



## Optimizing the Role of the Koperasi Desa Merah Putih in Encouraging Inclusive and Sustainable Economic Growth for the Achievement of Village SDGs in Ambon City

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### ABSTRACT

This study aims to analyze the potential and strategies for optimizing the role of the Merah Putih Village/Subdistrict Cooperatives in promoting inclusive and sustainable economic growth and supporting the achievement of Village SDGs in Ambon City. The study employs a descriptive qualitative approach based on secondary data obtained from Statistics Indonesia, the Ambon City Government, the Ministry of Cooperatives of the Republic of Indonesia, the Village Information System, government regulations, and relevant scientific literature. The findings indicate that Ambon City's economic growth reached 4.87% in 2025, while the Open Unemployment Rate remained relatively high at 11.37%, highlighting the need to strengthen productive economic activities and expand employment opportunities. The 100% establishment of Merah Putih Village/Subdistrict Cooperatives in Maluku provides an opportunity to strengthen the local economy. Optimization should focus on developing businesses based on local potential, digitalization through SIMKOPDES, improved governance, access to financing, partnerships, and broader community participation. These strategies have the potential to support economic growth while contributing to the inclusive and sustainable achievement of Village SDGs

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## INTRODUCTION

A cooperative is one of the key economic institutions that plays an important role in promoting community-based development. Unlike companies that focus on capital, cooperatives place their members as both owners and users of the services. Because of that, cooperative economic activities emphasize empowerment and community participation. At the local level, cooperatives can be a strong tool to strengthen the position of small economic actors by expanding access to markets, financing, information, technology, and business networks. Empirical evidence shows that being a member of a cooperative can have a positive impact on household income, although the extent of the benefits can vary among income groups (Zou & Wang, 2022). The study found that households that are members of a cooperative earn higher average incomes compared to non-member households, but the benefits don't necessarily automatically reach low-income groups.

The findings show that cooperatives can't just be formed as institutions. They need to be managed well in order to generate inclusive economic benefits. Cooperatives need good governance, strong human resources, business models that fit community needs, access to financing, broad marketing networks, and the ability to leverage technology. All of this becomes really important when economic development is aimed not just at boosting economic output, but also at expanding opportunities for people to participate in and benefit from the development process. That's why cooperatives should be seen as part of the local economic ecosystem. They can connect communities, the government, businesses, financial institutions, and the market.

This context is relevant to the development situation in Ambon City. The Ambon City in Figures 2025 publication shows that Ambon City has various characteristics in terms of social, economic, population, labor, and other sectors. This condition can be used to look at regional development progress. This publication is made based on data released by BPS as well as sectoral data from local government agencies. Therefore, this publication can serve as a basis for planning and evaluating the development of Ambon City (Central Statistics Agency of Ambon City, 2025). In addition, the Ambon City Regional Statistics 2025 provides an overview of development changes and regional potential. This data is very useful for understanding the social and economic dynamics of Ambon City (Central Statistics Agency of Ambon City, 2025).

According to data from the Ambon City Government, Ambon's economic growth in 2025 was recorded at 4.87 percent. In the same year, the Human Development Index (HDI) reached 83.97, the Labor Force Participation Rate (LFPR) was 66.22 percent, while the Open Unemployment Rate (OUR) stood at 11.37 percent (Ambon City Government, 2026). This data shows that even though economic and human development in Ambon City continues to progress, employment issues remain a challenge that needs attention. Economic growth should go hand in hand with expanding job opportunities, increasing community productivity, and strengthening people's access to productive economic activities so that the benefits of development can be felt more widely.

The issue of inclusivity has to be seen from the perspective of poverty and people's ability to earn a sustainable income. BPS data shows that the socio-economic conditions of the people in Ambon City still need policies that can strengthen economic opportunities for the community. Therefore, development strategies shouldn't just focus on boosting macroeconomic indicators, but also need to be aimed at strengthening economic institutions that are close to the people. Cooperatives can play an important role because these institutions have a member base and are oriented toward fulfilling the economic interests of their members.

