

Synergy between Village-Owned Enterprises and Merah Putih Village Cooperatives: The Road to Economic Independence

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ABSTRACTS

Village-Owned Enterprises (BUMDes) and Red and White Village Cooperatives (Kopdes) are two important pillars for the people's economy. These two institutions are expected to be able to improve the welfare of village communities, contribute to economic growth, increase employment opportunities, and reduce urbanization. The purpose of the study is to provide a comprehensive picture of the collaboration between BUMDes and the Red and White Cooperative. The research method uses a qualitative descriptive approach by collecting secondary data. The results of the study state that BUMDes and Cooperatives contribute to economic growth and increase village community income. Contributions to growth can be optimized by identifying problems faced from the type of business, human resources, capital, employment opportunities, and urbanization. To overcome this, synergy is needed between the Government, Private Sector, and Universities that are members of the triple helix for each party to contribute according to their role. The success of BUMDes and the Red and White Cooperative requires a local-based business development strategy, collaboration with external parties, capacity building and training, use of technology and innovation, and diversification of products and services.

Keywords: Village-Owned Enterprises, Red and White Village Cooperatives, Challenges, Synergy

ABSTRAK

Badan Usaha Milik Desa (BUMDes) dan Koperasi Desa (Kopdes) Merah Putih menjadi dua pilar penting untuk ekonomi kerakyatan, Kedua Lembaga ini diharapkan mampu meningkatkan kesejahteraan masyarakat desa, berkontribusi terhadap pertumbuhan ekonomi, menambah lapangan pekerjaan, dan mengurangi urbanisasi. Tujuan penelitian untuk memberikan gambaran komprehensif mengenai kolaborasi antara BUMDes dan Koperasi Merah Putih. Metode penelitian menggunakan pendekatan deskriptif kualitatif dengan mengumpulkan data sekunder. Hasil penelitian menyatakan bahwa BUMDes dan Koperasi memberikan kontribusi terhadap pertumbuhan ekonomi serta peningkatan pendapatan masyarakat desa. Kontribusi terhadap pertumbuhan dapat dioptimalkan dengan mengidentifikasi permasalahan yang dihadapi dari jenis usaha, sumberdaya manusia, permodalan, lapangan pekerjaan, dan urbanisasi. Untuk mengatasi hal tersebut maka dibutuhkan sinergi antara Pemerintah, Swasta, dan Perguruan Tinggi yang tergabung dalam triple helix untuk masing-masing pihak berkontribusi sesuai dengan peranannya. Keberhasilan BUMDes dan Koperasi Merah Putih perlu memiliki strategi pengembangan bisnis berbasis local, bekerjasama dengan pihak eksternal, penguatan kapasitas dan pelatihan, penggunaan teknologi dan inovasi serta diversifikasi produk dan layanan.

Kata Kunci: Badan Usaha Milik Desa, Koperasi Desa Merah Putih, Tantangan, Sinergi

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INTRODUCTION

Village economic development is one of the important pillars in realizing the welfare of the Indonesian people equally. Along with the spirit of decentralization and regional autonomy, villages are no longer positioned as objects of development, but as active subjects in determining the direction and strategy of their own economic growth. This is expected to overcome the national development gap as mandated in the Law of the Republic of Indonesia (President of the Republic of Indonesia, Law of the Republic of Indonesia Number 6 of 2014 on Villages, 2014).No.6 of 2014 on Villages.

To achieve the above objectives, Village-Owned Enterprises (BUMDes) and Village Cooperatives (Kopdes) Merah Putih were established as strategic instruments that can encourage the growth of an inclusive, participatory and sustainable local economy. BUMDes was established based on Law No. 6 of 2014 on Villages, Law No. 11 of 2020 on Job Creation and Government Regulation (President of the Republic of Indonesia, Law of the Republic of Indonesia Number 11 of 2020) (President of the Republic of Indonesia, Government Regulation of the Republic of Indonesia Number 11 of 2021 on Village-Owned Enterprises, 2021) .No. 11 of 2021 on BUMDes (President of the Republic of Indonesia, Law of the Republic of Indonesia Number 6 of 2014 on Villages, 2014) on Job Creation, 2020

Village-Owned Enterprises (BUMDes) and Kopdes Merah Putih are two important pillars in a populist economic system rooted in the village. Both act as a driving force in building the economic independence and resilience of rural communities, especially amidst the challenges of globalization and regional economic inequality.

