

---

## The Role of Village Enterprises In Improving Community Economic Empowerment in Ngadipiro Village, Nganjuk District

Dilla Regita Novila Elistia<sup>1\*</sup>, Dyah Ayu Paramitha<sup>2</sup>

Faculty of Economics and Business, University of Nusantara PGRI Kediri Kediri, Indonesia

[dillaregita2003.dr@gmail.com](mailto:dillaregita2003.dr@gmail.com)<sup>1\*</sup>, [dyah.paramithakdr@gmail.com](mailto:dyah.paramithakdr@gmail.com)<sup>2</sup>

---

### Article Information

Submission date	December 24, 2024
Revised date	February 13, 2025
Accepted date	February 28, 2025

### Abstract

**Research aim :** The purpose of this research is to examine how BUMDes are contributing to greater economic empowerment in Ngadipiro Village, Nganjuk Regency.

**Design/Methode/Approach :** This research used descriptive qualitative methodology to collect primary and secondary data through documentation, interviews and observation..

**Research Finding :** The results showed that BUMDes in Ngadipiro Village has been successful in promoting economic improvement through two main programmes, namely a savings and loan scheme that facilitates access to capital for small business actors, and a waste bank that provides economic benefits through waste management and recycling. Both programmes are successful thanks to the active participation of the community in planning, implementation and monitoring, which ensures the sustainability and effectiveness of the programmes. The resulting positive impacts are seen in increased community income and the creation of new economic opportunities, which together contribute to sustainable improvements in village welfare.

**Keywords :** Role of BUMDes, Economic Empowerment

### 1. Introduction

Villages are the smallest units within the Indonesian government structure that play an important role in the social, cultural and economic life of the community. In the context of development, villages are a strategic starting point for improving community economic empowerment by strengthening local potential. One of the key issues in sustainable development in Indonesia is community economic empowerment, as the majority of the population still lives in rural areas. One of the village-based community economic empowerment initiatives is BUMDes. BUMDes was established to support all community activities in the economic sector, public services organised by the village or cooperation between managing villages, so BUMDes activities cannot be separated from community empowerment [1]. It is expected that the presence of BUMDes will be able to stimulate and drive the village economy, and that BUMDes, as a village-owned business unit management institution, will make a significant contribution to the expansion of village income sources and the economic sector of rural communities [2].

BUMDes emerged as a new strategy for improving the local economy, based on the needs and potential of the village [3]. The government's strategy to improve community welfare is the issuance of the Minister of Villages, Disadvantaged Regions and Transmigration Regulation Number 4 of 2015 on the Establishment, Management and Dissolution of Village-Owned Enterprises, which states that village governments can establish village-owned

---

enterprises (BUMDes) [4]. To encourage growth at the village level, village governments are empowered to independently oversee the running of the village through village-level economic institutions, including the running of Village-Owned Enterprises (BUMDes) [5]. As a commercial institution, BUMDes is focused on making money by offering local resource products such as goods and services to meet market demand, but as a social institution, it supports the interests of the community, as demonstrated by its commitment to providing social services [6].

BUMDes is a legal entity created by the village and/or village community to manage businesses, use assets, develop investment and productivity, provide services and organise other types of business as part of efforts to improve the welfare of the village community [7]. BUMDes is a legal entity created by the village and/or village community to manage businesses, use assets, develop investment and productivity, provide services and organise other types of business as part of efforts to improve the welfare of the village community [8]. Based on its potential, BUMDes seeks to improve the economic standard of living of the community in order to generate market demand [9]. The objectives of the establishment of BUMDes are to improve efforts to process village potentials (natural and human resources) in accordance with the needs of the community, to improve economic conditions and initial village income, and to provide a basis for equitable distribution and development of the village economy. BUMDes serves as a tool to increase community participation and accountability in local economic development by involving the village community in decision making, management of assets and resources, and sharing of business results [10].

The active role of the community must be carried out so that BUMDes can run well. However, there are several factors that cause the community to not be able to participate, including the lack of community awareness of their responsibilities in running the program, the lack of socialization by BUMDes administrators regarding the program, and the low quality of BUMDes administrators, resulting in the program not running according to community expectations [11]. Community involvement is essentially to support and realize the ideals to improve, accelerate, launch, and secure the achievement of the established sustainable development goals [12]. Prerequisites that can generate social energy in the community are needed to foster and strengthen the spirit of involvement [13]. In this case, the government plays a role in providing facilities and infrastructure according to the needs of the community, a forum for community participation, as well as guidance and instructions so that the community knows what is meant by proper participation and how to increase community involvement [14]. Participation in society is seen as both a process and a goal, and is one of the metrics that influence human resource development outcomes [15]. BUMDes is expected to be one of the most successful instruments in this regard to advance the village economy. By maximizing the economic potential of the village, creating jobs, and managing businesses using.