## LITERATUR REVIEW

Cooperatives and improving community welfare have been proven in many studies. For example, Zou and Wang (2022) looked at family data in villages and found that being part of a cooperative helps families earn more on average. However, the results also showed that for low-income groups, the positive effects of cooperatives aren't really felt. This finding is important for the development of the Red and White Village/Sub-district Cooperatives, because just adding more cooperatives and their activities isn't enough to make sure the economy grows for everyone. Cooperative development strategies need to clearly involve people who have limited access to capital, markets, technology, and business opportunities.

In the Indonesian context, strengthening cooperatives has received a new boost through the Red and White Village/Sub-district Cooperative program (Kopdes/Kel Merah Putih). The government, through Presidential Instruction Number 9 of 2025, has set the acceleration of forming Red and White Village/Sub-district Cooperatives as one of the national policies. The goal is to strengthen economic development from the village and sub-district levels. This policy is related to economic equality, community economic empowerment, and development based on local potential (President of the Republic of Indonesia, 2025).

This program is very relevant for Maluku Province. In 2025, the Ministry of Cooperatives reported that the establishment of Kopdes/Kel Merah Putih in Maluku Province has reached 100 percent. This figure shows that Maluku has a strong institutional foundation. This foundation can be further developed to strengthen community economic activities based on local potential (Ministry of Cooperatives of the Republic of Indonesia, 2025). In Ambon City, the presence of this cooperative needs to be maximized more. It shouldn't just be about administrative matters or forming a legal entity. Cooperatives in Ambon should grow into productive economic institutions, capable of adapting, and truly creating added value for the community. That way, cooperatives aren't just there on paper, but also make a real impact in daily life.

Optimizing Village/Urban Village Red and White Cooperatives is becoming increasingly important. Cooperatives face various challenges, such as poor governance, limited management skills, difficulty in obtaining funds, slow digitalization processes, marketing struggles, and a lack of business networks. Experiences from various countries show that cooperatives can indeed boost

income and strengthen the economic position of their members. However, the results really depend on who the members are, how strong the organizational structure is, and how well the cooperative can provide economic services that meet the members' needs..

In Ambon City, the development of Kopdes/Merah Putih Village needs to be carried out with strategies that fit the local economic conditions. The characteristics of the community, which are the foundation of this cooperative, should also be taken into account. Without considering these things, efforts to optimize it might fail or not have the maximum impact.

Besides the economic aspect, developing cooperatives should also be linked to sustainable development. Cooperatives have a big opportunity to contribute to development goals. Cooperative activities can help create jobs, strengthen small community businesses, provide economic access for marginalized groups, reduce social gaps, ensure food security, and develop the local economy.

In the context of village development, all of this aligns with the Village SDGs agenda, which covers many aspects: social, economic, environmental, and institutional. That way, Kopdes/Kel Merah Putih can be one of the key tools among other institutions. It can connect the community's day-to-day economic activities with achieving sustainable development goals.

Based on this situation, this study aims to examine how the Merah Putih Village/Sub-district Cooperatives can play a better role in promoting more inclusive and sustainable economic growth. The goal is to help realize the Village SDGs in Ambon City. This study uses a descriptive approach. The data used are secondary data from official sources. These sources include the Central Statistics Agency of Ambon City, Ambon City Government, the Ministry of Cooperatives of the Republic of Indonesia, the Village Information System from the Ministry of Villages and Disadvantaged Area Development, as well as government policy documents. This data is used to understand the socio-economic conditions of Ambon City, the development of cooperatives, local economic potential, challenges in development, and opportunities to enhance the role of the Merah Putih Village/Sub-district Cooperatives.

## **METHODOLOGY**

This study uses a qualitative descriptive approach based on secondary data. The aim is to analyze the extent to which the Red and White Village/Urban Cooperatives can play an optimal role in promoting inclusive and sustainable economic growth. The focus is on supporting the achievement of Village SDGs in Ambon City. Research data were obtained from various reliable sources, including publications from the Ambon City and Maluku Province Statistics Offices, official data from the Ambon City Government, as well as information from the Ministry of Cooperatives of the Republic of Indonesia. In addition, information systems from the Ministry of Villages and Disadvantaged Regions Development were also used, along with government regulatory documents and relevant scientific articles with verified DOIs. The types of data collected include economic growth indicators such as GRDP, poverty levels, employment conditions, and the Development Index. Humans (HDI), local economic

activities, the general development of cooperatives, as well as specific data about the Merah Putih Village/Sub-district Cooperative. The data also includes indicators related to Village SDGs. The analysis process is carried out step by step.

