



Strengthening Village-Owned Enterprise Governance Through an Integrated Planning, Reporting, and Monitoring System in West Java

Astadi Pangarso¹, Reza Noor Umboro², Eugenius Tejo S. Kristianto³

^{1,2} Business Administration Study Program, School of Economics and Business, Telkom University, Bandung.

³ Management Study Program, School of Economics and Business, Telkom University, Bandung.

✉ astadipangarso@telkomuniversity.ac.id (Corresponding author's email)

ARTICLE INFO	ABSTRACT
Article history Received : 16-9-2026 Revised : 2-10-2026 Accepted : 3-10-2026 Keywords <i>Village-Owned Enterprises (BUMDes); village governance; performance management; key performance indicators;</i>	Village-Owned Enterprises (BUMDes) are positioned as the primary instrument for increasing Village Own-Source Revenue, yet their contribution to village revenue nationwide remains between 2 per cent and 4 per cent. The partner group faces four challenges: planning without an Annual Work Plan and Budget document; financial records that are intermingled with the personal finances of the management; the absence of measurable business targets; and ad hoc evaluations. This community service initiative aims to strengthen the governance and performance management of BUMDes through the implementation of an integrated system of planning, reporting and monitoring. The activity was carried out in Rancakalong, Rancakalong Sub-district, Sumedang Regency, with fourteen participants representing all BUMDes bodies, using the Participatory Rural Appraisal approach through the preparation, implementation, and evaluation stages. The delivery method combined interactive lectures, guided discussions and guided simulations on four core topics, accompanied by clarification of the division of roles between bodies in accordance with Government Regulation No. 11 of 2021. The outcomes of the activity included the drafting of an Annual Work Plan and Budget framework by the partners, mastery of cash book record-keeping accompanied by a commitment to separate accounts, the formulation of key performance indicators across three dimensions, and the establishment of a monitoring and evaluation cycle based on the plan-do-check-act cycle. All partner groups fully completed the seven-day action plan commitment forms. This activity underscores that the strengthening of BUMDes requires integrated intervention from planning through to evaluation, rather than stand-alone reporting training. This is an open access article under the CC-BY-SA license.

A. INTRODUCTION

The reform of village governance that began with the enactment of Law Number 6 of 2014 on Villages marked a fundamental shift in Indonesia's national development paradigm. Villages are no longer positioned merely as recipients of programs, but as subjects with the



authority to regulate and manage the interests of their own communities based on local initiative. A consequence of this policy has been large-scale fiscal transfers to the village level through the Village Fund (Dana Desa) scheme. Several studies have shown that these fiscal transfers have had a tangible impact on rural economic growth, particularly in previously underdeveloped regions (Hartojo et al., 2022). However, their effectiveness depends heavily on the institutional capacity of villages to manage them productively rather than merely for consumption.

It is within this framework that Village-Owned Enterprises (Badan Usaha Milik Desa, BUMDes) are positioned as the main institutional instrument for converting local potential into economic value. BUMDes carry three strategic functions. First, they increase Village Own-Source Revenue (Pendapatan Asli Desa, PADes), giving the village treasury an independent source of income beyond government transfers. Second, they create new employment opportunities for local residents, thereby easing the pressure of urbanization. Third, they ensure that village wealth and potential are managed by villagers themselves rather than controlled by outside parties. A study of the role of BUMDes in rural development in Indonesia affirms that empowerment through village-owned enterprises is a conceptually sound strategy for fostering village economic self-reliance (Srirejeki, 2018).

National-scale empirical evidence reinforces this strategic position. An analysis of data from 361 regencies in Indonesia using cross-sectional regression, difference-in-differences, and structural equation modeling shows that the Village Fund, BUMDes, and PADes jointly contribute positively to the village development index (Hilmawan et al., 2023). Similar findings have been reported at the provincial level, where village asset administration and the establishment of BUMDes were found to have a significant positive effect on the economic improvement of rural communities (Sara et al., 2021). At the evaluative level, measuring BUMDes performance across financial aspects, namely capital growth, asset growth, asset quality, and profitability, as well as management aspects, provides a more complete picture of the development of village enterprises than assessments based solely on profit (Nugroho, 2020).