The presence of BUMDes and Koperasi Desa Merah Putih should complement each other. BUMDes has access to funding and village policies, while the Merah Putih Village Cooperative has strengths in its member network and a more independent business system. If properly synergized, both can create a productive, efficient and sustainable business ecosystem. This synergy also has the potential to expand market access, accelerate village economic growth, and create a participatory development model based on local potential. The existence of BUMDes and Koperasi Desa Merah Putih is not only an economic instrument, but also a symbol of village economic sovereignty. Through capacity building, collaboration, and innovation, BUMDes and Koperasi Merah Putih can become the spearhead in realizing independent, prosperous, and competitive villages.

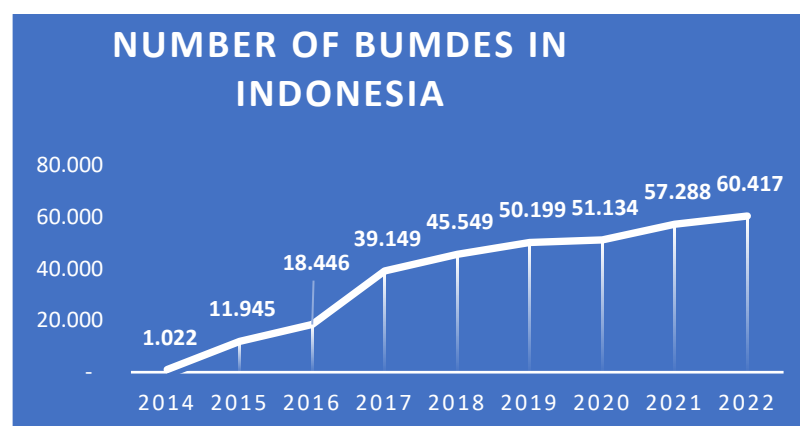
Such synergy is not only important to strengthen the position of village economic institutions, but it is also a strategic path towards village economic independence so that villages are able to fulfill their basic needs independently, manage resources sustainably, and have resilience to external economic pressures. Therefore, it is important to further examine the synergy between BUMDes and Koperasi Merah Putih, its supporting and

inhibiting factors, and its contribution to village economic independence. This research is expected to provide a comprehensive picture of the potential collaboration between BUMDes and Koperasi Merah Putih, and serve as a reference in the development of more effective and impactful community-based local economic policies and practices.

BADAN USAHA MILIKI DESA (BUMDes)

BUMDes, as a business entity established and owned by the village, is designed to manage local potential and increase Village Original Revenue (PADes). BUMDes functions as an economic institution that does not only pursue profit, but also has a social mission to create jobs, empower communities, and strengthen the economic resilience of the village. BUMDes can operate in various sectors such as trade, services, tourism, natural resource management, and integrated agriculture. BUMDes, as a business entity established and owned by the village, is designed to manage local potential and increase Village Original Revenue (PADes). BUMDes functions as an economic institution that does not only pursue profit, but also has a social mission to create jobs, empower communities, and strengthen village economic resilience. BUMDes has the flexibility of business capital, and can operate in various sectors such as trade, services, tourism, natural resource management, and integrated agriculture.

The number of BUMDes in Indonesia as of June 22, 2024 was 65,941 units, which increased from 50,199 in 2019 (Nugraheni, 2023) . In terms of ranking, some BUMDes are categorized as pioneering, beginner and developing. The number of BUMDes in the advanced category is still small, namely 1,208 BUMDes (Hardian, 2024) . In 2018, 61% of villages had BUMDes and provided employment for 1.07 million people. BUMDes has a turnover of Rp1.16 T per year with a net profit of Rp121 M/year so that it can be said that BUMDes is the driving force of the village economy (IndonesiaBaik, 2019) .



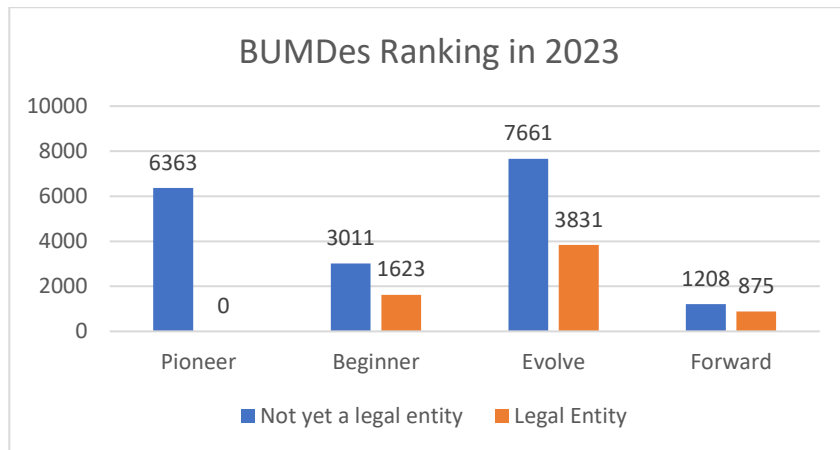
Source Hardian (2024)

