

Comparison of Village Cooperative (KUD) and Village-Owned Enterprises (BUM Desa) in Indonesia

Miftakhul Choiri^{a,*}

^aFaculty of Islamic Economics and Business, Universitas Islam Negeri Sunan Kalijaga Yogyakarta, Indonesia

Article History:

Received: January 2023
Accepted: February 2023

To Cite This Article:

Choiri, M. (2022). Comparison of village cooperative (KUD) and village-owned enterprises (BUM Desa) in Indonesia. *Bulletin of Islamic Economics*, 1(2), 11-18.

Abstract: This paper aims to seek the difference between Village Unit Cooperatives (KUD) and Village Owned Enterprises (BUM Desa). This paper also seeks to observe the impact of the establishment of BUM Desa on KUD and the possibility of synergy between the two institutions. In this study, the methodology used is normative legal research with a comparative approach. This research shows that both institutions have the same goal, namely to enhance the village community's quality of life. Even so, BUM Desa has a wider scope of business than KUD. In addition, this study also shows the possibility of synergies between the two business entities. Empirical studies are very open and needed to strengthen the synergy idea between the two business entities. The originality of this paper is because it examines the legal and socio-economic aspects of KUD and BUM Desa.

Keywords: *BUM Desa, KUD, and Rural Development.*

Introduction

Village area development aims to improve the standard of living of the community both socially and economically. Village development as a multi-dimensional process seeks to pay attention to various factors, such as economic development, education, government capacity, and the provision of various village infrastructure facilities (Bappeda, 2015). *Community rural development theory* explains that rural development is a process of development movement that is carried out together to generate solutions for common problems. The community mentioned is a group that comes from the economy, society, environment, and culture that exists and develops in the village (Maser, 1997).

To mobilize society and provide for their needs, emerged a forum for an economic organization based on a social character to develop the community's economy. The organization mentioned above is a village unit cooperative (KUD), which emerges from the community or a group of individuals whose existence is for the community itself. The Village Unit Cooperative or KUD is also referred to as a multi-business cooperative that seeks to meet the community's needs through savings and loans, consumption, production, marketing, and services. This cooperative is also known for its links to agricultural activities (kud.co.id). The formation of the KUD, which is a form of cooperative, can not be separated from Constitution No. 12/1967 and Constitution No. 25/1992.

The existence of KUD is not without results. Besides KUD's role in agriculture, it also has broad roles as mentioned, namely in savings and loan activities to support both agricultural and other businesses, protect producers or production processes, and many more. Research by Batubara et al. (2018) found the role of the existence of KUD in supporting the economy of cooperative members. The results of this study indicated that loans given both consumptive and productive could upgrade a family's economy. Moreover, productively, loans provided by KUD increase production output and provide business development that can prosper members' families. Although success was found in the development of KUD in rural areas, it cannot be denied that there are problems faced by members. Nafanu (2016) found that the determination of members management still needs to emphasize the

*Corresponding Author

✉ miftakhul.choiri@uin-suka.ac.id (M. Choiri).

🌐 <https://doi.org/10.14421/bie.2022.012-02>



This is an open access article under the CC-BY-SA license

foundation of leadership and entrepreneurial qualities. Other matters found include the type of business that is still less focused, weak information systems and access to markets, and the lack of members' potential utilization. KUD is an effort to prosper the people's economy from the society for themselves who are independent and collective so various policies to develop KUD in certain areas are necessary to be explored in order to maximize the potential of KUD.

Not only is based on a group of individuals who jointly initiate to prosper the village community, but community development in the village is also an activity organized by the village government by involving the Village Consultative Board and community elements in a participatory manner. This is in accordance with the Village Development Guidelines in the Ministry of Home Affairs Regulation No. 114 of 2014. In its implementation, development in the village is also coordinated by the village head but still prioritizes togetherness, kinship, and mutual cooperation aimed at achieving social justice (Kessa, 2015). As initiatives come from the village government and/or community, Village-Owned Enterprises (BUM Desa) was born as an effort to actuate the village economy based on Clause 87 verse 1 of the Village Law, Clause 132 verse 1 PP Desa and Clause 4 Permendesa PDDT No. 4/2015 concerning the Establishment, Supervision, and Management, and Dissolution of BUM Desa (Putra, 2015).

