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### The analysis of BUMDes management and its contribution towards village genuine income (a study on BUMDes Pamsimas Sendang Sari Desa Kunir)

<sup>1\*</sup>Pesi Suryani, <sup>2</sup>Eka Wirajuang Daurrohmah

<sup>1,2</sup>Fakultas Ekonomi, Universitas Terbuka, Indonesia

\*e-mail korespondensi: [pesi@ecampus.ut.ac.id](mailto:pesi@ecampus.ut.ac.id)

Article Info	Abstract
<p><b>Keywords:</b> Business Process; the BUMDes unit; Pendapatan Asli Desa</p>	<p><i>The study aimed at exploring deeply the business management and process of BUMDes Pamsimas Sendang Sari Desa Kunir and its contribution towards the village's genuine income (read: Pendapatan Asli Desa or PAD). The research used descriptive qualitative methodology with a semi-structured interview. The five informants of the research were the staff of the BUMDes PAMSIMAS as the chief, secretary, treasurer, and two field technicians. The data analyzed was assisted by Computer Assisted Qualitative Data Analysis Software such as Nvivo 11. The research result showed that in the business process, BUMDes Sendang Sari has not to get profited from the clean water distribution since the setting of clean water tariffs below market prices, lack of public awareness to pay monthly fees, the existence of a village head program that makes clean water free for all public facilities without any subsidy, and the existence of a tax on water wells in Kabupaten Demak. Therefore, the BUMDes Sendang Sari is still unable to contribute to the PAD of Desa Kunir, however, the social impact has been felt by residents with the distribution of clean water to residents' homes. This research only focuses on business processes and has not looked at other factors that can affect the BUMDes performance. The research contribution of each of the village governments is as input for the management to fix the BUMDes Sendang Sari thus able to optimize the roles of the BUMDes in contributing towards the village's genuine income.</i></p>

## 1. INTRODUCTION

The implication from the enactment of *Undang-Undang Nomor 6 Tahun 2014* about the village is providing opportunities or opportunities for the village government to be more independent in advancing the village economy through innovative programs according to the potential that exists in the village (Setyobakti, 2017; Sumantra et al., 2019; Darwita & Redana, 2018). It is expected that the village government does not only depend on the help of the central government, therefore the village government must be able to help a business entity that can be used as another source of income for the village government (Riyanti & Adinugraha, 2021; Yulis et al., 2022). Badan Usaha Milik Desa (BUMDes) is a business unit managed by the community and village government to strengthen the village economy and as an effort to increase sources of village genuine income (PAD) (Sulaksana & Nuryanti, 2019; Pramita, 2018). The importance of BUMDes establishment is strengthened by



technical rules established by the Ministry of Village through *Permendes Nomor 4 Tahun 2015*, in this context, the BUMDes is expected to be able as driving force of the village economy (Wiratna & Jaya, 2019; Muhtada et al., 2018; Sulaksana & Nuryanti, 2019), which means that the establishment of BUMDes is not oriented on profit only but on giving benefit economically and socially towards the village community (Setyobakti, 2017; Nasution & Agustin, 2020). BUMDes is a business entity that plays an important role in improving the village economy and is formed based on the needs and potential of the village (Astri, 2021). Based on the data of the Ministry of Village and PDTT revealed that in the year 2021 there as many as 57.273 BUMDes were recorded spread all over Indonesia (Handoyo, 2021). According to (Widiastuti et al., 2019) the development of BUMDes in Indonesia has the same characteristics as a *social enterprise*, where the main objective of its establishment is to overcome social problems by using a business approach. As explained by Setyobakti (2017) and Nasution & Agustin (2020) that BUMDes is expected to have a social impact on society.

Almost every village has established a business unit managed by the village government and residents, including in Desa Kunir Kecamatan Dempet Kabupaten Demak Provinsi Jawa Tengah, where the BUMDes is named as BUMDes PAMSIMAS Sendang Sari. BUMDes PAMSIMAS Sendang Sari is a business unit managed by the government of Desa Kunir whose duty is to provide clean water to settlements or people's homes. Formation PAMSIMAS is driven by the phenomenon of water shortages in Desa Kunir when the dry season arrives, therefore the PAMSIMAS can be said to originate from the aspirations of the people. These aspirations were brought to the village meeting or musrenbang with the result that in 2011 one well was established which is a national program using the special allocation funds (read: *Dana Alokasi Khusus* or DAK) thus can be named PAMSIMAS.