In Ngadipiro Village, Nganjuk Regency, the implementation of BUMDes has become a strategic step to optimise the potential of existing natural and human resources. In practice, however, the management of BUMDes in this village faces several challenges, both in terms of funding, business management and community participation in the programmes that are run. This raises questions about the extent to which BUMDes in Ngadipiro Village are truly able to empower the community and improve its economic wellbeing. In this context, the BUMDes are expected to be the main drivers of local economic development by utilising existing resources in the village, such as natural resources, local labour and potential superior village

---

products. One of the MSMEs promoted in this BUMDes is the Bangjep Herbal Medicine Processing Company, Fauzan Chips and Bu SOP Intestinal Chips.

This research is also relevant given that BUMDes have the potential to function as an instrument of village community empowerment. By involving the community in the management of BUMDes, it can create a strong sense of ownership and responsibility towards the management of the village economy. With a better understanding of the factors that influence the success of BUMDes, strategic measures can be determined to optimize its performance in improving the welfare of village communities. Therefore, it is important to conduct research that can dig deeper into the extent to which BUMDes can play a role in improving the community's economy, both in terms of income generation, job creation, and reducing economic disparities between villages.

However, in practice, the implementation of BUMDes in Ngadipiro Village still faces various challenges, ranging from low community participation, limitations in business management, to suboptimal utilization of village potential. This condition raises questions about the extent to which the BUMDes is truly able to perform its function in improving community economic empowerment. In addition, it is also necessary to examine what factors are supporting and inhibiting the implementation of BUMDes programs. Thus, the problem formulation in this research is how the role of BUMDes in improving community economic empowerment in Ngadipiro Village, Nganjuk Regency.

Based on this, the purpose of this study is to analyze the role of Village-Owned Enterprises (BUMDes) in improving community economic empowerment in Ngadipiro Village, Nganjuk Regency. This research also aims to identify the forms of economic empowerment carried out by BUMDes, explore the factors that support and hinder the successful implementation of BUMDes programs, and formulate strategic recommendations to optimize the function of BUMDes as a local economic driver and a forum for active participation of village communities.

## 2. Method

This research uses a qualitative approach because this research prioritises understanding the processes, meanings and experiences of village communities and BUMDes managers. Because qualitative research is conducted in a natural setting, it is often referred to as naturalistic research [16]. Research that produces analytical methods without the use of statistical analysis or other quantitative techniques is known as qualitative research [17]. This research uses a descriptive form of qualitative research. This research describes in detail the role of BUMDes in community economic empowerment in Ngadipiro Village, without attempting to test hypotheses or make generalisations. Descriptive means that this research will present existing data, describe the current situation and identify factors that influence the operation of BUMDes in the context of economic empowerment.

In order to obtain data to support and strengthen the findings of the study, several data collection techniques were used, namely:

1. Interview

A meeting where two people exchange information and ideas through questions and answers to create meaning around a specific topic is called an interview [16] dan [17]. This research will use interviews to explore the experiences, opinions and impact of BUMDes

---

on the local economy. The interviews will be semi-structured, i.e. using an interview guide with the flexibility to delve deeper into the information according to the informant's responses.

## 2. Observation

The basis of all science is observation [16]. Gathering information directly from the field is called observation [17]. Researchers are involved in BUMDes activities to directly observe the processes that occur. The aim of direct observation in the field is to get a more realistic picture of the problem being studied, so as to understand the conditions that actually exist in that place. This method allows the researcher to see first-hand the factors that influence the situation in the field, provide more accurate and relevant data, and deepen the understanding of existing dynamics.

## 3. Documentation

Documentation is the process of providing evidence from a variety of sources, including written, oral, visual and archaeological sources [17]. To enhance the information gathered from observations and interviews, this study used documentation techniques as supporting data. This technique aims to collect visual or written evidence that can strengthen the research findings, such as photographs showing the BUMDes management process and interactions with the local community. In this way, documentation helps to provide a more comprehensive and objective picture of the conditions under study.

## 4. Research subject

Research using qualitative methods requires more time to meet with research participants, as more time is spent approaching and introducing them [17]. Identifying the location and subject of qualitative research is very necessary to ensure that the research to be conducted goes smoothly and without any hindrance. This research was conducted at BUMDes Mitra Sejahtera located at Jalan Raya Wilis Number 45, Ngadipiro Village, Wilangan District, Nganjuk Regency

## 5. Research informants

An important component of ethnographic research is the selection of informants, who are deliberately or consciously chosen [17]. A purposive sampling approach will be used to select informants for this study, which involves deliberate selection based on specific criteria. This selection technique is used to ensure that the selected informants have knowledge and experience relevant to the research topic. The purposive sampling technique was used to select informants who have in-depth information about BUMDes and economic empowerment in Ngadipiro village. The selected informants must meet the following criteria:

- a. Village Head : Has direct information on programs, activities and community participation in running the BUMDes.
- b. BUMDes Manager : BUMDes director, management, and staff who are directly involved in BUMDes operations. They have direct information on the programs, activities and community participation in running the BUMDes.
- c. Community Involved in BUMDes : Community members who are active in BUMDes activities, either as business actors or workers who have direct experience of the programs, achievements, community participation and the role of BUMDes in improving the community's economy.