Figure 1: Development of the number of BUMDes in Indonesia

The development of the number of BUMDes in Indonesia, which has increased since 2014 until 2022, has contributed to the Indonesian economy. Although there is growth in

the number of BUMDes in Indonesia, BUMDes have not been able to make a significant contribution both to village income and in driving the village economy (Hardian, 2024) .

Practices in the field show that BUMDes still have potential that can be developed more optimally. This can be seen from the gap between the number of registered BUMDes and those that have met the ranking requirements. The number of registered BUMDes in 2023 is between 50,000 - 60,000 but only 18,243 have been ranked and of these, 6,329 BUMDes units are incorporated (Iskandar, 2023) . This can be seen in figure 2.



Source = Iskandar (2023)

Figure 2: Ranking of BUMDes in 2023

RED AND WHITE COOPERATIVE

Cooperatives, especially community-based ones such as Koperasi Desa (Kopdes) Merah Putih, play a strategic role in enhancing economic inclusion at the grassroots level. Cooperatives enable villagers to access microfinance, market their products together, and develop business activities collectively based on the principles of economic democracy. Cooperatives are institutions owned and managed by their members, thus strengthening the spirit of gotong royong and solidarity in local economic development.

The Merah Putih Cooperative was established by President Prabowo with the issuance of Presidential Instruction Number 9 of 2025 on March 25, 2025 and followed up by Minister of Cooperatives Budi Arie by issuing SE Number 1/2025 on the Procedure for the Establishment of Village Cooperatives (Kopdes) Merah Putih. The Merah Putih Cooperative is expected to be established in the period March-June 2025. Villages that already have an active cooperative will have their performance assessed. If the results of the assessment are healthy, they can be integrated as Kopdes Merah Putih.

The number of Merah Putih Cooperatives to be established is 80,000 in villages across Indonesia. This establishment will involve the Ministry of Cooperatives, the Ministry of Finance, the Ministry of Villages, the Ministry of Agriculture, the Ministry of Marine

Affairs and Fisheries, the Ministry of Social Affairs, the Ministry of State-Owned Enterprises (SOEs) and the Ministry of Health. Merah Putih Cooperatives will be established through three main approaches: establishing new cooperatives, revitalizing existing cooperatives, and building or developing.

Minister of Cooperatives Budi Arie Setiadi claims he has roughly calculated the profits that 80,000 KopDes Merah Putih can pocket. According to his calculations, each KopDes Merah Putih can make a profit of around Rp1 billion per year. So, in a year, all KopDes could earn Rp80 trillion because they have a monopoly with a *captive market* (Anggraeni, 2025) .

A number of considerations that have arisen for the establishment of the Merah Putih Cooperative are that 32,000 villages already have cooperatives while 52,000 villages do not have cooperatives. What will be done for cooperatives that do not meet the requirements to be converted into Merah Putih Cooperatives? There is still a big homework, namely the Ministry of Cooperatives proposed a revision of the cooperative law for the development of the real sector but it was never discussed and even then the Merah Putih Cooperative emerged. Who will supervise the Merah Putih Cooperative in relation to fraud. The timeframe for the establishment of the Merah Putih Cooperative is too short as it will be inaugurated on Cooperative Day on July 12, 2025 (Winarno, 2025) .

RESEARCH METHODS

The research method applied in this study is a literature study, which is an approach commonly used to collect secondary data through analyzing various written sources such as books, scientific journals, and official websites. This research is more of a qualitative descriptive research. Data is collected, evaluated, and presented with the aim of generating an in-depth understanding of the latest scientific developments as well as compiling the findings into a cohesive whole (Dewi, Hamdi, Ilham, & Fajri, 2023) .

BUMDes and Merah Putih Village Cooperatives contribute to economic growth (Albaab & Darmawan, 2024; Murwadji, Rahardjo, & Hasna, 2017). 73.04% of villages in Indonesia have BUMDes as economic drivers, supported by village markets in 10.44% of villages across Indonesia. In addition, 27.65% of villages have superior goods products and 10.35% of superior goods products have been exported to other countries (Badan Pusat Statistik, 2024) . Villages that have superior products and have been exported to other countries have the potential to contribute to a high economy.