It should be emphasized that BUMDes ought to serve as a driving force of the village economy, not as a competitor to residents' businesses. A case study of five BUMDes in Garut Regency, West Java, found that BUMDes promote rural entrepreneurship through the dimensions of potential exploration, empowerment, capacity building, and the support and involvement of all stakeholders (Kania et al., 2021). This collaborative orientation is also reflected in a model for scaling up village enterprises through inter-institutional cooperation, which is considered capable of amplifying the economic impact of BUMDes on villages (Fafurida et al., 2022). Accordingly, the selection of BUMDes business units should ideally be directed toward sectors that complement, rather than erode, the businesses already run by residents.

Nevertheless, this normative potential has not yet been fully translated into actual performance. A multi-case study examining BUMDes accountability practices through an institutional logics lens found that the contribution of BUMDes to village revenue nationally remains between 2% and 4%, meaning that most of these entities still depend on government support and have not achieved commercial sustainability (Fitriani et al., 2024). A mapping of the literature on BUMDes governance, accountability, and accounting practices reinforces this picture, concluding that the BUMDes discourse is dominated by tensions inherent in hybrid organizations, political embeddedness in governance, and a gap between accountability expectations and reality, while studies on the technical application of accounting standards and long-term performance evaluation remain relatively limited (Ismail et al., 2026).



The first problem faced by the partner group is highly operational: business planning proceeds without a formal Annual Work Plan and Budget (Rencana Kerja dan Anggaran Tahunan, RKAT). Decisions about which business units to run are often made spontaneously, without prior analysis of village potential, mapping of residents' needs, or business feasibility calculations. As a result, village capital is allocated to poorly targeted items and risks being wasted without generating economic turnover. Yet budgeting that involves residents in a participatory manner has been shown to strengthen the legitimacy and rationality of economic decisions at the community level (Jayasinghe et al., 2020). A BUMDes operating without an RKAT is like a ship sailing without a compass.

The second problem lies in financial recording practices. Bookkeeping is still done manually and irregularly, and, most critically, BUMDes cash is commingled with the administrators' personal finances, so the enterprise's actual profit or loss is never known. The quality of BUMDes financial reports has been shown to be influenced by human resource competence, top management support, and the use of information technology (Indahwati et al., 2023), while reporting practices in the field often fail to meet the framework of the Financial Accounting Standards for Micro, Small, and Medium Entities (SAK EMKM) owing to a lack of standardized training (Hidayati et al., 2024). Risk identification in BUMDes financial management likewise shows that the absence of cash separation and weak transaction documentation are major sources of risk that threaten the sustainability of village enterprises (Puspitasari, 2021).

The third problem is the absence of measurable business targets. The partner BUMDes operates without mutually agreed key performance indicators (KPIs), so business success or failure is judged only on the administrators' subjective impressions. The performance management literature shows that performance measurement systems in small businesses serve not merely as control tools, but as instruments of organizational learning that help managers understand cause-and-effect relationships in their business operations (Cocca & Alberti, 2010). A systematic review of performance measurement systems in small and medium-sized enterprises confirms that simple and relevant indicator designs are more effective than complex systems (Heinicke, 2018), and the strategic use of KPIs has been shown to help small businesses overcome operational constraints and strengthen competitiveness (Zaitsev, 2023).

The fourth problem relates to weak monitoring and evaluation. Evaluation is generally conducted only at the end of the fiscal year, when losses have already accumulated and options for correction are very limited. The absence of routine monthly reviews of cash flows and operational constraints allows small problems to grow into structural ones. Moreover, business progress reports are rarely submitted periodically to the Village Head and the Village Consultative Body (Badan Permusyawaratan Desa, BPD), so institutional oversight does not function as it should. When evaluation finally takes place, the forum tends to turn into an exercise in mutual blame rather than a space for finding joint solutions.