From the explanation above, both KUD and BUM Desa have the same role, namely the welfare of the community in the village. However, it is necessary to further understand the differences between the two of them. The following are brief differences between village unit cooperatives and village-owned enterprises:

Table 1. The Differences between KU and BUM Desa

| No | Information | KUD | BUM Desa |
|----|-------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Establishment Principle | A collection of individuals who jointly agree to build institutions that are engaged in the economic, social, and cultural sectors based on the principles of cooperation, kinship, and fair outcome distribution. | Most of the capital is owned by the village through direct investment originating from the separated village wealth. BUM Desa is formed by the village government to utilize all economic potential, economic institutions, as well as the potential of natural resources and human resources for the welfare of rural society. |
| 2 | Profit | Profit in the form of Remaining Operating Outcomes (SHU) which is distributed to members based on the participation of each member in the cooperative movement. | Become Village Real Income which is then distributed to villagers in the form of various development programs to encourage village welfare. |
| 3 | Sovereignty | Teacher Soko of Indonesian economy with sovereign members | Economic institutions characterized by villages with villager sovereignty |
| 4 | Institutional | <ul style="list-style-type: none"> - Become a legal entity that exists and operates across territorial boundaries - Not restricted to a certain area in its movement - It is possible to become a gigantic institution with unlimited membership reach over a number of areas - Possibly unlimited mastery of capital structures | <ul style="list-style-type: none"> - Limited to village-scale locales - Can form business units that have the completeness of themselves as legal institutions |

Source: kud.co.id.

Without exception, KUD and BUM Desa implementation is also faced with obstacles, such as human resources based on their experience and skills in managing businesses (Fattah, 2010). With the various economic potentials of the existing BUM Desa tourism sector, for example, research conducted by

Pramesti et al. (2021) found many problems or weaknesses both in terms of human resources, facilities, and an integrated system to support all business activities or BUM Desa tourism sector. From the various obstacles above, although village development planning has been stated in the Regulation of the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration Number 17 of 2019, the direction of government policy steps with clear explanations needs to be studied further. Therefore, this research is intended to review more deeply the direction of government policy steps in the establishment of KUD and BUM Desa as well as the interests of establishing BUM Desa when the KUD has been formed.

Methodology

Normative legal research is conducted to identify legal rules, legal principles, and legal doctrines to find solutions to existing legal problems. This research was conducted to generate debates, theories, and new ideas to be analyzed in an effort to solve existing problems (Marzuki, 2005). This study uses a comparative approach to law (*Comparative approach*) on the absence of norms that can be applied in certain legal events to regulate the positions, duties, and authorities of state institutions that are needed in accordance with the dynamics of state administration. A comparative approach is implemented by comparing the legal system of state policies with other policy legal systems between the foundation of the constitution of a state policy with the foundation of the constitution of other state policies to take positive things and complement the legal system of the policy being studied (Efendi et al., 2018). The comparative approach in this study is the approach used to compare BUM Desa with KUD as a rural development policy in Indonesia.

Results and discussion

Village Unit Cooperative (KUD) and Village-Owned Enterprises (BUM Desa)

Village Unit Cooperative (KUD) existence cannot be separated from the economic democracy spirit initiated by Muhammad Hatta. The formation of cooperatives is a realization of the mandate of the 1945 Constitution Clause 33, Verse 1 which explains that the economy is structured as a joint effort based on the principle of kinship. The KUD is an economic driving force that aims to increase the productivity of farmers and the standard of living of rural communities (Hendriani, 2018).

The cooperative formation period can be classified into at least three phases; namely the affiliation phase, the disaffiliation/debureaucratization phase, and the autonomy phase. In the affiliation phase, the government still has considerable involvement in village unit cooperatives (KUD) operations. Thus, KUD operates more as a tool to implement government programs, instead of doing business activities that benefit the members of the cooperative. In the disaffiliation/debureaucratization phase, the government began to reduce its involvement in KUD operations. Gradually, KUD operations became more independent, especially in adjusting and running their own business units. While in the autonomy phase, KUD business operations are expected to be fully managed independently without any government involvement in determining the business (SEAFDA, 1990).

Currently, KUD regulation refers to Clause 2 of Law No. 17 of 2012 concerning Cooperatives, where cooperatives aim to improve members' welfare in particular and society in general. Institutionally, cooperatives are further regulated in the Regulation of the Ministry of Cooperatives and Small and Medium Enterprises No. 10 of 2015 where cooperatives can be established either by a group of individuals (primary cooperatives) or a group of cooperatives (secondary cooperatives).