The previous research shows that good BUMDes management financially and non-financially can create the performance of a good BUMDes and in the end contribute to the Village Genuine Income (read: *Pendapatan Asli Desa* or PADes) and improves the village financial rate of the village. The research conducted by Caya & Rahayu (2019) shows that the BUMDes Desa Aik Batu Buding has impacted the village economy positively. The BUMDes presence can give a contribution towards community business development, encourage people to start new businesses, increase the level of education of children and improve the health status of the community. Research conducted by Efendi & Ma'ruf (2019) also shows that BUMDes Podho Joyo has given 15% of the profit towards the village cash. The BUMDes also contributes to the community of Desa Sukorejo, through the unit of BUMDesnya in the form of village markets, savings and loan business units, and sales of LPG cheap for local people. The community feels a positive impact from its existence BUMDes Podho Joyo, on the other hand, the unit of BUMDes is also financially independent so that they can donate profits to the village treasury.

Based on previous studies, no one has described in detail the business processes that exist in a BUMDes unit, only describing the types of business of the BUMDes and how they impact the village economy in general. Based on the background above and some previous research, the writer is interested in further researching how the BUMDes PAMSIMAS Sendang Sari business process is and how it contributes to village PAD. The purpose of this

research was to explore more deeply the management and business processes that exist in BUMDes PAMSIMAS Sendang Sari Desa Kunir Kecamatan Dempet Kabupaten Demak Provinsi Jawa Tengah and its correlation in the independent encouragement of the PAD.

## 2. LITERATURE REVIEW

### Social Enterprise Theory

*Social enterprise* is a business entity aiming at solving social problems by using a business approach or on the other hand, its existence brings a social mission (Murphy et al., 2022). The business social model produces new values for the community in gaining new chances and fulfilling the GAP of the business to solve social problems. The *Social Enterprise* is expected to contribute to the innovative idea impacting the market development, work practice, and business model to make sure the balance is reached between business continuity and social purpose (Widiastuti et al., 2019). According to Byerly (2014), *Social Enterprises* present to respond to common interests and social contracts and collaborate individual interests with recognition of human values and individual roles in the social environment (society).

### Business Process

A business process is a series of steps in a business activity, both for producing a product and providing services to customers where all the steps are interrelated with one another (Rahayu et al., 2021). In addition, according to Dumas et al. (2021), a business process is a collection of interrelated events, activities, and decision points involving several actors and objects that collectively lead to a result that is of value to at least one customer. From the several definitions of business processes above, it can be concluded that what is meant by business processes in this study is a series of activities or business activities carried out by the parties involved in PAMSIMAS management to provide services to the community in the form of distributing clean water to the residents of Desa Kunir.

### Village Owned Enterprises/Badan Usaha Milik Desa (BUMDes)

*Undang-Undang Nomor 6 Tahun 2014* about Village gives opportunities for the village to develop and dig the potential of the village's genuine income besides from the central government (Winarsi & Moechthar, 2020). One way to explore this potential is through the formation of village business units or better known as BUMDes (Karim et al., 2020). Based on the Indonesia (2014) about Village, it is mentioned that BUMDes is a business entity in which all or most of the capital is owned by the Village through direct participation originating from Village assets which are separated to manage assets, for the maximum welfare of the Village community. Meanwhile, according to *Peraturan Menteri Dalam Negeri Nomor 39 Tahun 2010 Pasal 1 ayat 6* Badan Usaha Milik Desa (BUMDes) defined as a form of business in the village environment established by the village government with capital ownership and management carried out by the village government and the community in the village (Nasution & Agustin, 2020). This forms the legal basis for the formation BUMDes. BUMDes was formed based on deliberations of village stakeholders