These four problems ultimately stem from a single root cause: weak governance. A study of one hundred BUMDes directors and managers demonstrated that accountability and management commitment have a positive effect on organizational performance, even under conditions of high environmental uncertainty (Yaya & Belltonie, 2024). Among 199 BUMDes in the Special Region of Yogyakarta, social entrepreneurial orientation, social capital, and social innovation were found to have a positive effect on the performance of village enterprises (Widiastuti et al., 2024). More broadly, good village governance accompanied by community participation has been shown to improve overall village service performance (Handayani et al., 2023). These findings indicate that strengthening BUMDes cannot be achieved through capital injections alone.



Professional BUMDes governance can be formulated around four foundations. Transparency requires reports that are open and easily accessible to villagers; accountability requires that every rupiah of village funds can be logically accounted for; participation requires the active involvement of residents in deliberations to determine business activities; and effectiveness requires the use of capital that is well targeted, efficient, and generates real profit. Research on the meaning of accountability in BUMDes emphasizes the importance of providing information through village channels and involving the community in decision-making based on participatory principles (Putra et al., 2024). Disclosure of financial management accountability serves as the main mechanism linking administrators with village stakeholders (Andriana et al., 2021), while orderly village financial management has direct implications for overall institutional accountability (Agustina & Wulandari, 2020).

These governance foundations can only stand if the division of roles among BUMDes organs operates in accordance with regulations. Government Regulation Number 11 of 2021 on Village-Owned Enterprises establishes the Village Deliberation (*Musyawarah Desa*) as the highest decision-making forum; the Village Head as an advisor who provides direction and approves programs but is not a day-to-day technical executor; representatives of the Village Consultative Body and residents as supervisors who examine the books and the conduct of the business; and the BUMDes Director as the operational executive who runs the business on a daily basis and prepares routine reports. In practice, these role boundaries are often blurred, creating ambiguity of responsibility that weakens governance as a whole (Ismail et al., 2026). Studies of BUMDes engaged in tourism village development further affirm that a clear governance model is a key determinant of successful village enterprise development (Revida et al., 2023).

Beyond structural aspects, human resource capacity is a decisive variable that cannot be ignored. The challenges most frequently reported by BUMDes managers include a mismatch between implementation and regulation, a shortage of qualified human resources, and weak synergy between the village government and BUMDes administrators (Kania et al., 2021). A systematic literature review on open innovation-based community empowerment as a sustainability strategy for BUMDes in Indonesia shows that the sustainability of village enterprises is largely determined by administrators' ability to absorb new knowledge and to collaborate with external parties (Harinurdin et al., 2025). Interventions in the form of knowledge transfer and technical mentoring are therefore highly relevant to strengthening BUMDes.

Several previous community service programs have addressed these issues. Mentoring on BUMDes financial governance has been carried out through training and continuous consultation (Handajani et al., 2021); training in management and financial reporting has been delivered to BUMDes at the regency level (Haryadi, 2023); spreadsheet-based financial reporting has been implemented in partner village BUMDes (Novianty et al., 2024); and financial governance strengthening based on the accounting standards for private entities has been conducted using a Participatory Rural Appraisal approach (Susilowati et al., 2024). These programs succeeded in improving administrators' accounting understanding, but they generally stopped at the reporting stage and did not integrate it with upstream business planning or downstream monitoring and evaluation. Without an RKAT as a starting point and without a periodic evaluation cycle, neatly prepared financial statements serve only as administrative documents rather than as a basis for business decision-making. This gap is what distinguishes the present community service activity: the implementation of an integrated system that links planning, recording, target setting, and monitoring in a single, complete cycle.



Based on the foregoing, this community service activity aims to: improve the partner BUMDes group's understanding of the four foundations of professional governance, namely transparency, accountability, participation, and the effective use of village capital; facilitate the preparation of an RKAT as a business planning instrument based on an analysis of village potential; train participants in simple financial recording that separates BUMDes cash from administrators' personal finances; assist in formulating measurable key performance indicators covering revenue targets, capital turnover, and benefits to residents; and establish a routine monitoring and evaluation mechanism based on the plan-do-check-act cycle, accompanied by clarification of the roles of BUMDes organs in accordance with Government Regulation Number 11 of 2021. The expected benefit is the development of managerial capacity embedded in the administrators themselves, enabling the partner BUMDes to operate professionally, transparently, and sustainably without depending on external mentoring.