## 6. Data Analysis

This research uses a qualitative data analysis model according to Miles & Huberman (1994), which is one of the techniques commonly used to analyze

---

qualitative data in descriptive research. This technique consists of three main steps: data reduction, data presentation, and conclusion drawing/verification.

- a. Data Reduction: Data that is irrelevant to community economic empowerment will be filtered out, and only data that is directly related to the role of BUMDes in economic empowerment will be retained.
- b. Data Presentation: Interview data with BUMDes managers can be presented in the form of a narrative describing the economic empowerment process undertaken, or in a table showing the supporting and inhibiting factors for the success of the BUMDes.
- c. Conclusion Drawing/Verification: After identifying themes related to economic empowerment through BUMDes, the researcher will draw conclusions regarding the extent to which BUMDes play a role in improving community welfare, and verify the results by confirming the findings with informants and relevant theories [18].

### 3. Results and Discussion

#### A. BUMDes Community Economic Improvement Programme in Ngadipiro Village, Nganjuk District

The success of Mitra Sejahtera Village-Owned Enterprise (BUMDes) in Ngadipiro Village, Nganjuk Regency, in improving the community's economy can be seen from the tangible impact felt by the villagers. One of the BUMDes' flagship programs, the savings and loan business, has provided easy access to capital for people who previously had difficulty obtaining loans from banks or other financial institutions. With lower interest rates and simpler procedures, villagers can apply for loans to expand their businesses. In addition, micro and small businesses in the village are thriving, increasing family incomes and creating new jobs for the surrounding community.

The waste bank program run by BUMDes also plays an important role in improving the economy of the Ngadipiro Village community. The program not only helps to solve the waste problem, but also provides new economic opportunities for residents. People involved in sorting and recycling waste receive incentives in the form of money or goods, which serve as an additional source of income. In fact, some residents have started to utilize plastic waste to make handicrafts that can be sold, thus opening up new business opportunities. The economic impact of this program shows that waste management can be a profitable source of income for families.

Based on the two programs, the success of BUMDesa Mitra Sejahtera in improving the economy of the Ngadipiro Village community is highly dependent on the active participation of residents in both programs. The community not only receives benefits, but is also directly involved in program management and supervision. The success of this BUMDes demonstrates the importance of collaboration between BUMDes managers and the community in creating programs that benefit the local economy. With easier access to capital and new income opportunities through the waste bank, the economy of Ngadipiro Village is growing and the community is becoming more financially independent.

##### 1) BUMDes Program in Improving the Community Economy in Ngadipiro Village, Nganjuk Regency

The village government established BUMDes (Village-Owned Enterprises) formed as an organization to oversee enterprises that improve the welfare of the local community. BUMDes is managed by the village government by involving community participation, and its main focus is local resource management and

---

village economic empowerment through various types of businesses, such as savings and loans, production, and village asset management. Based on the results of the research conducted, BUMDesa Mitra Sejahtera has two main programs that are its main focus, namely savings and loan businesses and waste banks. Both programs are designed to support the economic empowerment of village communities, with the savings and loan business providing easier access to capital, while the waste bank aims to manage waste in a more organized manner and provide economic benefits for residents. Both programs complement each other in an effort to optimize the welfare and quality of life of the Ngadipiro Village community. BUMDesa Mitra Sejahtera in Ngadipiro Village, Nganjuk District, implements two main programs that have a significant impact on economic empowerment and environmental management in the village.

The first program is a savings and loan business, designed to assist villagers in gaining easy and affordable access to capital. Many villagers previously found it difficult to obtain loans from formal banks, either due to limited requirements or long distances. Through BUMDesa, they can now borrow funds at lower interest rates with simpler procedures. This program greatly helps the community to develop their business, increase their income, and reduce their dependency on loans from loan sharks, which are often onerous. The business unit for savings and loans run by BUMDes is in the form of individual or group loans.