Village-owned enterprises (BUMDes) and community empowerment provide an effective contribution to economic growth of 5.5% (Puspitasari & Gufron, 2023) . Village own-source revenue generated by BUMDes has a positive influence on economic growth

in Central Java through increased community income, job creation, and infrastructure development (Albaab & Darmawan, 2024)

On the other hand, the large number of cooperatives in Indonesia is still unable to make a significant contribution to improving the welfare of rural communities, as well as the general welfare of Indonesian society. The Gross Domestic Product (GDP) figure of Indonesian cooperatives to the country is only 1.7%. Compared to other countries, such as Denmark, the contribution of cooperatives to the country's GDP reaches 6.7% (Murwadji, Rahardjo, & Hasna, 2017).

Micro, Small and Medium Enterprises (MSMEs) have national resilience that is able to make a positive and independent contribution. BUMDes can be a new force in supporting development, because it can create jobs, increase the income of rural communities, and reduce the urbanization rate of rural communities to the city (Dewi, Hamdi, Ilham, & Fajri, 2023).

Based on the purpose of establishing BUMDes and Kopdes Merah Putih as pillars of village economic independence, a more in-depth study of the factors that influence the success of BUMDes and Kopdes Merah Putih is needed to support the program of increasing village community income, economic growth, job creation, and suppression of urbanization.

RESULTS AND DISCUSSION

The contribution of BUMDes and KopDes Merah Putih to economic growth can still be optimized. Factors that support the success of BUMDes and KopDes Merah Putih businesses can be identified and then implemented. Obstacles that exist in BUMDes and KopDes Merah Putih can be studied to find the best solution so that the optimization of BUMDes and KopDes Merah Putih businesses can increase economic growth.

Business Type

BUMDes business types based on the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 4 of 2015 include agribusiness and agroindustry, mining and energy, trade and services, tourism and creative economy as well as housing and residential areas (Hardian, 2024) . From the above types of businesses, it turns out that based on data obtained from the Ministry of Villages, Development of Disadvantaged Regions and Transmigration,(Albaab & Darmawan, 2024) . it shows that the types of BUMDes businesses that are most in demand are those in the fields of agriculture and agribusiness

At present, 70% of cooperatives in Indonesia are engaged in savings and loans, while 30% are engaged in the real sector, which is different from the expectations of the

establishment of Koperasi Merah Putih. Regular cooperatives are felt to have limited types of businesses (Bureau of Adpim, 2025) . In addition to incomplete business facilities (Hailuddin, 2021) . Kopdes Merah Putih is expected to provide services such as cheap groceries, village clinics, savings and loans, *cold storage* for storing agricultural products, and village logistics for the distribution of groceries and basic needs at stable prices (Carik, 2025) . Business lines can be expanded so that existing cooperatives can transform into Kopdes Merah Putih. This is still poorly socialized. It can be said that community participation is still lacking in advancing BUMDes business units (Rusdiawandi, 2023) .

The savings and loan business sector is more developed because, for example, the savings and loan business unit at BUMDes Duampanuae provides low interest so that borrowers do not feel burdened (Rusdiawandi, 2023) . Although borrowers are helped, the loan funds from BUMDes are still considered inadequate in size to run a business (Hailuddin, 2021) . The advantages and disadvantages of the savings and loan business unit, the community gave an assessment that the savings and loan business unit had a positive impact on business development (Jannah, 2022) .

Not many existing BUMDes and cooperatives are currently engaged in the real sector. This requires assistance and training as well as an understanding of good business models to be able to advance the village economy. This is in line with President Prabowo's request to give seven orders to the Minister of Cooperatives. One of his requests is for the Minister of Cooperatives to develop a business model that includes a scheme of institutional relationships between cooperatives and village governments and other economic institutions in the administrative area (Nefi, 2025).

Human Resources

The obstacles faced are the lack of community participation in supporting BUMDes business activities, including management aspects that are still not optimally carried out by its managers and the limited managerial capabilities of existing human resources (Hailuddin, 2021) . Human resource problems occur because it is not easy to get professional human resources at the village level (Winarno, 2025) (Dewi, Hamdi, Ilham, & Fajri, 2023) .