Starting from data collection, selecting valid sources, grouping data by theme, interpreting meaning, to synthesizing results to identify the current real conditions. From this process, the potential, problems faced, and opportunities for cooperative development in Ambon City were analyzed. The analysis results were then linked to the concepts of inclusive economic growth, sustainable development, and the SDGs goals. The aim is to formulate the right strategies so that cooperatives can develop optimally according to local economic characteristics and needs. A secondary data approach was chosen because it allows researchers to use data that is already systematically available. This approach provides a strong empirical understanding without needing to collect primary data. This approach has been explained by previous researchers, such as Johnston (2017) and Snyder (2019).

## RESULT

Research results show that Ambon City has a socio-economic condition that provides both space and a need for strengthening community economic institutions through the Merah Putih Village/Sub-district Cooperatives. Regional statistical data indicates that Ambon's economy continues to grow, but employment and welfare indicators still show problems that need to be addressed by boosting more inclusive economic activities. The Ambon City in Figures 2025 publication contains basic and sectoral statistical data from BPS and Regional Apparatus Organizations (OPD), so it can be used as a basis for analyzing the region's economic condition (Central Statistics Agency of Ambon City, 2025).

Table 1. Socio-Economic Indicators of Ambon City

| No. | Indicator                              | Values/Findings | Data Year | Source                              |
|-----|----------------------------------------|-----------------|-----------|-------------------------------------|
| 1   | Economic growth of Ambon City          | 4,87%           | 2025      | Open Data of Ambon City/BPS         |
| 2   | Human Development Index (HDI)          | 83,97           | 2025      | Open Data of Ambon City/BPS         |
| 3   | Labour Force Participation Rate (TPAK) | 66,22%          | 2025      | Open Data of Ambon City/BPS         |
| 4   | Open Unemployment Rate (TPT)           | 11,37%          | 2025      | Open Data of Ambon City/BPS         |
| 5   | Poverty Depth Index (P1)               | 0,44            | 2025      | Open Data of Ambon City/BPS         |
| 6   | Poverty Severity Index (P2)            | 0,08            | 2025      | Open Data of Ambon City/BPS         |
| 7   | Stunting                               | 19,7%           | 2024      | Open Data of Ambon City/Bappeda R&D |

Source: Open Data of Ambon City Government, Ambon City BPS.

The data shows that Ambon City's economic growth reached 4.87% in 2025, indicating that the region's economic activity continues to develop. However, this economic growth comes alongside an unemployment growth rate of 11.37%, so there are still challenges for economic growth to create more job opportunities. On the other hand, Ambon City's Human Development Index (HDI) reached 83.97, indicating a fairly high level of human development. This condition becomes an important asset for developing community economic institutions, including cooperatives, because better human resources can help people manage businesses and economic organizations. From the poverty perspective, the P1 value of 0.44 and P2 value of 0.08 indicate that besides the number of poor people, development should also focus on the ability of poor households to improve their economic capacity and strengthen access to income sources. Therefore, cooperative development should not only be directed at trading activities but should be developed as a means to expand the community's economic access to financing, marketing, distribution, and productive activities.

Table 2. The Position of Red and White Village/Sub-District Cooperatives in Strengthening the Local Economy

| No. | Aspects                                           | Research Findings                                                                                        | Implications for Ambon City                                                                     |
|-----|---------------------------------------------------|----------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|
| 1   | Establishment of Kopdes/Kel Merah Putih in Maluku | <b>100% formed</b> by 2025                                                                               | Ambon City has institutional momentum to strengthen cooperatives as a local economic instrument |
| 2   | Orientation of Maluku development                 | Strengthening local commodities such as <b>nutmeg and cloves</b> , as well as the fisheries sector       | Kopdes/Kel can be directed to the processing and marketing of regional superior commodities     |
| 3   | Number of national Kopdes/Kel                     | <b>50 unit</b> per 21 November 2025                                                                      | The program is nationally scaled and requires data-driven governance                            |
| 4   | Kopdes/Kel who has a SIMKOPDES account            | <b>50 units (100%)</b>                                                                                   | Digitalization can be used for institutional monitoring and cooperative activities              |
| 5   | Data monitored by SIMKOPDES                       | Number of cooperatives, members, administrators, supervisors, and land location                          | Decision-making can be done more data-driven                                                    |
| 6   | SIMKOPDES Integration                             | Integrated with inter-ministry/institution data, including population, tax, village funds, and land data | Opening up opportunities for more transparent and integrated cooperative management             |

Source: Ministry of Cooperatives of the Republic of Indonesia (2025).