*“As an MSME player, I am really helped by the main empowerment program through the loan business unit, because here I can make capital loans with a flat interest rate of 5 - 8% per year, compared to the general interest rate of 15%.”*

Based on these interviews, it can be seen that the empowerment program through the loan business unit at BUMDes is very helpful for MSME players in Ngadipiro Village, especially in terms of easier and more affordable access to capital. These MSME players feel helped because they can obtain capital loans at a much lower interest rate, which is only 5-8% per year, compared to the interest rate for general loans, which usually reaches 15% per year.

This condition certainly has a positive impact on their business development, because lower interest rates make borrowing costs lighter and more affordable. This also helps MSME players to manage their loans more efficiently and not be burdened by high interest rates, which is often a constraint for many small businesses. With more affordable capital loans, MSME players have a greater opportunity to expand their businesses, increase production, and ultimately, increase their income. This low-interest loan program also shows how BUMDes plays an active role in local economic empowerment and supports the sustainability of micro and small enterprises in the village [19].

The second program is the waste bank, which aims to manage household waste in a more structured and sustainable way. In this program, villagers are invited to sort their waste by type, then deposit it into a waste bank managed by BUMDesa.

*“The waste bank program helps us to manage household waste, and from that waste there can be an economic value.”*

Based on an interview with one of the residents involved in BUMDes activities, it was explained that everyone who deposits waste into the waste bank will be rewarded with money or points, which can then be exchanged for certain goods or services. This program not only helps to reduce the waste problem in the village, but also provides additional economic value for residents as the sorted waste can be

---

sold and recycled. Proceeds from these waste bank activities are used to support BUMDes operations and village development. The two BUMDes programs, the savings and loan business and the waste bank, complement each other in improving the economic welfare of the community while supporting better environmental management in Ngadipiro Village.

BUMDesa Mitra Sejahtera in Ngadipiro Village has successfully run two main programs, namely a savings and loan business and a waste bank, which have a real impact on improving community welfare. Through the savings and loan program, villagers, especially MSME players, get easier access to capital with low interest rates, so they are able to develop their businesses and increase their income without being burdened by high interest rates. Meanwhile, the waste bank program not only helps manage household waste in a more structured manner, but also provides additional economic value to the community through a reward system. These two programs support each other and prove that BUMDes can be a driving force for economic empowerment and sustainable environmental management at the village level.

## **2) BUMDes community economic improvement activities in Ngadipiro Village, Nganjuk District**

Such savings and loans provide easier access to capital for people who find it difficult to obtain loans from banks or other financial institutions. This programme is very helpful for villagers to develop small businesses and increase their income. The waste bank programme plays an important role in adding economic value to the villagers. Not only does the programme help reduce the waste problem, but it also opens up opportunities for the community to generate additional income. The community is invited to sort their waste and deposit it in the waste bank, which is then counted and rewarded with money or points. The segregated waste is then sold and recycled, and the proceeds are used for BUMDes' operational activities and also for village development.

*“For the savings and loan business managed by BUMDesa Mitra Sejahtera in Ngadipiro Village, we have carried out several activities to support the smooth running and development of this business. These activities include financial training for members and the community involved, then we also conduct socialization of financial programs so that the community better understands the benefits and workings of this savings and loan service. In addition, there is also direct financial business assistance to residents who need guidance in managing their business finances. And last but not least, we routinely conduct evaluations and monitoring to assess the effectiveness of the program and ensure activities are running in accordance with the objectives.”*

Based on the results of interviews with BUMDesa Mitra Sejahtera administrators in Ngadipiro Village, Wilangan Subdistrict, Nganjuk Regency, it was stated that in running the savings and loan business, BUMDesa has carried out various supporting activities, among others:

### **a. Financial Training**

In order for the community to utilize savings and loan services wisely, BUMDesa conducts training related to financial management and how to manage loans properly. This training aims to improve the skills and understanding of the community on the importance of fund and business management, as well as how to minimize risks in doing business [20].

b. Socialisation of financial programmes

To ensure the community is aware of and utilizes the savings and loan services, BUMDesa routinely conducts socialization through community meetings, banners, or village social media. This socialization aims to provide an understanding of the benefits of loans, application procedures, and applicable provisions [21].

c. Financial Business Support

BUMDesa provides assistance to borrowers to ensure that the loan is used effectively for business development. This assistance can be in the form of technical guidance or managerial assistance so that borrowers can utilize the capital well and increase the success of their business [22].

d. Evaluation and Monitoring

Periodically, BUMDesa conducts evaluation and monitoring of the borrowers to ensure that the loans are used as intended and there are no arrears that could be detrimental to BUMDesa's financial management. Monitoring also helps in evaluating the economic impact generated by the program to the community [23].