BUMDes administrators also lack understanding in the management of business units. These administrators often do not have a fixed monthly salary. Education levels are still low (Dewi, Hamdi, Ilham, & Fajri, 2023) . One example of the lack of human resource skills and proficiency in the management of BUMDes Duampanuae Village. Institutional management is also felt to be very lacking in terms of planning to run a business so that it can obtain maximum profit and benefits (Rusdiawandi, 2023) .

Cooperatives also face challenges related to human resources. The internal problems of cooperatives, consisting of the lack of human resources from the village community who

want to join the cooperative and the small number of villagers who are doing business. In the end, people lack the enthusiasm to form and establish cooperatives (Murwadji, Rahardjo, & Hasna, 2017) .

Cooperatives in their journey face various obstacles, such as the lack of member participation, to the weak coordination of the management. All of this is the main cause of the many cooperative activities that have been vacuumed for some time (Adpim Bureau, 2025).

Financing

BUMDes have the disadvantage of limited capital (Rusdiawandi, 2023; Dewi, Hamdi, Ilham, & Fajri, 2023). BUMDes capital comes from village funds that are set aside. From the APBDes report, the average region allocates village funds for BUMDes ranging from 1-2 percent (Alvaro, 2018) . Village funds that come from central government transfers every year are around 70 Trillion as shown in Figure 3.



Source (Hardian, 2024)

Figure 3. Village Fund Development

Cooperatives get funding from the government through revolving funds that are used to strengthen capital. The amount of revolving funds is quite volatile ranging from 300 - 500 billion (Alvaro, 2018) . Cooperative capital apart from government funding comes from member deposits, both mandatory and voluntary.

Koperasi Merah Putih is expected to have a capital of IDR 5 billion for each cooperative or IDR 400 trillion in total. The fulfillment of this capital comes from the APBN, APBD, Village Revenue and Expenditure Budget, and the Association of State-Owned Banks (Himbara) as well as other legal and non-binding sources in accordance with statutory provisions (Nefi, 2025) . The fulfillment of capital that comes from village funds that are

diverted as capital for Kopdes Merah Putih has made some parties worried because villages will lose control over their own economic policies (Nefi, 2025) .

In addition to capital, the establishment of Kopdes Merah Putih also requires land for offices and warehouses. For some villages this is a problem due to the geographical location of the land. Minister of Villages, Development of Disadvantaged Regions and Transmigration (Minister of Villages PDTT) Yandri Susanto said that many villages do not have adequate land or buildings to support the cooperative's activities. The main obstacle is the absence of village-owned land that can be utilized. A creative approach that can be taken is that business units such as savings and loans, pharmacies, logistics, provision of basic necessities, clinics, and *cold storage* can be run in separate locations, as long as they are still within the village or surrounding area. Another challenge is that there are villages located in forest areas. Because development uses APBN and APBD funds, cooperatives cannot be established on state forest land. To overcome this, the Ministry of Villages will coordinate with the Ministry of Forestry and ATR/BPN to avoid legal problems in the future (Rizky, 2025).

Village Economy

The increase in income of village communities due to BUMDes business units has only been felt by a few people (Rusdiawandi, 2023) . There are BUMDes that are very successful in increasing the income of village communities but there are also those that have not made a significant contribution. One example of a successful BUMDes is BUMDes Tirta Mandiri in Ponggok Village, Klaten, which successfully utilizes village funds to manage Umbul Ponggok tourism. Village Shop, Ponggok Ciblon and Aquaculture. BUMDes Tirta Mandiri obtained Rp10.3 billion in revenue in 2016 so that residents' income increased by Rp1.5 million per month (Alvaro, 2018) . The management of BUMDes Bejiharjo Ngawis Village can improve the economy of the village community and plays a role in working with MSMEs (Jannah, 2022) . This is different from BUMDes Labuhan Haji, whose aggregate activities have not touched many economic activities of the local community (Hailuddin, 2021) . It can be seen that there is still a gap in increasing income between village communities from BUMDes.

Urbanization and Employment

BUMDes are expected to reduce urbanization and increase employment at the village level. This expectation can be fulfilled by some villages, but there are also those that are still unable to fulfill this expectation. Research results for BUMDes Sejahtera have not been able to create jobs and have not been able to reduce urbanization, but have been able to facilitate small traders by providing a proper business place (Jannah, 2022) . On the other hand, BUMDes in Bejiharjo Village can play a role in reducing urbanization (Jannah, 2022) .

KopDes Merah Putih is expected to create up to 2 million new jobs. This calculation is derived from the assumption that if each KopDes needs 2 drivers for logistics needs, then there will be at least 160,000 drivers working. Not to mention the additional number of administrators for each Kopdes Merah Putih, which means additional employment opportunities. The selection of administrators can be done through a BI *checking* mechanism. This step is taken to minimize and mitigate the possibility of *fraud* in KopDes Merah Putih (Anggraeni, 2025) .