While the idea of establishing a business entity at the village level was first mandated in Constitution no. 22 of 1999 which was later replaced by Constitution no. 32 of 2004 concerning local government. In Clause 213 of Law no. 32 of 2004, villages are allowed to establish village-owned enterprises in accordance with the village's needs and potential. However, the law is not detailed enough to explain the principles, institutions, and business operations of village-owned enterprises (BUM Desa).

Regulations regarding BUM Desa are really specifically regulated in Clause 87 of Law no. 6 of 2014 concerning Villages, where BUM Desa is managed in a spirit of kinship and mutual cooperation. Furthermore, the purpose of establishing BUM Desa is contained in Government Regulation No. 11 of 2021 concerning Village-Owned Enterprises which consists of conducting

economic business activities through business management, as well as developing investment and economic productivity, and village potential; implementing general service activities through goods provision and/or services as well as the fulfillment of the general needs of the Village community, and manage the Village food barns; obtain profit or net profit for Village's Real income as well as developing maximum benefit from economic Village society's economic resources; Village Assets utilization to create added value for Village Assets; and develop a digital economic ecosystem in the Village.

Both KUD and BUM Desa, are village business entities that aim to improve the rural community's quality of life. However, based on Government Regulation No. 11 of 2021 (PP No. 11 of 2021) regarding Village-Owned Enterprises, the BUM Desa establishment is more emphasized to optimize the village's economic potential. Thus, the village's economic potential analysis becomes an important element in considering the BUM Desa establishment when the discussion is implemented at the Village Deliberation level. Meanwhile, the formation of KUD can be realized as long as there is a group of individuals who have the same economic interests.

Because it was founded by a group of individuals, which means that capital is obtained from deposits from KUD members, cooperative members' economic welfare is the main goal of establishing KUD. The existence of KUD is also expected to contribute to the economy of rural communities in general. On the other hand, part or all of the BUM Desa capital is obtained from village government capital participation, so that the profits obtained by the BUM Desa are returned in the form of village real income which is then returned in the form of village programs, in particular upgrading economic welfare and village community services.

In addition, Clause 18 of Law No. 17 of 2012 explains that the objectives and activities of cooperatives are arranged based on members' economic needs and types of cooperatives. So it can be understood that the formation of cooperatives does not have to be in line with the economic potential of the village or community's needs in general, but only the economic interests of a group of individuals. On the other hand, Clause 10 of PP No. 11 of 2021 explains that the establishment of BUM Desa must consider several things such as community needs, joint problem solving, business feasibility, business models, and matters related to village local wisdom. That way it can be seen that BUM Desa, in terms of business benefits, BUM Desa should provide wider benefits to the village economy.

Articles of Association

In the Regulation of the Ministry of Cooperatives and Small and Medium Enterprises No. 10 of 2015, the articles of association of cooperatives must at least contain the following, namely: a list of the founder's name; name and place of domicile; type of cooperative; purpose and objectives; period of establishment; membership; the amount of deposit for principal and mandatory deposits as initial capital; capital; member meeting; administrator; supervisor; management and control; business sectors; remaining operating output distribution; provisions regarding the dissolution, settlement, and abolishment of legal entity status; and punishment. Articles of association of the cooperative are decided at the cooperative formation meeting which is chaired by the party appointed by the founder.

The articles of association decision of the BUM Desa is discussed and stipulated in the Village Council which at least must contain the name, domicile, aims, and purpose of establishment, capital, type of business, names, and a number of parties involved such as advisors, operational implementers, and supervisors. The articles of association must also contain rights, obligations, duties, responsibilities, and authorities.

Institutional and Business Operations

Institutionally, cooperatives are further regulated in the Ministry of Cooperatives and Small and Medium Enterprises Regulation No. 10 of 2015 where cooperatives can be established either by a group of individuals (primary cooperatives) or a group of cooperatives (secondary cooperatives). Primary cooperatives can be established by a minimum of 20 people with the same economic benefit. For secondary cooperatives, it can be established by at least three cooperative legal entities. Article 12 verse 1 explains that the status of a cooperative legal entity can only be accepted after being ratified by the Minister. The cooperative abrogation is made by a decision based on the Members' Meeting; the term

of establishment has expired; and/or Decree of the Minister of Cooperatives and SMEs as regulated in PP of the Minister of Cooperatives and SMEs No. 10 of 2015.