*“For the waste bank business, we carry out several activities, such as education and counseling on waste sorting, training on management and recycling, as well as socialization and environmental campaigns to the community to be more concerned about cleanliness and proper waste management.”*

Based on interviews with the management of BUMDesa Mitra Sejahtera in Ngadipiro Village, Wilangan District, Nganjuk Regency, it is known that in the waste bank business activities, several main programs have been implemented. Among these are education and counseling to the community on the importance of sorting waste from home. In addition, waste management and recycling training is also conducted so that the community can utilize waste into more valuable items. Not only that, BUMDesa also actively conducts socialization and environmental campaigns to increase residents' awareness of the importance of maintaining cleanliness and sustainability of the surrounding environment.

a. Waste Sorting Education and Counseling

BUMDesa Mitra Sejahtera actively conducts education and counseling to the Ngadipiro Village community on the importance of waste segregation as the first step in environmentally friendly waste management. This includes explaining the difference between organic and inorganic waste, as well as simple ways to sort waste at the household level [24]. Education is conducted through various methods, such as group training, door-to-door counseling, and demonstration of waste segregation practices. In addition, BUMDesa also reaches out to school children by inserting waste segregation material in learning activities, aiming to instill positive habits from an early age.

b. Training in Waste Management and Recycling

As part of the effort to increase the economic value of waste, BUMDesa organizes waste management and recycling training for the community. This training includes skills to process plastic waste into craft items or functional products, as well as how to make compost from organic waste [25]. With this training, it is expected that residents will not only be able to reduce the volume

---

of household waste, but also have the opportunity to earn additional income from recycling. Some residents have even started marketing recycled products as a form of local economic empowerment.

c. Socialization and Environmental Campaign

BUMDesa is also active in organizing socialization and environmental awareness campaigns to build collective community awareness of the importance of maintaining environmental cleanliness. This activity is carried out in various forms, such as routine community service in the village environment, cleaning competitions between RTs, and giving awards or incentives for residents who actively participate in the waste bank program. This campaign not only aims to create a clean and healthy environment, but also fosters a sense of belonging and shared responsibility for the sustainability of the waste bank program in the village [26].

**3) Community Participation in BUMDes Management to Improve the Community Economy in Ngadipiro Village, Nganjuk Regency**

Community participation in the management of BUMDes in Ngadipiro Village, particularly in the two main programs, namely the savings and loan business and the waste bank, plays a crucial role in boosting the overall village economy. The success of these two programs depends not only on the existence of BUMDes as the manager, but also on the active involvement of the community in every stage of the program. The community not only acts as the beneficiary of the programs, but is also an integral part of the planning, implementation, and supervision. In the savings and loan business program, for example, residents who get loans or deposit savings money not only receive financial services, but they are also involved in the supervision process to ensure that the program runs transparently and effectively. The community has an important role in ensuring that loan funds are managed wisely and that there is no misuse of funds that could harm themselves. They also participate in the assessment of the feasibility of businesses proposed by prospective borrowers, thus ensuring that the capital loaned can be used appropriately to develop businesses that will improve their welfare [27].

In addition, in the waste bank program, the Ngadipiro Village community plays an active role in the waste sorting and depositing process. They are directly involved in sorting organic and inorganic waste, which is then deposited at the BUMDes waste collection point. This not only helps reduce the waste problem in the village, but also provides additional economic value for the participating residents. Waste that is successfully sorted and recycled not only reduces the burden on the environment, but also generates income for the community, which can be used for daily needs or saved for the future. The program also provides incentives in the form of money or goods for residents who are active in sorting waste, which further encourages them to participate. With these incentives, the community is increasingly aware of the potential income that can be obtained through proper waste management. In addition, participation in the waste bank program gives them the opportunity to play a role in keeping the environment clean, which also has a positive impact on health and comfort in the village [28].

Overall, community participation in BUMDes management in Ngadipiro Village not only creates sustainability for the programs, but also increases collective awareness of the importance of cooperation in building a better village economy. The direct involvement of the community in the various stages of the program gives

---

them a sense of ownership over the success of the program, which motivates them to continue participating. The savings and loan program, which helps increase the capital of micro businesses, and the waste bank program, which increases the additional income of residents, both contribute to the improvement of the family economy and ultimately support the overall economic progress of the village. In the long run, the active participation of the community is expected to encourage stronger economic decentralization, where the village economy can develop by empowering all elements of society.