and ratified based on *Peraturan Desa* or *Perdes*, where in one village only one unit of BUMDes can be established. The establishment of BUMDes must be based on the needs and potential that exist in the village to encourage the village economy. BUMDes is expected to be able to overcome village economic problems by developing village potential through direct capital participation from both the village, government assistance, and the community who want cooperation with profit sharing based on an agreement (Se & Langga, 2021). BUMDes is managed by the community and village government by applying cooperative, participatory, emancipatory, transparent, accountable, and sustainable (Ridlwan, 2015). There are four main objectives of the establishment of BUMDes (Pariyanti, 2020; Ridlwan, 2015), such as:

1. Improving the village economy
2. Improving the village genuine income
3. Improving processing village potential according to community needs
4. Becomes the main income growth and the village economy even distribution

#### **Village Genuine Income/*Pendapatan Asli Desa* (PADes)**

In the (Indonesia, 2014) about Village, it is mentioned that the village genuine income/*Pendapatan Asli Desa* (PADes) is income sourced from village authority based on origin rights and local village scale authority. The PADes consist of business results, asset results, self-help and participation, cooperation, and another village genuine income. PADes are a source of village income that can be used to strengthen village finances in the framework of village development and management. Therefore, to optimize the PADes, it is really important to embody the growth in the village (Nurjani et al., 2018).

### **3. METHODS**

The methodology used was a descriptive qualitative with *a semi-structured interview* assisted by *a voice-recorded* tool to help the transcription process. The qualitative methodology is an approach or search to explore and understand a central symptom (Raco, 2018). The researcher interviewed participants or informants by asking general and broad questions thus can understand the central symptoms mentioned. Then collected the information submitted by the informant is usually in the form of words or text and then the data or information is analyzed (Raco, 2018). The research is interpreted to catch the deepest meaning from the data gained before. *The interview* was conducted with five informants which were the staff of BUMDes PAMSIMAS served as the chief, secretary, treasurer, and two field technicians. The research data was analyzed assisted by *Computer Assisted Qualitative Data Analysis Software* that was Nvivo 11.

#### 4. RESULTS AND DISCUSSION

##### General Description of the Research Object

The general description from the BUMDes PAMSIMAS Sendang Sari is a business unit managed by the Government of Desa Kunir whose job is to provide clean water to settlements or residents' homes. Formation PAMSIMAS is encouraged by the phenomena of lack of water in Desa Kunir in the dry season therefore, the PAMSIMAS can be said originally comes from the aspirations of the people. These aspirations were brought to the village meeting or *musrenbang* with the result that in 2011 a well was established which was a national program using special allocation funds (DAK) so it was called PAMSIMAS. As stated by the following informants.

*“At first there was 1 well from BPSPAM in 2011 when I had not yet entered, but at that time I happened to have a proposal at the BPD, so in that village, there was a village meeting or musrenbang. In the musrenbang, several problems were identified in the village, solutions were found and development plans were made. well, one of them was because in 2010 it wasn't 2011, if I'm not mistaken, the community was still short of water then there was a suggestion from the community who wanted it to be available at that time maybe Umbul well water but then the idea emerged that a well would be built and coincidentally it was a national program (that's the national PAMSIMAS) earlier it just so happened that according to the national program at that time there was a DAK called DAK, as far as I know. So one of the first wells/wells built was from the DAK special allocation fund. for all of that, it started from the lack of water.”* (Informant E)

*“The beginning of how is Pamsimas, because in Kunir, during the dry season, many people need water, so the village government submits a proposal to the province or the district Pamsimas, meaning to meet the need for clean water, it continues to accept it. In 2017, many immediately became customers.”* (Informant A)

*“Initially, the water sources in Desa Kunir were not optimal and not clean enough, so PAMSIMAS was created in 2017 when the community needed clean water. So first, based on the aspirations of the people who needed clean water, a facility was made in the form of PAM water through PAMSIMAS.”* (Informant C)

From the results of the interview above, we can conclude that the establishment of BUMDes PAMSIMAS Sendang Sari Desa Kunir is a form of community aspiration that requires clean water when there is a drought. This aspiration is part of the participatory principle, where the community has participated in the formation of BUMDes and these aspirations are following the needs of the community. After the BUMDes was founded, many residents became PAMSIMAS customers, however, the clean water distribution process has not been optimal because there is still a lack of wells as a source of clean water. In 2011, one PAM well was built, where the development fund came from a special allocation fund (DAK). However, the stance of BUMDes PAMSIMAS Sendang Sari was established in 2017.