Another important finding is that Maluku Province has successfully established Red and White Village Cooperatives across the entire region, reaching 100%. The central government highlights Maluku's potential in three main commodities: nutmeg, cloves, and the fisheries sector. This potential is seen as a foundation for developing stronger cooperatives. Cooperatives are directed to build supply chains from upstream to downstream. The goal is for the community not only to be producers but also to gain added value from the distribution and marketing processes (Ministry of Cooperatives of the Republic of Indonesia, 2025).

In the context of this research, this finding is very important because Ambon City has an urban economic character. The city serves as a center for trade and distribution in Maluku. Therefore, optimizing Kopdes/Kel in the Ambon area doesn't just focus on production. More than that, it can also emphasize distribution, marketing, access to financing, strengthening SMEs, as well as serving as a link between producers from surrounding areas and the urban market.

Table 3. Digitization and Governance of Kopdes/Merah Putih Village

| Indicator                           | Conditions                                                          | Meaning of Research Results                                    |
|-------------------------------------|---------------------------------------------------------------------|----------------------------------------------------------------|
| Total Kopdes/Kel Merah Putih        | 50 units                                                            | Indicates the scope of the program                             |
| Village Cooperative/Kel Merah Putih | 50 units                                                            | The majority are in the village/Kel area                       |
| Have a SIMKOPDES account            | 50 units                                                            | 100% are in the system                                         |
| Data integration                    | Cooperative data is connected to a number of government data        | Strengthen the monitoring and planning base                    |
| Institutional data                  | Members, administrators, supervisors and locations can be monitored | Supporting transparency and accountability                     |
| Cooperative microsite               | Available for cooperative profiles                                  | Unlocking opportunities for transparency and digital promotion |

**Source:** Ministry of Cooperatives of the Republic of Indonesia (2025).

The findings show that digitalization is an important component in optimizing Kopdes/Kel Merah Putih. SIMKOPDES not only serves as a record-keeping database but also allows for more structured monitoring of institutions. The availability of data on members, management, supervisors, land locations, and cooperative profiles can serve as a basis for local governments in mapping needs, supervision, and evaluating cooperative performance.

Table 4. The Connection Between Research Findings and Village SDGs

| Village SDGs                                         | Relevant Findings                                           | The Potential Role of Kopdes/Kel Merah Putih                       |
|------------------------------------------------------|-------------------------------------------------------------|--------------------------------------------------------------------|
| Villages Without Poverty                             | P1 0.44 and P2 0.08                                         | Opening up access to business, financing and community income      |
| A Hunger-Free Village                                | Food supply chain development                               | Food distribution and support for local production                 |
| Healthy and Prosperous Villages                      | Stunting 19.7% in 2024                                      | Supporting access to basic necessities and socio-economic programs |
| Quality Village Education                            | HDI 83.97                                                   | Increasing the capacity of human resources managers and members    |
| Village Economic Growth Is Evenly Distributed        | Economic growth of 4.87%                                    | Expanding community participation in economic activities           |
| Decent Work                                          | TPT 11.37%                                                  | Development of business units and creation of job opportunities    |
| Environmentally Conscious Consumption and Production | Potential of local commodities                              | Sustainable production and distribution chain development          |
| Partnerships for Rural Development                   | Synergy of the government, cooperatives and business actors | Strengthening the local economic ecosystem                         |

Source: Processed from BPS Ambon City, Ambon City Open Data, the Ministry of Cooperatives of Indonesia, and the Village Information System of the Ministry of Villages.