**B. Supporting and Hindering Factors of BUMDes' Role in Improving Community Economic Empowerment in Ngadipiro Village, Nganjuk Regency**

**1) Supporting Factors for the Role of BUMDes in Improving Community Economic Empowerment in Ngadipiro Village, Nganjuk Regency**

The success of BUMDesa Mitra Sejahtera in improving the economy of the Ngadipiro Village community is driven by several very significant supporting factors. One of them is the easy access to capital offered through the savings and loan program. This program facilitates people who previously had difficulty obtaining loans from formal financial institutions, by offering lower interest rates and simpler procedures. This provides an opportunity for residents to develop their micro-enterprises, which contributes directly to increasing family income and creating new jobs at the village level [29]. In addition, the waste bank program is an important supporting factor. This program not only successfully addresses the waste problem in the village environment, but also creates new economic opportunities through waste sorting and recycling. People who participate in this activity receive incentives in the form of money or goods, which serve as an additional source of income. In fact, some residents have started to develop businesses by processing plastic waste into valuable handicrafts, opening up new business opportunities that are potentially profitable. In addition to the economic benefits, the waste bank program also contributes to increasing community awareness of the importance of maintaining cleanliness and environmental sustainability, which is a long-term investment for the village [30].

**2) Inhibiting Factors of BUMDes' Role in Improving Community Economic Empowerment in Ngadipiro Village, Nganjuk Regency**

Behind the successful role of BUMDes, there are several inhibiting factors that can affect the effectiveness of BUMDes' role in improving the community's economy. One of them is the lack of understanding and participation of some residents towards BUMDes programs. Although some residents have benefited from the savings and loan program and the waste bank, there are still community groups that have not fully engaged or utilized the existing facilities. This may be due to limited information or ignorance of the potential that can be gained from these programs. Therefore, more intensive efforts are needed in conducting socialization so that all levels of society can benefit [31]. In addition, the success of BUMDes is also highly dependent on the manager's ability to manage existing resources well. Administration, transparency and accountability issues are important challenges in BUMDes management. If BUMDes managers are unable to maintain integrity and manage funds well, community trust will decrease, leading to reduced community participation in existing programs. Therefore, the sustainability and development of BUMDes is strongly influenced by professional and transparent management, as

---

well as close collaboration between managers and village communities in optimizing existing potential for mutual prosperity [32].

#### 4. Conclusion

BUMDesa Mitra Sejahtera in Ngadipiro Village has successfully improved the community's economy through two main programs: a savings and loan business that provides easy access to capital for small businesses, and a waste bank that manages waste by providing economic rewards to residents. These two programs support each other in economic empowerment and environmental management, and involve the active participation of the community to improve village welfare in a sustainable manner. Activities implemented by BUMDesa Mitra Sejahtera in the savings and loan business are financial training, socialization of financial programs, financial business assistance, and evaluation and monitoring. While the activities implemented in the waste bank business are education and counseling on waste sorting, training on waste management and recycling, as well as socialization and environmental campaigns. Community participation in the management of BUMDesa in Ngadipiro Village is crucial to the success of the programs run, such as savings and loan businesses and waste banks. The community not only receives the benefits, but is also actively involved in the planning, implementation, and supervision of the programs, ensuring their sustainability and effectiveness. Through this participation, villagers can take advantage of existing economic opportunities, both in developing businesses through access to capital and in managing waste that provides additional economic value. This active participation strengthens the success of BUMDes in improving community welfare and supporting sustainable village development. The success of BUMDesa Mitra Sejahtera in improving the community's economy in Ngadipiro Village can be seen through the positive impacts generated by its flagship programs, namely the savings and loan business and the waste bank. The savings and loan program provides easier and more affordable access to capital for the community, allowing them to develop their businesses and increase their income. Meanwhile, the waste bank program not only helps address the waste problem, but also creates new economic opportunities for residents. These two programs, by involving the active participation of the community, support each other in economic empowerment and environmental management, and have successfully improved the welfare of the village community in a sustainable manner. The success of BUMDes Mitra Sejahtera in improving the economy of Ngadipiro Village is strongly influenced by the easy access to capital and the waste bank program that provides new economic opportunities. However, the sustainability of this program depends on active community participation and professional and transparent management from the BUMDes manager.

#### References

- [1] Arumdani N, Kriswibowo A. Model Partisipasi Masyarakat Dalam Pengelolaan Badan Usaha Milik Desa (BUMDes) Di Desa Dadapan Kecamatan Pringkuwu Kabupaten Pacitan. *JSEH (Jurnal Sos Ekon Dan Humaniora)* 2022;8:214–21. <https://doi.org/10.29303/jseh.v8i2.55>.
- [2] Riyanti IN, Adinugraha HH. OPTIMALISASI PERAN BADAN USAHA MILIK DESA (BUMDES) SINGAJAYA DALAM MENINGKATKAN KESEJAHTERAAN MASYARAKAT (STUDI KASUS DI DESA BODAS KECAMATAN

---

WATUKUMPUL). Al-Idarah J Manaj Dan Bisnis Islam 2021;2:80–93. <https://doi.org/10.35316/idarah.2021.v2i1.80-93>.