After the establishment of BUMDes PAMSIMAS, the community was very enthusiastic, and many became regular customers because clean water is the main need of society. Until now, the only product from PAMSIMAS is clean water for the community because PAMSIMAS is still unable to open new products or expand markets due to very poor financial conditions. Four PAMSIMAS wells have served 7 hamlets, each hamlet having a family head (KK) of approximately 200 families per hamlet. In Desa Kunir there

were 4 points of clean water sources managed by each hamlet. However, in 2017 there was a new regulation from the government that BUMDes business units in one village could only have one manager so the managers of this clean water source were united under the name PAMSIMAS with three core administrators plus two technicians and hamlet administrators. Each hamlet has two administrators. The core administrators include the chairman, secretary, and treasurer of PAMSIMAS who managed and was responsible for PAMSIMAS as a whole. Technicians were on duty when there was minor damage to the engine, pipes, and so on. Meanwhile, the hamlet manager was the first person who had direct contact with the customer and acted as a liaison between the customer and the core management. The hamlet administrator was in charge of conveying input from the community and listening to customer complaints. As the results of interviews with the following informants.

*“... For now, only clean water. Maybe, we had a plan yesterday when we joined the association of other friends in PAMSIMAS, who in another village made this kind of gallon of water. We are also thinking in that direction so we can get additional yes. But that's just a plan.”* (Informant A)

*“... For Desa Kunir, there are 7 hamlets, but right now we have 4 active wells and 1 well being built, so there is still 1 well used for 2 hamlets. This is inadequate because ideally 1 Well is 200 customers but if it's 2 Hamlets it's clear that there are up to five hundred more houses. so it's not yet qualified, so there are still several houses that don't have electricity, then there's still one hamlet that Pamsimas doesn't reach at all. There is already a well, but there is no tower, there is no electricity, so the well is still stalled, now it is being used, it is not taken by residents with minor disabilities, but yes, it is used...”* (Informant E)

### Business Process and BUMDes Management

The business process is a series of activities or business activities carried out by the parties involved in the management of PAMSIMAS to provide services to the community in the form of distributing clean water to residents of Desa Kunir. The business process in the clean water distribution business began with the distribution of clean water (product) from wells using pipes to every resident's house. In the water distribution process, there were two technicians whose job was to check and repair if there was damage to the water machine or pipes. Furthermore, based on the agreement every 10th to 20th the customer made a payment for clean water to the office BUMDes. Simply, the business process in the proses BUMDes PAMSIMAS Sendang Sari Desa Kunir can be pictured as follows.



**Figure 1.** Business Process of BUMDes PAMSIMAS Sendang Sari Desa Kunir

But in the field, many obstacles occur in the business processes of BUMDes, such as follows. Rules regarding customers that payments are made every 10th to 20th are paid to the office of BUMDes, this is very difficult to do considering that the customers are villagers who are mostly busy farming so the management makes a payment agreement to be made directly to the manager or the manager comes to the customer's house with an agreement. As the results of the interview with informant E are below.