The Village Information System explains that Village SDGs consist of 18 development goals covering economic, social, environmental, legal, and governance dimensions. The system uses a 0–100 score scale to show the achievement level of each goal. Therefore, optimizing Kopdes/Kel Merah Putih can be positioned not just as an economic program, but also as one of the institutional tools that supports the achievement of several Village SDGs simultaneously.

## DISCUSSION

Based on research findings, improving the role of the Merah Putih Village/Subdistrict Cooperatives in Ambon City is very important for the region's social and economic conditions. Ambon City's economic growth, which reached 4.87% year-on-year, slightly below the initial target of 5% in 2025, shows that economic activity is developing. However, the Open Unemployment Rate, still at 11.37%, indicates that this growth hasn't been accompanied by an optimal increase in job opportunities. At the same time, Ambon City's HDI of 83.97 (in the very high

category) shows that the human development capital is quite good. This helps strengthen the capacity of the community and local economic institutions (Ambon City Government, 2026). These conditions show that Ambon City's development challenges aren't just about boosting economic growth. It's also important to make sure people have wider access to jobs, businesses, financing, and markets. In this context, the Red and White Village/Urban Cooperative can be a tool to expand community participation in economic activities.

Theoretically, cooperatives have qualities that fit well with the concept of inclusive economic growth. Cooperative members are not just consumers or workers; they are also owners of the economic organization. This system allows people to participate directly in production, distribution, marketing, and economic decision-making. Research by Zou and Wang (2022) shows that cooperative membership can increase household income. However, the study also found that the benefits of cooperatives are not always automatically felt by low-income groups. These findings are important for Ambon City. Optimizing Village/Urban Cooperatives Merah Putih is not enough just by increasing the number of cooperatives or forming institutions. Efforts must be specifically directed at community groups that face limitations in access to capital, technology, information, and markets.

Ambon City has achieved 100% formation of Kopdes/Kel Merah Putih by 2025. This provides a big opportunity for institutions to develop the community economy. But that achievement isn't enough; cooperatives need to evolve from just being organizations into active and productive economic institutions. The Ministry of Cooperatives of the Republic of Indonesia in 2025 highlighted the potential of cooperatives in Maluku through fisheries and key commodities like nutmeg and cloves. This potential aligns with Ambon City's position as a hub for trade, services, distribution, and government in Maluku Province. So, the role of Kopdes/Kel Merah Putih in Ambon City could expand beyond just savings and loans or selling daily necessities. Kopdes/Kel Merah Putih could also become a bridge between local producers, MSMEs, fishermen, farmers, and consumers.

This strategy is important because economic value won't reach its full potential if people are only producing raw materials. Kopdes/Kel Merah Putih can take a role in the value chain: securing raw materials, processing products, packaging, storing, distributing, and marketing. In Maluku, fishery-based products, nutmeg, cloves, local food, and MSME products present relevant business opportunities. Kopdes/Kel Merah Putih can combine community production, so the economy of scale gets bigger and transaction costs go down. This way, small business actors who used to work alone can access wider markets through collective institutions.

Besides developing business units, research shows that digitalization is very important as part of a cooperative optimization strategy. On a national level, as of November 2025, 76,733 out of 82,780 Red and White Village Cooperatives have a SIMKOPDES account, which is around 92.69% (Ministry of Cooperatives of the Republic of Indonesia, 2025). The development of this system shows the government's effort to build more integrated and data-based cooperative governance. In Ambon City, the use of digitalization can be further developed, not

just for administrative record-keeping, but also for member management, transaction recording, product inventory, business potential mapping, digital promotion, and marketing.

Cooperative digitalization is important because one of the challenges for small-scale businesses is limited access to information and markets. With technology, cooperatives can connect local products with a wider range of consumers. However, digitalization isn't just about using apps or creating social media accounts. Digitalization needs to be supported by improving human resource capacity, administrative transparency, financial record systems, and the management's ability to handle data. So, the existence of SIMKOPDES can serve as a starting point, while developing the digital capacity of managers and members will determine the sustainability of its implementation.

Based on the overall analysis, this study found several key directions to improve the Merah Putih Village/Neighborhood Cooperatives in Ambon City. These directions include strengthening governance and enhancing human resource capacity. In addition, there is a need to develop business units that match local economic potential. Digitalization in management and marketing is also important. Don't forget to expand access to financing, strengthen partnerships, and increase community participation in cooperative activities. All these strategies need to be applied together because they are interconnected. Good governance without a strong business model won't bring sustainability. Meanwhile, potentially strong business units are also hard to grow without proper management and adequate market access.

