culture, member needs, and participatory communication	Local mentoring and member forums

Source: Processed by the author based on the synthesis of MSDI literature and cooperative studies.

3. Recruitment and Selection Based on Merit, Locality, and Trust

The national recruitment of the Kopdes Merah Putih is an important step to meet the needs of SDI in a relatively short time. However, large-scale recruitment can pose risks if the selection only emphasizes administrative completeness. From an HRM perspective, recruitment and selection must start from the analysis of positions, the establishment of competency standards, and the selection of candidates who are in accordance with the needs of the organization. Armstrong (2006) puts people resourcing as an important part of HRM that connects HR planning, recruitment, selection, and talent management. Durai (2012) also explains that HRM aims to put the right people in the right jobs so that organizational and individual goals can be achieved.

For Kopdes Merah Putih, the merit system needs to be combined with locality. Cooperative managers must have professional skills, but also understand the potential of the village and the character of its members. A selection that only pursues formal education can ignore local knowledge, while a selection that is only based on social proximity can ignore competence. Therefore, the selection design needs to assess administrative ability, integrity, problem-solving, understanding of cooperatives, use of technology, and commitment to member services.

The value of trust must be an indicator of selection. In the Islamic context, trust is not just a personal trait, but a principle of governance. Cooperative management candidates need to be tested through track record, case-based interviews, reporting commitments, and willingness to follow the code of ethics.

Vita Rahmah (2023) who examined the management of SDI in sharia cooperatives shows that the function of SDI in cooperatives includes human management from recruitment to compensation. This is relevant for Kopdes Merah Putih because the success of cooperatives starts from the selection of the right manager.

Another important aspect is the involvement of the community in supervising the SDI placement process. If the manager is appointed without transparency, the trust of members can drop from the beginning. On the other hand, if the selection process is open, competency-based, and well communicated, the cooperative has stronger social capital. Thus, the recruitment and selection of the Red and White Kopdes must be the entrance to build professionalism as well as social legitimacy.

4. Training and Development as the Key to Program Operationalization

After recruitment, the most decisive stage is training and development. Training is required so that managers and managers have operational skills that can be put to immediate use. Development is needed so that managers are able to grow with changes in the environment, technology, and the needs of members. Martini et al. (2017) shows that human resource development is an important effort to improve the performance of cooperatives. Thus, the training of the Red and White Kopdes must be placed as an investment, not an additional cost.

Kopdes Merah Putih training materials should be based on real needs. Basic modules can include cooperative principles, simple accounting, cash flow, inventory, member administration, member services, procurement of goods, risk management, digitization of records, conflict resolution, and Islamic business ethics. Wardhana (2023) emphasized that the digital era requires human resources to have new competencies and readiness to face technological changes. Therefore, the Kopdes Merah Putih training needs to include digital literacy as a basic ability.

Assistance is also an important need. Srisusilawati and Putra (2025) In the mosque-based Sharia Cooperative Assistance Program, it is explained that cooperative strengthening activities are carried out through socialization, training, and mentoring. This pattern is relevant for Kopdes Merah Putih because village cooperative managers are not enough to be given one-time training, but need to be accompanied until they are able to carry out SOPs and solve field problems.

Universities, cooperative offices, and accompanying institutions can be involved as capacity building partners.

From MSDI's perspective, training not only builds hard skills, but also work. Hard skills make managers able to work correctly, while work spirit builds awareness that managing cooperatives is a social mandate. The values of kafaah, fathanah, tabligh, and ihsan can be included in the training curriculum through case studies, codes of ethics, conflict of interest simulations, and reporting practices. Thus, the Kopdes Merah Putih training must produce SDI that is capable, honest, communicative, and benefit-oriented.

5. Performance, Compensation, and Oversight Systems

SDI readiness requires a clear performance system. The Kopdes Merah Putih program is difficult to evaluate if it does not have performance indicators. These indicators can include the number of active members, transaction growth, accuracy of reports, service quality, member participation rate, cost efficiency, SOP compliance, and member satisfaction. Performance appraisals should not be a formality tool, but should be the basis for coaching, rewarding, correction, and decision-making.

In village cooperatives, the performance system needs to avoid social bias. Family closeness, pressure from local figures, or political relations can affect the objectivity of the assessment. Therefore, performance indicators need to be made simple, measurable, and visible to members. Performance transparency will strengthen trust. Wuryani (2020) emphasizing the importance of internal control in cooperative management. In the Kopdes Merah Putih, internal control can be in the form of separation of cash and recording functions, transaction authorization, routine reports, member audits, and evaluation meetings.

Compensation also affects motivation and integrity. If the workload is large but the compensation is unclear, the risk of demotivation and deviation increases. However, compensation does not always have to be interpreted as salary alone. In MSDI, compensation can be in the form of financial and non-financial, such as training, recognition, career path, work facilities, job security, and a humane work environment. The compensation system of Kopdes Merah Putih must be fair, transparent, and according to the ability of the cooperative.

Supervision is an important element to maintain trust. Supervision is not enough to be done from above, but it needs to involve members. Mauludin et al. (2025) emphasized that strengthening member-based governance is important for the sustainability of village cooperatives. In practice, supervision can be carried out through member meetings, digital reports, information boards, periodic audits, and complaint mechanisms. If members gain access to information, cooperatives will find it easier to maintain accountability and reduce the risk of abuse.

6. Digitalization and Participatory Governance

Digitalization is an important requirement for modern cooperatives. Kopdes Merah Putih needs an easy-to-use system for recording members, transactions, inventory, financial reporting, and performance evaluation. Digitalization should not just be an application without behavior change. Digitalization must help managers work more orderly, help members obtain information, and help supervisors monitor it.