In Article 7 PP No.11 of 2021, it is explained that BUM Desa can also be established in several ways, namely, it can be founded by one village based on the results of the Village Council or also BUM Desa jointly established by two or more villages based on the among villages council and determined by a Joint Regulation of the Village Head. If a cooperative can be established on the basis of the initiation of several cooperative business entities, the existence of joint BUM Desa can also be established by villages that have the same potential and business activities. Meanwhile, the legal entity status of BUM Desa is with the Minister of Villages, Development of Disadvantaged Region, and Transmigration.

In terms of business operations, KUD according to article 83 of Law No. 17 of 2012 consists of consumer cooperatives; producer cooperatives; service cooperatives; and Savings and Loan cooperatives. Meanwhile, BUM Desa, according to Article 50 of PP No. 11 of 2021, can create a business unit in the form of managing resources and potential, both natural resources and other aspects of local wisdom, local-based resource processing industry, distribution and trade networks, financial services, priority public services, intermediary of goods and services and other activities that meet the feasibility aspect. It is evident that the business aspects of BUM Desa have a wider scope than cooperatives. In addition, the business aspect is always directed at the utilization of resources and potentials that have not been managed optimally.

Cooperative organizational apparatus based on article 31 of Law no. 17 of 2012 consists of a meeting of members, supervisors, and administrators. Meanwhile, the BUM Desa apparatus according to Article 15 of PP No. 11 of 2021 consists of a Village Council, advisors, operational implementers, and supervisors. In general, both of them have almost the same composition of organizational apparatus, where the highest power lies in member meetings in cooperatives and village deliberations in BUM Desa. However, the cooperative member meeting only consists of members who participate in the cooperative but do not involve the village government. On the other hand, the parties involved in village deliberations actually involve representatives of the government and village communities.

Capital and Operating Income

Cooperative capital affairs are regulated in Article 66 of Law no. 17 of 2012 which explains that cooperative capital consists of a principal deposit and a certificate of cooperative capital obtained from cooperative members. However, KUD capital can also be obtained from grants, equity participation, loan capital, bonds, and from both central and regional governments. The investment capital placement according to article 76 can be sourced from the government or the community, both of which are entitled to profit sharing and at the same time bear the risk of business losses depending on the amount of the investment capital placement.

For BUM Desa, Article 39 of PP No. 11 of 2021 explains that part or all of the capital ownership of BUM Desa is owned by the Village. Furthermore, in article 40, the BUM Desa capital can consist of village capital participation, village community capital participation, and part of the operating profit stipulated in the Village Council. In the same article, it is explained that Village capital participation comes from the Village Revenue and Expenditure Budget (APB) determined by the Village Regulation. Meanwhile, community capital participation can come from institutions, whether legally or informally, individuals, or a combination of people from the village. Both village and community capital participation can be used as initial capital for BUM Desa establishment, where village capital can be in the form of money and goods other than land and buildings. While public capital can be in the form of money and goods in any form.

Meanwhile, from the aspect of business results, the distribution of cooperative results according to Article 78 of Law no. 17 of 2012 must first be allocated to the reserve fund post. Then, the results of the operation are distributed to members, bonuses to administrators, supervisors, and employees as well as payment of responsibilities. If the cooperative experiences a deficit in operating results, article 79 explains that the cooperative can use reserve funds, or if it is still not sufficient, the cooperative can charge the cooperative's income budget for the following year.

Corporate Governance

Cooperative business governance is regulated in Law No. 17 of 2012, where cooperatives and cooperative members are required to actuate values and principles that underlie cooperative operations. Cooperative activities are tied to values such as kinship, self-help; responsibility; democracy; equality; fairness; and independence. Meanwhile, cooperative members must uphold the aspects of honesty, openness, responsibility, and concern for others.

Not much distinct from cooperative governance, the management of BUM Desa according to Article 4 of PP No. 11 of 2021 is also implemented based on the spirit of kinship and mutual cooperation with the principles of professionalism, openness, responsibility, participatory, local, and sustainable resources priority. The distinction in *good governance* between the two is clearly visible in the emphasis on local and sustainable resource priorities in the BUM Desa governance. In contrast to KUD, the paradigm of forming BUM Desa is based on economic potential and the sustainability of the value of local village wisdom utilization.