*“Then to the customer, it is in the customer's rules that payments are made every 10 to 20. Because in the village is very difficult. In the beginning, the rule was that we made one payment, and we waited at the BUMDES office because there was a BUMDES office. We tried it for 3 months. It turned out that the payment from them was very small, so those who wanted to come paid to the BUMDES office, while we took the time, yes, every afternoon, all the workers, so the time to wait at the BUMDES office was divided. We waited for at least 3-4 customers, and it just didn't work at all. Then we tried to think again. We waited at home, so we didn't spend too much time. We waited at home at the house of each hamlet administrator and were given a time of 10 to 20 in the afternoon from 2 to 5 it didn't work either because the customer was in the village. That's why people come at will without clocks and finally, until now it has been running according to the conditions as it is. So, they want to pay for the early morning hours, we want to pay for the evening hours, we serve them arbitrarily and we can't spare that time. Therefore, the important thing is they pay when we're at home it's paid. Some are like that then other units prefer to be pulled. So, there's a biller, so there's a unit that's running now that's not properly stopped at the start. It's just that we think about how good it is, what matters is the way. That's why the SOP is said to exist in writing, but in fact, there are also unwritten ones.”*

In carrying out its operational activities PAMSIMAS has AD/ART who have mentioned a small part of the SOP but not in detail. Still, there is an SOP PAMSIMAS in form of an oral good intern agreement between the staff or together with the customers. This is because certain rules cannot be implemented in the field. For example, in the initial rules, a written rule was formed that the management would meet every month for a coordination meeting and in that meeting, there were financial reports from each unit that were reported to PAMSIMAS, but it was difficult to implement over time, considering that the administrator's fees were very small and the administrators were busy. others so that the core administrators cannot put too much pressure on them. It is shown in the results of the interview with informant E as follows.

*“If you say there are no written rules in detail, but here is an AD/ARTICLE which mentions a small part/part of the SOP, but in detail. Not written yet but verbally there is. so we make good agreements, internal agreements between management, there are also mutual agreements with customers. Grandma is said to be running well 100% no, not yet. because the SOP itself to us is still looking for the best. So there are several times, if possible, for example, Ms. Eka, on financial reporting, on account withdrawals on account withdrawals in the internal management, in fact, in this initially written regulation, in writing, a rule was formed that we would meet every month for a coordination meeting and in that meeting, there are financial reports for each unit that are reported to BPSAM, but those that are difficult are rather difficult to carry out as time goes by we are conditional because considering the fee is also very small so we can't put too much pressure on it.”*

The staff fees are the result of an agreement that has been adjusted to the acquisition because the results are still small. Currently, the honorarium for the core management is IDR 100,000/month and if the management directly becomes a collector there will be IDR 1,000 per customer. In addition, the administrators also get free clean water facilities. However, with the nominal honorarium, it can be said that it is not appropriate so the nuances of PAMSIMAS are still very social. We can know this from the results of interviews with informant E as follows.

*“The fee was agreed upon and adjusted to the acquisition so it is adjusted to the income in the PAM itself. Because the results are still small. The dream is to at least be able to pay them not up to UMR but it's worth it when they are that day huh -sak kulen-, but until now it hasn't been able*

*to and still it's still IDR 100,000 which is an honorarium as a caretaker but later, for example, it's for billing, so the biller will have IDR 1.000 per customer. Therefore, if the customer pays, they come to the management, which means that the 1,000 are not there. If the bill is paid, add Rp. 1,000 as a biller per manager, even if that is still very small. Just like that, some Rp. 1,000 protested because, in the village, the situation was like that."*

According to the results of *in depth-interview*, it was found that BUMDes PAMSIMAS already had AD/ART and already mentioned SOP that must be carried out in operational activities, but in practice, the SOP cannot be fully applied. Including the problem of billing fees to PAMSIMAS customers, in practice it is often not according to a predetermined time limit, leeway is given according to a mutual agreement. As for the honorarium of the management itself, we can see that the honorarium given is still far from the UMR, the administrator only receives an honorarium of IDR 100,000 per month. From a business perspective, the performance of BUMDes PAMSIMAS Sendang Sari is still not good, but the social impact has been felt by the local community. This is following the social enterprise theory that business units are established not only because they want to earn profits but also because they want to have a good social impact on society (Widiastuti et al., 2019).

### **The Village Genuine Income/Pendapatan Asli Desa (PADes)**

The establishment of BUMDes is expected to be an alternative source of income for the village government, but in practice, not all BUMDes can provide benefits or profits for the village government (Daurrohmah et al., 2022). As happened with BUMDes PAMSIMAS Sendang Sari, Desa Kunir, BUMDes have not been able to contribute to Village Genuine Income. As stated by informants A and E as follows.