B. METHODS

This community service activity was held on 23 June 2026 in Rancakalong Village, Rancakalong District, Sumedang Regency, with a partner group of twenty participants consisting of BUMDes administrators and representatives of the village government. The approach used was Participatory Rural Appraisal, which positions the partner as an active subject in identifying problems and formulating solutions, as commonly applied in programs to strengthen the financial governance of village enterprises (Susilowati et al., 2024). The activity was divided into three stages: preparation, consisting of initial observation and coordination with the village government to map the existing state of BUMDes management; implementation, consisting of material delivery and guided practice over a single day; and evaluation, consisting of outcome measurement and the formulation of follow-up commitments by the partner.

The delivery methods combined interactive lectures, focused discussions, and guided simulations covering four core topics: (1) preparing the Annual Work Plan and Budget (RKAT), from village potential analysis through to budgeting; (2) simple financial recording, covering a cash book, a simple income statement, and the separation of the BUMDes cash account from administrators' personal finances; (3) formulating key performance indicators covering revenue targets, capital turnover, and benefits to residents; and (4) applying a monitoring and evaluation cycle based on plan-do-check-act, with periodic reporting to the Village Head and the Village Consultative Body (BPD). All topics were framed by clarifying the division of roles among BUMDes organs in accordance with Government Regulation Number 11 of 2021. The activity was evaluated through prompting questions in each session, a seven-day action plan commitment sheet, and an online feedback form completed by participants at the end of the activity.

C. RESULTS AND DISCUSSION

This community service activity was carried out as planned and attended by twenty participants representing all organs of the partner BUMDes: the Village Head as advisor, representatives of the Village Consultative Body as supervisors, and the director, secretary, treasurer, and business unit heads as operational executives. The simultaneous presence of all organs was an achievement in itself, since governance strengthening cannot succeed if it targets only one layer of management. The material was delivered over one full day, with more time allocated to guided practice than to theoretical presentation, given that the partner is more responsive to experiential learning.



The session opened with a mapping of initial perceptions, in which participants were asked to name one word that came to mind when they heard the term BUMDes. The responses were dominated by words such as capital, assistance, and village business, indicating that most participants still perceive BUMDes as a recipient of capital assistance rather than as a business entity that demands managerial discipline. This perception explains why planning and performance measurement have so far been neglected. This initial finding is consistent with the literature mapping that highlights a gap between regulatory expectations and the actual understanding of managers in the field (Ismail et al., 2026), and it served as the basis for the team to emphasize a shift in mindset in the subsequent sessions.

In the diagnosis session, participants were asked to choose one of the four problems that occur most frequently in their village. The discussion showed that the problem chosen by the majority of participants, was also the complaint most openly acknowledged. Participants' openness in acknowledging internal weaknesses is an important asset for the success of the mentoring, since governance-strengthening interventions are effective only when the partner first recognizes that a problem exists. This participatory diagnosis method is in line with the principles of the Participatory Rural Appraisal approach, which positions the partner as the party with the best understanding of actual conditions on the ground (Susilowati et al., 2024).



Figure 1. Opening of the activity and problem diagnosis session with the partner BUMDes administrators

The exploration of initial conditions confirmed that the partner BUMDes had never formally prepared an Annual Work Plan and Budget (RKAT). Decisions about which business units to run had so far been made spontaneously, without prior analysis of village potential or business feasibility calculations. As a result, part of the village capital was allocated to business units with slow turnover, while other, more promising opportunities remained untapped. This shows that the problem facing the BUMDes lies not in the availability of capital, but in the absence of a planning instrument to direct its use.

The next finding concerns financial recording practices. Bookkeeping was done manually and irregularly, and, most critically, BUMDes cash had not been separated from the administrators' personal finances, so the enterprise's actual profit or loss was never known with certainty. This condition is consistent with risk identification in BUMDes financial management, which places the absence of cash separation and weak transaction documentation as major sources of risk that threaten the sustainability of village enterprises (Puspitasari, 2021). Participants also acknowledged that cash discrepancies frequently arose simply because small expenditures were not recorded on the day the transaction occurred.