Mukhtar (2024) explained that the challenges of cooperatives in Society 5.0 require changes in HR structures, strategies, and processes so that cooperatives are able to keep up with technological developments and social changes. Jeremiah (2025) also offers a collective value-based HRM model to strengthen the performance of modern cooperatives. Both studies show that modern cooperatives require a combination of technology, collective value, and adaptive human management.

Member participation remains the spirit of the cooperative. Digitalization must not turn members into passive consumers. Instead, digitalization must strengthen participation through access to reports, complaint channels, price information, meeting schedules, and member education. In the context of Kopdes Merah Putih, participatory governance can be realized through periodic member meetings, evaluation forums, open reporting, and cooperative literacy assistance.

Islamic values strengthen participatory governance because it emphasizes deliberation, justice, trust, and help. In Islamic economic institutions, transparency and accountability are important elements to build public trust. Nurhayati et al. (2022) explained that weak information systems, manual recording, dual functions, and weak internal control can have an impact on low public trust in Islamic social

fund management institutions. Therefore, in the context of Kopdes Merah Putih, institutional strengthening needs to be directed at the preparation of SOPs, system-based recording, open reporting, member supervision, and an organizational culture that prioritizes trust and benefits.

7. Conceptual Model of MSDI Strengthening Kopdes Merah Putih

Based on the discussion above, this article offers a conceptual model for strengthening MSDI Kopdes Merah Putih which consists of five main components: SDI needs planning, recruitment and selection, training and development, performance management and compensation, and digital-based participatory governance. These five components must be bound by Islamic values in the form of amanah, adil, kafaah, tabligh, fathanah, ihsan, and maslahah.

SDI planning aims to ensure the number and type of workforce according to the cooperative's function. Recruitment and selection aim to select people who are competent, have integrity, and understand the local context. Training and development aim to improve technical, managerial, digital, and ethical skills. Performance management and compensation aim to maintain motivation, accountability, and fairness. Digital-based participatory governance aims to strengthen transparency and member engagement.

This model emphasizes that Kopdes Merah Putih should not only pursue the target of institutional formation. Quantitative targets are indeed important as an indicator of acceleration, but the quality of management determines sustainability. If cooperatives are formed quickly without SDI readiness, the program risks facing low service quality, weak recording, misuse of funds, and declining member trust. On the other hand, if SDI is strengthened from the beginning, Kopdes Merah Putih can become a stronger instrument for empowering the village economy.

Table 2. Strengthening Model of MSDI Kopdes Merah Putih

MSDI Components	Purpose	Strengthening Program	Islamic Values
SDI Planning	Mapping the needs of managers according to the cooperative function	Position analysis, competency standards, needs projections	Maslahah, responsibility
Recruitment and selection	Choosing a competent and integrity SDI	Competency tests, case interviews, integrity track record	Trustworthy, fair, and trustworthy.

Training and development	Improve operational capabilities and work ethics	Cooperative modules, simple accounting, digitalization, mentoring	Fathanah, ihsan
Performance and compensation	Maintain accountability, motivation, and quality of service	Simple KPIs, regular evaluations, fair compensation, rewards	Fair, trustworthy
Participatory digital governance	Strengthen transparency and member engagement	Digital reports, member forums, complaint channels, simple audits	Tabligh, deliberation, maslahah

Source: Processed by the author.

8. Theoretical and Practical Implications

Theoretically, this article expands the discussion of MSDI by making Kopdes Merah Putih as the context of actual policy. This study shows that MSDI can be a bridge between modern HRM theory and Islamic values in the management of cooperative organizations. HRM theory explains technical functions such as planning, recruitment, training, performance, and compensation, while Islamic values strengthen moral orientation through trust, justice, ihsan, and maslahah.

Practically, the government and program implementers need to strengthen the design of SDI before the cooperative is fully operational. First, the competency standards of Kopdes managers need to be formulated clearly and based on real tasks. Second, the selection needs to assess local competence, integrity, and understanding. Third, training needs to be made in stages and accompanied by mentoring. Fourth, the digital reporting system needs to be implemented simply so that it can be used by village managers. Fifth, members need to be involved in supervision so that cooperatives do not lose their participatory spirit.

Universities, including Islamic universities, can play a role in assisting Kopdes Merah Putih. This role can be in the form of preparing training modules, simple accounting assistance, Islamic financial literacy, governance audits, and evaluation research. That way, the implementation of Kopdes Merah Putih can become a space for collaboration between the government, the community, academics, and the cooperative movement.

D. CONCLUSION

Human Resource Readiness (SDI) is a key factor in the implementation of the Merah Putih Village Cooperative, because the target of establishing cooperatives on a national scale will only be effective if supported by managers who have technical competence, managerial ability, digital literacy, integrity, and a strong understanding of cooperative principles. Therefore, the aspect of human resource management (MSDI) needs to be strengthened through SDI needs planning, merit-based recruitment and selection, continuous training and mentoring, a fair performance assessment and compensation system, and participatory digital governance. These five aspects need to be seen as a system that supports each other to realize professional, transparent, and sustainable cooperative management. From an Islamic perspective, the values of trust, fairness, kafaah, tabligh, fathanah, ihsan, and maslahah can be integrated into the practice of MSDI Merah Putih Village Cooperative by translating it into competency standards, code of ethics, supervisory mechanisms, reporting transparency, and service culture to members. Furthermore, the next research is suggested to use a field case study approach on Merah Putih Village Cooperatives in several regions to test the conceptual model offered, especially in exploring the readiness of managers, the effectiveness of training, reporting systems, the level of member participation, as well as various governance challenges faced at the village level.

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