Government Support

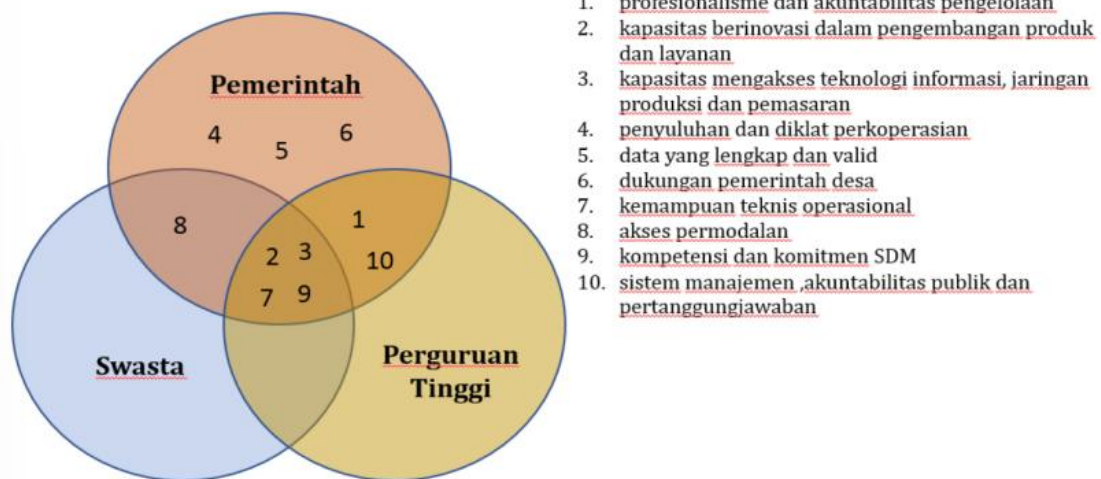
Government support plays an important role in strengthening the synergistic effects of local economic development. In 2025 the government provided 11 economic stimulus packages in 2025. There are four stimulus supports that can be used, namely the extension of the validity period of the 0.5% final income tax for MSMEs, Article 21 income tax incentives for workers with a maximum salary of IDR 10 million / month borne by the Government, financing labor-intensive industries there is a 5% interest subsidy and work accident insurance assistance of 50% for 6 months that can be utilized (IndonesiaBaik.id, 2024) .

Discussion

Concept of Cooperation to Optimize The Role of Cooperatives And Village-Owned Enterprises

Strengthening cooperative institutions and BUMDes requires strategic and coordinative steps across fields to deal with the problems faced. Inter-agency cooperation between the government, private sector and universities is needed through the *triple helix* concept. The government plays a role in cooperative counseling and training. Local governments strengthen databases and real information. The government also makes policies. The government also participates in providing capital through village funds from the state budget.

Private sector through CSR funds can provide capital assistance or infrastructure needed. Universities can work together to improve the professionalism and accountability of cooperative management and management systems (Alvaro, 2018) .



Source (Alvaro, 2018)

Figure 4. Triple Helix concept

The interrelationship between the government, private sector, and universities, which is described as the triple helix concept, can be used as the basis for the relationship between institutions. This condition can create synergy and will ultimately improve the village economy.

In addition to the relationship between institutions, BUMDes need to have a key strategy by developing business based on local potential, cooperation with external parties, capacity building and training, use of technology and innovation, diversification of products and services, establishment of business networks and transparency and accountability. Other research results state that the key to the success of BUMDES is innovation, creativity, networking, and giving managerial trust to employees. (Dewi, Hamdi, Ilham, & Fajri, 2023) .

CONCLUSION

BUMDes and Koperasi Merah Putih are two important pillars of the people's economy, both institutions are expected to improve the welfare of rural communities, contribute to economic growth, increase employment, and reduce urbanization. The results of the study state that BUMDes and Cooperatives contribute to economic growth and increased income for village communities. Contributions to growth can be optimized by identifying problems faced from the type of business, human resources, capital, employment, and urbanization. To overcome this, synergy between the government, private sector, and universities is needed, which are members of the triple helix for each party to contribute according to their role. The success of BUMDes and Koperasi Merah Putih needs to have a local-based business development strategy, cooperation with external parties, capacity building and training, use of technology and innovation and diversification of products and services.

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