In terms of performance measurement, the partner BUMDes operated without measurable, mutually agreed business targets. Business success or failure was judged on the



administrators' subjective impressions, with no numerical benchmarks that could be compared across periods. The absence of such indicators left administrators unable to detect declines in performance early. Yet performance measurement systems in small businesses serve not merely as control tools, but as instruments of organizational learning that help managers understand cause-and-effect relationships in their business operations (Cocca & Alberti, 2010).

The fourth finding concerns weak monitoring and evaluation. Participants acknowledged that dedicated evaluation meetings between BUMDes administrators and the Village Consultative Body had almost never been held during the previous year, and that evaluation took place only at the end of the fiscal year, after losses had accumulated. The absence of routine monthly reviews allowed small problems to develop into structural ones. This condition reinforces the finding that good village governance, accompanied by active stakeholder participation, directly affects village service and institutional performance (Handayani et al., 2023).

The first material session presented the four foundations of a professional BUMDes: transparency, accountability, participation, and the effective use of capital. Participants' responses in this session showed a fairly evident shift in understanding, particularly when the discussion turned to the social consequences of a lack of transparency, namely growing suspicion among residents toward administrators. Participants concluded on their own that open reporting in fact protects administrators from unfounded accusations. This understanding is in line with research on the meaning of accountability in BUMDes, which emphasizes the importance of providing information through village channels and involving the community in decision-making in a participatory manner (Putra et al., 2024).

The RKAT preparation session began with an analysis of village potential. Working in groups, participants mapped the village's strengths and opportunities and identified mapped village potential as assets not yet optimally utilized. This mapping process is important because it positions local distinctiveness as the starting point for determining business units, rather than imitating other villages' business models without adaptation. This local potential-based approach has been shown to be one of the dimensions of BUMDes success in promoting rural entrepreneurship, alongside empowerment and capacity building (Kania et al., 2021).

The next stage was setting the work program and preparing the budget. Participants agreed on priority business units, taking into account residents' actual needs and the availability of local resources, and then allocated village capital to the designated budget items. At this stage, participants came to realize that the chosen business units should complement, rather than erode, the businesses already run by residents, so that the BUMDes acts as a driving force rather than a competitor. Such a collaborative orientation is consistent with the model for scaling up village enterprises through inter-institutional cooperation, which is considered capable of amplifying the economic impact of BUMDes (Fafurida et al., 2022). The involvement of all organs in the preparation process also strengthened the legitimacy of the resulting decisions (Jayasinghe et al., 2020).



Figure 2. Guided practice in preparing the Annual Work Plan and Budget (RKAT)

The financial recording session focused on three practical instruments: a cash book, a simple income statement, and account separation. Participants practiced recording daily transactions directly using a simple format prepared by the team and agreed to stop commingling BUMDes cash with administrators' personal finances. The emphasis on simple formats was a deliberate choice, given that the quality of BUMDes financial reports is strongly influenced by the competence of the people who manage them (Indahwati et al., 2023), so instruments that are too complex risk being abandoned once the activity ends. Results from similar mentoring of BUMDes in other locations also show that basic accounting skills are more effectively built through hands-on practice than through theoretical presentation (Novianty et al., 2024).

In the target-setting session, participants formulated key performance indicators across three measurable dimensions: monthly revenue targets; capital turnover, reflecting how quickly merchandise is sold; and benefits to residents, measured by the number of residents employed or served by the business. The formulation of concise indicators directly linked to business operations is consistent with the findings of a systematic review of performance measurement systems in small and medium-sized enterprises (Heinicke, 2018), as well as with evidence that the strategic use of performance indicators helps small businesses overcome operational constraints (Zaitsev, 2023). The discussion in this session led participants to recognize that the success of a BUMDes cannot be reduced to growth in cash alone, but also encompasses social benefits for villagers.