- [3] Ababil AA, Yulistiyono H. Peran BUMDes dalam Mengelola Desa Wisata Bukit Kehi sebagai Pengembangan Ekonomi Masyarakat Desa (Studi Kasus di Desa Kertagena Daya, Kec. Kadur, Kab. Pamekasan). J Ilm Aset 2022;24:97–112. <https://doi.org/https://doi.org/10.37470/1.24.2.204>.
- [4] Aek KR, Silva YO da, Garcia MSM, Muda VA, Onci ON. The Management and Role of Melati Dewa Village-Owned Enterprises on the Improvement of the Community's Economy in Wolonwatu Village, Bola Sub- District, Sikka Regency. Manag Stud Entrep J 2022;3:3842–56. <https://doi.org/https://doi.org/10.37385/msej.v3i6.1183>.
- [5] Mulyani HS, Sudirno D, Juliana MID. PENGUATAN PENGELOLAAN KEUANGAN DESA DAN OPTIMALISASI PERAN BUMDES TERHADAP KEMANDIRIAN DESA. J-Aksi J Akunt Dan Sist Inf 2021;2:87–98. <https://doi.org/https://doi.org/10.31949/j-aksi.v2i1.1009>.
- [6] Humanika E, Trisusilo A, Setiawa RF. PERAN BUMDES (BADAN USAHA MILIK DESA) DALAM PENCAPAIAN SDGs DESA. AGRIFO J Agribisnis Univ Malikussaleh 2023;8:101–16. <https://doi.org/https://doi.org/10.29103/ag.v8i2.14827>.
- [7] Wahyuni, Suhaedi W, Isnawati. Analisis Peran Bumdes Dalam Pemberdayaan Ekonomi Masyarakat Di Desa Raba Kecamatan Wawo Kabupaten Bima. RISMA J Ris Mhs Akunt 2022;2:698–705. <https://doi.org/https://doi.org/10.29303/risma.v2i4.330>.
- [8] Fajar, Adiyono. OPTIMALISASI PERAN BUMDES DALAM MENGAKSELERASI SERTIFIKASI HALAL PADA PRODUK UMKM DI BANGKALAN. J Masharif Al-Syariah J Ekon Dan Perbank Syariah 2023;8:829–40. <https://doi.org/https://doi.org/10.30651/jms.v8i1.17579>.
- [9] Karyana Y, Astuti D. Inovasi Pemberdayaan BUMDes Sebagai Simpul Penggerak Ekonomi Masyarakat Desa. POPULIKA 2023;11:41–9. <https://doi.org/10.37631/populika.v11i1.731>.
- [10] Mubarok L, Turpya JMF. KEDUDUKAN HUKUM BUMDES DAN POTENSI BUMDES DALAM PERTUMBUHAN EKONOMI MALUKU UTARA. J Huk PRIORIS 2024;11:115–35. <https://doi.org/https://doi.org/10.25105/prio.v11i2.18705>.
- [11] Ibrahim, Sutarna IT, Abdullah I, Mas'ad, Kamaluddin. PARTISIPASI MASYARAKAT DALAM PEMBERDAYAAN EKONOMI MELALUI BADAN USAHA MILIK DESA PADA KAWASAN PERTAMBANGAN EMAS DI KABUPATEN SUMBAWA BARAT. PLANO EARTH 02 2020;2:48–52.
- [12] Agustin MW, Mustoffa AF. Analisis Partisipasi Masyarakat dalam Membayar Pajak Bumi dan Bangunan (Studi Kasus Desa Puhpelem). Own Ris J Akunt 2023;7:1919–29. <https://doi.org/10.33395/owner.v7i3.1574>.
- [13] Sante E, Masinambow VAJ, Sumual JI. ANALISIS PARTISIPASI MASYARAKAT DALAM PEMBANGUNAN DESA (Studi: Desa Tabulo Kecamatan Mananggu Kabupaten Boalemo). J Berk Ilm Efisiensi 2023;23:109–20.