*"We are nyuwun sewu that some even use debt first. So there is one administrator who is in debt. The capital for establishing BUMDes is not from the village but from the provincial budget. The 200 million came from the province, the 50 million of which was our self-help. We don't have a plan yet, for example, we have to get 100 percent of our income, a certain percentage for honorarium, a certain percentage for operations, and a certain percentage for reserves, but we have not been able to calculate it until now we have not received any profit from this business."* (Informant A)

*"The budget is also flowing, let alone until now, if in the AD/ART it is net results, it is a net in profit, it will be divided into 3 divided by 30% for the manager, 30% for BUMDES is the term for the village and 30% for development reserves but until now we have not been able to implement them because the results we get are just enough for the manager and if there is a little monthly profit it is usually used for repair reserves. It's just that if there is a problem like this, in the program there is usually a self-help fee. So, for example, the program that is currently running, there is a well-building assistance program, it does not just grant money that will be given without self-help, so there must be self-help first. There used to be self-help, right? We too -nek pas ngunu kui yo - forced ourselves to provide money. After continuing to take on debt, then at the end of 2020 in the final report for 2020, we also have a new balance of 12 million and so there has been an offer to develop a program that is currently running and we have to provide an in the cast of 10 million and we are trying to communicate it to the village until now meeting hasn't happened yet. Yes, for the time being, we are still running construction using in the cast which we take from our remaining balance per unit as it goes."* (Informant E)

Several rules lead to low income of PAMSIMAS such as:

1. The tariff for clean water is far below the market price, which is 1,500 per meter and PAMSIMAS cannot increase the tariff without holding a village meeting.
2. Village head program that makes clean water free of all public facilities in Kunir Village without any subsidies so that PAMSIMAS bears all expenses for clean water for public facilities in the village even though in Kunir Village there are many prayer rooms, mosques, schools, sports halls and also several public places other
3. There is a tax on deep water wells in Kabupaten Demak of IDR 60 per m<sup>2</sup>.

According to the *in depth-interview* with informants A dan E, it can be concluded that until now BUMDes PAMSIMAS Sendang Sari has not been able to earn a profit or profit from the business being carried out, it is not uncommon for BUMDes to be in debt or use self-help money from the management to carry out its operations. As previously explained, from a business perspective, the performance of BUMDes PAMSIMAS Sendang Sari is still not good, but the social impact has been felt by the community. This is following the social enterprise theory that business units are established not only for profit-oriented but also because they want to have a good social impact on society (Widiastuti et al., 2019).

## 5. CONCLUSIONS

The research findings found that BUMDes PAMSIMAS Sendang Sari Desa Kunir has not been able to obtain a profit or profit from this clean water distribution business. Several things cause BUMDes Sendang Sari to be incapable of obtaining profits or profits, including the setting of production unit prices or clean water rates below market prices, the lack of public awareness to pay monthly fees on time, the existence of a village head program that makes clean water free to all public facilities without subsidies from the village government, and there is a water well tax from the Kabupaten Demak Government. So until now, the BUMDes Sendang Sari has not been able to contribute PAD to Desa Kunir, however, the social impact has been felt by residents with the distribution of clean water to residents' homes. This is following the characteristics of BUMDes itself which is a social enterprise, that is, apart from running a business, the main purpose of its establishment is for social interests in other words the establishment of BUMDes is not only profit-oriented but also aims to have a social impact on the community in the environment. In addition, other information obtained from the interview results is related to the inadequate honorarium for BUMDes management, there is no fixed salary for BUMDes administrators, in fact, they only receive Rp. 100.000, - per month.

This research implies that in the future the village government will pay more attention to and improve the management of BUMDes Sendang Sari. To gain profit, it is best if the related parties, namely the BUMDes management and the local village government, can discuss the tariffs for clean water production again, provide subsidies to BUMDes regarding the distribution of water to public facilities so as not to burden BUMDes finances, and socialize to the PAMSIMAS customer community to be able to contribute on time.

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