The final session addressed the application of a monitoring and evaluation cycle based on plan-do-check-act, comprising routine monthly reviews of cash flows and operational constraints, quarterly reporting to the Village Head and the Village Consultative Body, and an emphasis that evaluation is a space for finding solutions rather than an exercise in mutual blame. This session was combined with a clarification of the division of roles among BUMDes organs in accordance with Government Regulation Number 11 of 2021. The topic that drew the most attention from participants was the limit of the Village Head's authority as an advisor who provides direction and approves programs but is not a day-to-day technical executor. Clarifying these role boundaries is important to reduce the ambiguity of responsibility that has weakened BUMDes governance (Ismail et al., 2026; Revida et al., 2023).

The final outcome of the activity is reflected in the seven-day action plan commitment sheet, which was fully completed by the partner group and specified the activities to be undertaken, the main person in charge, the start date, and the simple evidence to be produced. Most [participants] set [first action] as their first step. The online feedback results show that participants found the material relevant to the problems they face and that there was an



improvement in their understanding of the four foundations of BUMDes governance. The very short deadline for these commitments was chosen deliberately so that the knowledge gained would be immediately converted into action before daily routines pulled administrators back into old working patterns.

Overall, this activity shows that strengthening BUMDes requires an integrated intervention spanning planning through evaluation, rather than stand-alone reporting training. The results reinforce the finding that accountability and management commitment have a positive effect on the organizational performance of BUMDes (Yaya & Belltonie, 2024), and that the sustainability of village enterprises is determined by administrators' ability to absorb new knowledge and to collaborate with external parties (Harinurdin et al., 2025). Nevertheless, this activity has limitations: its one-day implementation did not allow the impact on actual business performance to be measured, and its scope was limited to a single partner BUMDes, so the results cannot yet be generalized. Periodic follow-up mentoring is essential to ensure that the system established becomes truly institutionalized, given that a complete assessment of BUMDes performance requires evaluating both financial and management aspects over a longer period (Nugroho, 2020).

D. CONCLUSION

This community service activity established an integrated governance and performance management system for the partner BUMDes, comprising the preparation of an Annual Work Plan and Budget (RKAT) based on village potential analysis, the application of simple financial recording with separation of BUMDes cash from administrators' personal finances, the formulation of key performance indicators covering revenue targets, capital turnover, and benefits to residents, and the application of a monitoring and evaluation cycle based on plan-do-check-act. The partner's initial conditions, characterized by planning without formal documents, commingled bookkeeping, the absence of measurable targets, and ad hoc evaluation, were addressed through a participatory approach that positioned all BUMDes organs as active subjects. These achievements were reinforced by clarifying the division of roles among organs in accordance with Government Regulation Number 11 of 2021, particularly the limits of the Village Head's authority as an advisor who should not intervene in day-to-day technical matters, and concluded with a seven-day action plan commitment fully completed by the partner group.

This activity affirms that strengthening BUMDes cannot be achieved through capital injections or stand-alone reporting training alone; it requires an integrated intervention that links upstream planning with downstream evaluation in a single, complete cycle. Nevertheless, the one-day implementation did not allow the impact on actual business performance to be measured, and the scope, limited to a single partner BUMDes, means the results cannot yet be generalized. It is therefore recommended that periodic follow-up mentoring be provided to ensure that the system established becomes truly institutionalized; that synergy among BUMDes administrators, the village government, and the Village Consultative Body be strengthened through routine evaluation forums; and that similar activities be conducted with other BUMDes, with the addition of pre- and post-activity measurement instruments so that program impact can be assessed more rigorously.

E. AUTHOR CONTRIBUTIONS

List the contributions of all team members to the community engagement activities and the article writing process. Only authors with contributions should be listed, with their names provided Activity implementation: Astadi Pangarso, Reza Noor Umboro, Dan Eugenius Tejo



Sukmojati. Article preparation: Astadi Pangarso Impact analysis: Reza Noor Umboro, Results presentation: Eugenius Tejo Sukmojati, Article revision: Eugenius Tejo Sukmojati.

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