---

- [14] Nisa K, Suharti. ANALISIS PARTISIPASI MASYARAKAT DALAM PENGEMBANGAN DESA WISATA PRINGGASELA KECAMATAN PRINGGASELA KABUPATEN LOMBOK TIMUR. *Nusant Hasana J* 2023;2:245–51.
- [15] Darin, Moonti U, Dai SIS. Partisipasi Masyarakat Dalam Pelaksanaan Musyawarah Perencanaan Pembangunan (Musrembang) Desa. *OIKOS J Kaji Pendidik Ekon Dan Ilmu Ekon* 2023;7:11–21. [https://doi.org/https://doi.org/10.37479/jkeb.v15i1.15599](https://doi.org/10.37479/jkeb.v15i1.15599).
- [16] Sugiyono. METODE PENELITIAN Kuantitatif, Kualitatif, dan R&D. 2nd ed. Bandung: Alfabeta; 2022.
- [17] Hasan M, Harahap TK, Hasibuan S, Rodliyah I, Thalhah SZ, Rakhman CU, et al. METODE PENELITIAN KUALITATIF. Makassar: Tahta Media Group; 2022.
- [18] Rofiah, C. (2022). Analisis Data Kualitatif: Manual Atau Dengan Aplikasi?. *Develop*, 6(1), 33-46.
- [19] Hadinata Novri dan Putra Ade, “Aplikasi Pinjaman pada Koperasi PT. Telkom Palembang (KOPEGTEL) Menggunakan Metode Berorientasi Objek Dengan Penmasatan Unified Aproach (UA),” *Jurnal Informatika* 5, no. 2 (2019): 3–12, <http://eprints.binadarma.ac.id/id/eprint/4026>.)
- [20] Sawitri, N. P. Y. R., & Sudiyani, N. N. (2025). PROGRAM PENGUATAN DAN PEMBANGUNAN DESA MELALUI BUMDES AMERTA SARI. *J-ABDI: Jurnal Pengabdian kepada Masyarakat*, 4(8), 1439-1448.
- [21] MUMBUL, S., & WIRAYUDA, M. A. PENGELOLAAN BUMDes MANDIRI SEJAHTERA DAN PERANNYA DALAM MENINGKATKAN PEREKONOMIAN MASYARAKAT.
- [22] Indahwati, R., Lubis, A. S., Harahap, J. P. R., & Ovami, D. C. (2024). Buku Referensi MANAJEMEN KEUANGAN BADAN USAHA MILIK DESA/DESA BERSAMA (BUMDESA/BUMDESMA).
- [23] Rahmadani, E. F. (2021). *Analisis Sistem Pengendalian Intern Pemberian Kredit Pada Badan Usaha Milik Desa (BUMDes) Bina Negeri Desa Gunung Sahilan Kecamatan Gunung Sahilan Kabupaten Kampar* (Doctoral dissertation, Universitas Islam Riau).
- [24] Afraah, S. M., Sofyandi, M. S., Mulyani, M., Ramadhan, G. D., Sajiwo, B., Bakti, G. N., ... & Wegayanti, I. A. N. (2025). Pelatihan Manajemen Sampah Berbasis Rumah Tangga melalui Penerapan Mini Komposter pada Kelompok PKK di Bantul. *Journal of Appropriate Technology for Community Services*, 6(1), 29-39.
- [25] Manyullei, S., Handayani, S., Maipadiapati, A., Syahputra, A. U., Ikram, M., Musdalifah, M., ... & Adzymi, I. (2024). Edukasi Pengolahan Sampah Organik Menggunakan Metode Tatakura dan Eco Enzyme Pada Siswa SD 186 Karangan Kabupaten Enrekang. *Abdi Wiralodra: Jurnal Pengabdian Kepada Masyarakat*, 6(2), 308-322.
- [26] Anaroga, P. G., Damelia, W., Astrini, A. P., & Harahap, R. N. (2024). Peran Perusahaan Dalam Pemberdayaan UMKM: Analisis Close Loop Model Pada Bank Sampah

---

Pematang Pudu Bersih. *Jurnal Aplikasi dan Inovasi Iptek*, 6(1), 20-37.

- [27] Fajarwati, Y., Yusuf, M., & Handayani, R. (2016). *Implementasi Program Badan Usaha Milik Desa (BUMDes) di Desa Pagedangan Kecamatan Pagedangan Kabupaten Tangerang* (Doctoral dissertation, Universitas Sultan Ageng Tirtayasa).
- [28] FIRMAWATI, J. N. (2023). Peran BUMDes Amartha dalam Pemberdayaan Masyarakat Melalui Pemanfaatan Limbah Sampah di Desa Semboro Kabupaten Jember.
- [29] Annisa, W. S., & Tristiani, I. N. (2024). INOVASI PEMERINTAH DESA DALAM MENINGKATKAN PENDAPATAN ASLI DESA (STUDI PADA DESA SUKOWIDI KECAMATAN PANEKAN). *Jurnal Sosial Humaniora*, 1(2), 230-244.
- [30] Karyana, Y. (2023). Inovasi pemberdayaan BUMDes sebagai simpul penggerak ekonomi masyarakat desa. *POPULIKA*, 11(1), 41-49.
- [31] SAFITRI, N. Analisis aplikasi simpan pinjam pada bank sampah Nurul Hikmah Tuwel Bojong Tegal dalam memberdayakan ekonomi umat.
- [32] Akbar, A. M., dkk. (2022). Analisis akuntabilitas dan transparansi pengelolaan BUMDes Bina Sejahtera Kembang Kerang, Kabupaten Lombok Timur. *Jurnal Risma*, 2(4), 716.