Overall, this discussion shows that the Merah Putih Village/Sub-district Cooperatives have the potential to become a tool for inclusive and sustainable economic strengthening in Ambon City. However, based on the secondary data used, this potential can't yet be considered clear evidence that these cooperatives have directly impacted economic growth, unemployment reduction, or poverty alleviation. The research findings show a gap between the cooperatives' potential and the needs of local economic development. This serves as a basis for designing optimization strategies. With strengthened governance, business development based on local potential, digitalization, inclusion of vulnerable groups, and cross-sector partnerships, the Merah Putih Village/Sub-district Cooperatives have the potential to evolve from just an institutional formation program into a tool for local economic development that supports achieving Village SDGs in a more inclusive and sustainable way.

## **CONCLUSION AND RECOMMENDATION**

Based on the research and discussion, the Merah Putih Village/Subdistrict Cooperatives have a great chance to become an important tool in driving inclusive and sustainable economic growth in Ambon City. An economic growth of 4.87% in 2025 shows that the local economic activities are developing. However, there are still challenges regarding job opportunities, as seen from the Open Unemployment Rate reaching 11.37%. On the other hand, the Human Development Index (HDI) reaching 83.97 provides a strong foundation to improve the capacity of the community and economic institutions. The fact that the Merah Putih

Village/Subdistrict Cooperatives have reached 100% in Maluku Province creates an important opportunity to build the local economy through business development based on regional potentials such as fisheries, nutmeg, cloves, trade, distribution, and MSMEs. However, based on the secondary data used, it hasn't been directly evident that the presence of this cooperative has led to economic growth, a drop in unemployment, or a reduction in poverty in Ambon City. The cooperative's contribution still depends on the quality of management, the capacity of its administrators, member participation, how well the business units match local potential, and its ability to build market networks and partnerships.

Based on these findings, the Ambon City Government and the managers of Kopdes/Kel Merah Putih are advised to focus on strengthening governance and human resource capacity, developing business units according to local economic potential, and maximizing the use of SIMKOPDES for data-based management and monitoring. In addition, access to financing and marketing should be expanded through partnerships with MSMEs, financial institutions, universities, the government, and the private sector. Cooperative development should be carried out inclusively by involving women, youth, fishermen, MSME actors, and community groups that have difficulty accessing the economy. In this way, the benefits of cooperatives can help reduce poverty, create decent jobs, boost economic growth, reduce inequality, and support the achievement of Village SDGs. Future research is recommended to use primary data and long-term data to measure the impact of Kopdes/Kel Merah Putih on members' income, job creation, access to financing, the development of MSMEs, community welfare, and the achievement of Village SDGs indicators more clearly.

## **SUGGESTION**

The Ambon City Government and the management of Merah Putih Village/Subdistrict Cooperatives should strengthen cooperative governance through continuous training in financial management, business planning, transparency, and accountability. Cooperative business activities should be developed according to local economic potential, particularly fisheries, nutmeg, cloves, local food products, and micro, small, and medium enterprises (MSMEs), to increase product value and expand market access. Furthermore, the use of SIMKOPDES should be optimized to improve administrative efficiency, financial recording, membership management, and performance monitoring, while digital marketing should be expanded to reach broader consumer markets. Strategic partnerships with financial institutions, universities, government agencies, private enterprises, and local business organizations are also necessary to improve access to financing, technology, managerial expertise, and business networks. Cooperative development should actively involve women, young people, fishermen, farmers, MSME owners, and economically vulnerable groups to ensure equitable participation and benefit distribution. In addition, cooperative performance should be evaluated regularly using measurable indicators related to employment creation, income growth, poverty reduction, MSME development, and the achievement of Village Sustainable Development Goals (SDGs). Future research should incorporate primary data through

interviews, questionnaires, and observations, as well as longitudinal analysis, to assess the actual impact of Merah Putih Village/Subdistrict Cooperatives on community welfare, employment opportunities, local economic development, and sustainable development in Ambon City.

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