KUD Problems and Failures

It is undeniable that cooperatives as business entities face various problems, both from the internal institutional side and from the business side. Rahmadi (2020) explains that the problems faced by cooperatives include low member participation, low quality of human resources, product competitiveness, and low innovation. Meanwhile, the Minister of Cooperatives and MSEs, Teten Masduki said that Indonesian cooperatives face several challenges such as slow growth, low public participation, and low quality of human resources (Catriana, 2020).

This condition also occurs in cooperatives in several countries. In Brazil, research by Brandão & Breitenbach (2019) found that cooperatives face at least four managerial problems, namely a) management difficulties because cooperatives must remain competitive, while they must remain compliant with cooperative principles and basis, 2) cooperative management finds it difficult to compete in an oligopolist competitive market, 3) the quality of human resource skills is still low and 4) the existence of members who are opportunistic or take advantage of the existence of cooperatives only for their own benefit.

Furthermore, Rahmadi (2020) also found that many cooperatives had to be disbanded due to several reasons, such as cooperative managers who have other jobs outside of cooperatives and cooperatives establishment which only aim to get government incentives. Data from the Ministry of Cooperatives and MSMEs recorded that from 2016-2019, a total of 81,866 cooperatives were dissolved by the government (Catriana, 2020).

The government in article 112 of Law No. 17 of 2012 actually has a role in developing cooperatives, by using the following methods:

- a. institutional development and assistance for cooperative education, training, counseling, and research;
- b. Cooperative business guidance in accordance with members' economic benefit;
- c. strengthen the Cooperative's capital and funding;
- d. assistance in developing cooperative business networks and mutually beneficial cooperation between cooperatives and other business entities;
- e. consultation and facilitation assistance to solve problems encountered
- f. tax and fiscal incentives

Based on article 112, the failure of cooperatives cannot be solely the responsibility of cooperative managers, but other parties such as the central and regional governments. As in Article 58 of the Minister of Cooperatives and SMEs Regulation No. 10 of 2015, where the government, both central and regional, are obliged to provide guidance and supervision of existing cooperatives. Continuous and comprehensive monitoring is required so that the government can guarantee that the formation of cooperatives really aims to improve the welfare of members in particular and society in general.

Synergy of KUD and BUM Desa

Both KUD and BUM Desa, have the goal of improving village societies' quality of life. So, instead of disbanding KUD, integration and synergy between the two can actually be applied. Referring to Law No. 17 of 2012, the establishment of KUD is realized by a group of individuals who have the same economic interests. That is, if in a village there is a group of people who have the same economic interests, then they can initiate the establishment of a KUD. Meanwhile, the establishment of BUM Desa was realized based on the economic potential contained in the village, both in the form of resources and wealth of local wisdom.

If a village already has a KUD, then the establishment of BUM Desa does not need to dissolve the existing KUD. On the other hand, BUM Desa can create a business unit that can absorb the products produced by cooperative members. BUM Desa can create a good business ecosystem for rural communities.

For example, if in a village there is a KUD that is engaged in fisheries, then BUM Desa can create a business unit that can absorb the fishery production of the members of the cooperative. Especially if the cooperative business is a resource that has very high potential. So the business unit created can be in the form of making processed fishery products, restaurants with fish menus, or even BUM Desa can create a business unit in the form of a fishery tourism area in which there is a center for buying and selling fishery products. In this way, the integration of the two will actually further improve the quality of life for both members of the cooperative and the village society in general.

Conclusions and Recommendations

From the discussion above, it can be concluded that both KUD and BUM Desa are both village business entities that both aim to improve the quality of life in rural societies. Both are also run based on the principle of kinship. The difference lies in several aspects such as capital, business income, business operations, type of business, and other aspects. The discussion above also summarizes several reasons for the dissolution of cooperatives, such as cooperative managers working in other sectors and cooperatives' establishment based on the urge to receive government incentives. This paper also describes the importance of synergy between KUD and BUM Desa instead of disbanding KUD.

Thus, we highly recommend the importance of improving the quality of human resources, both KUD and BUM Desa. The government also needs to build a *grand design* of a synergy program between KUD and BUM Desa to optimize the economic potential and local wisdom of the village so as to maximize the success of rural development policies in Indonesia.

Reference

- Bappeda. (2015). Model pembangunan desa terpadu. PEMDA Buleleng.
- Batubara, M. M., Iskandar, S., & Rianti, R. (2018). Peranan koperasi unit desa (KUD) Kumbang Jaya dalam membantu perekonomian petani kelapa sawit di Desa Sidomakmur Kecamatan Air Kumbang Kabupaten Banyuwangi. *Societa: Jurnal Ilmu-Ilmu Agribisnis*, 7(1), 9–16. <https://doi.org/10.32502/jsct.v7i1.1129>
- Brandão, J. B., & Breitenbach, R. (2019). What are the main problems in the management of rural cooperatives in Southern Brazil? *Land Use Policy*, 85(June): 121–29. <https://doi.org/10.1016/j.landusepol.2019.03.047>
- Catriana, E. (2020). Empat tahun terakhir, 81.686 koperasi dibubarkan. Kompas. <https://money.kompas.com/read/2020/02/14/191000526/empat-tahun-terakhir-81.686-koperasi-dibubarkan>
- . (2020b). Tantangan koperasi di Indonesia, persaingan hingga masalah pengelolaan. Kompas. <https://money.kompas.com/read/2020/08/13/143900426/tantangan-koperasi-di-indonesia-persaingan-hingga-masalah-pengelolaan?page=all>
- Efendi, J., & Ibrahim, J. (2018). Metode penelitian hukum normatif dan empiris. Prenada Media Grup.
- Fattah, V. (2010). Kualitas manajemen koperasi unit desa di Sulawesi Tengah. *Strategic: Jurnal Pendidikan Manajemen Bisnis*, 10(2): 17–28. <https://doi.org/10.17509/strategic.v10i2.1083>
- Hendriani, S. (2018). The role of cooperative development strategy to improving the success of village

- cooperative (KUD) in Riau Indonesia. *International Journal of Law and Management*, 60(1), 87–101. <https://doi.org/10.1108/IJLMA-11-2016-0132>
- Kessa, W. 2015. *Perencanaan pembangunan desa*. Kementerian Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Republik Indonesia.
- Marzuki, P. M. (2005). Penelitian hukum. Kencana-Prenada Media Group.
- Maser, C. (1997). *Sustainable community development: Principles and concepts*. St. Lucie Press.
- Nafanu, S. (2016). Model pengembangan koperasi unit desa (KUD) berbasis agribisnis di pedesaan Swaprja Biboki. *AGRIMOR*, 1(2), 30–31. <https://doi.org/10.32938/AG.V1I02.103>
- Pramesti, L., Mustaqimah, U., Musyawaroh, & Marlina, A. (2021). Identifikasi potensi dan permasalahan di lahan Bumdes Desa Puntukrejo Kabupaten Karanganyar. *Senthong*, 4(1): 466–75.
- Putra, A. S. (2015). *Badan usaha milik desa: Spirit usaha kolektif desa*. Kementerian Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Republik Indonesia.
- Rahmadi, R. (2020). Analisis faktor kegagalan pengelolaan koperasi di Kabupaten Pati. *Jurnal Stie Semarang*, 12(3), 135–51.
- SEAFDA. (1990). Forum lecture series and the monograph on cooperative management and development (in Indonesian Seri Forum Kuliah dan Monografi Tentang Manajemen Koperasi dan Pengembangannya).
- Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Nomor 10/Per/M.Kukm/Ix/2015 tentang Kelembagaan Koperasi.
- Undang-Undang Republik Indonesia Nomor 25 Tahun 1992 tentang Perkoperasian.
- Undang-Undang Republik Indonesia Nomor 17 Tahun 2012 tentang Perkoperasian.
- Undang-Undang Republik Indonesia Nomor 32 Tahun 2004 tentang Pemerintahan Daerah.
- Peraturan Pemerintah Republik Indonesia Nomor 11 Tahun 2021 tentang Badan Usaha Milik Desa.
- Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 tentang Desa.
- Undang-Undang Republik Indonesia Nomor 17 Tahun 2012 tentang Perkoperasian.
- Peraturan Menteri Koperasi dan Usaha Kecil dan Menengah Republik Indonesia Nomor 10/PER/M.KUKM/IX/2015 tentang Kelembagaan Koperasi.