

Strategy to Build BUMDes Based on Digital Finance, Kuripan Village, Ciseeng District, Bogor Regency

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ABSTRACT

Kuripan Village already has a Village Owned Enterprise (BUMDes), but it has not developed optimally. This is due to various factors, including the lack of understanding of the Village Apparatus regarding the importance of BUMDes and the unpreparedness of the village apparatus to manage and develop the BUMDes. Kuripan Village has abundant local resources such as agricultural land, plantations, livestock, fisheries, trade, and home industry. Commodities produced from Kuripan Village include tuber plants (cassava, etc.), cassava leaves, beef cattle, catfish, ornamental fish, rengginang, opaque and so on. UMJ community service implementation method with Funding Assistance for the Independent Study Policy Research Program, Independent Campus and Community Service Based on Private Higher Education Research Results in 2021, is by surveying and training on strategies to build BUMDes based on digital finance in Kuripan Village, Ciseeng District, Bogor Regency. The results obtained in community service, The people of Kuripan Village, Ciseeng District, Bogor Regency need BUMDes Digital Financial Management, so they can quickly compile business financial reports, therefore there is digital financial management using the Si APIK application. Village Communities receive socialization regarding Village Land, and permits for business legality and socialization of PIRT management, through training

Keywords: BUMDes, Finance, Digital, Community, Village

INTRODUCTION

Building Indonesia, starting from the periphery by strengthening regions and villages within the framework of the Unitary State of the Republic of Indonesia, is one of the 9 parts of the Nawacita program of the President of the Republic of Indonesia. This is a form of strategic development policy, where strengthening the lowest areas such as villages will be a significant milestone to be able to compete globally. (Nursan & FR Main, 2019).

The current condition is still in a condition that makes the Indonesian economy and even the world economy decline, which has affected the entire community, namely the Covid 19 Outbreak or known as Corona. As a result of the corona outbreak, the real sector, especially MSMEs experienced an economic downturn, due to a decline in demand for goods, while in the banking sector, the development of rural economic resilience requires awareness and joint efforts of all components, including at every macro, micro level, even at every level that can be unique. defined, this is also felt by a village economic institution called the Village-Owned Enterprise (BUMDes). (Pratiwi & Novianty, 2020).

Villages are seen as still far behind compared to cities, both in terms of economy, welfare, education and other facilities (Agunggunanto & Kushartono, 2016) every organization including Village-Owned Enterprises (BUMDes) has its own vision, mission and goals, but because the nature of the organizational environment is volatile (dynamic), a comprehensive strategic or plan is needed to detail how organizational goals can be achieved even though the environment is uncertain. (Pratiwi & Novianty, 2020).

Through community service activities, it can help solve problems faced by the community. In addition to helping the community to solve problems, as one of the obligations

contained in the Tri Dharma of Higher Education. In this activity, he had the opportunity to play an active role in helping Kuripan BUMDes activities located in Kuripan Village, Ciseeng District, Bogor Regency. Kuripan Village already has a Village Owned Enterprise (BUMDes), but it has not developed optimally. This is due to various factors, including the lack of understanding of the Village Apparatus regarding the importance of BUMDes and the unpreparedness of the village apparatus to manage and develop the BUMDes.(Sutrisno, 2009).

BUMDes is expected to be able to stimulate and move the wheels of the economy in the countryside, the economic assets in the village must be fully managed by the village community (Jaka Sulaksana) Kuripan village has abundant local resources such as agricultural land, plantations, livestock, fisheries, trade, and home industry. Commodities produced from Kuripan Village include tuber plants (cassava, etc.), cassava leaves, beef cattle, catfish, ornamental fish, rengginang, opaque and so on. Kuripan village has three hamlets with their respective products, such as Carincing hamlet which is famous for its home industry, for example tempeh, Cihowe hamlet is famous for catfish farming and ornamental fish, while Kuripan hamlet produces cassava leaves and so on. However, management of existing results or resources has not been maximized. In fact, agricultural products are still sold to middlemen, making it profitable for middlemen. In general, the condition of Kuripan Village has a strategic position in the path of mobilization, natural resources are quite potential, so that significant efforts are needed from the government and stakeholders in order to build a better village. With the leadership of the Village Head and a strong commitment from the entire village community, it can achieve the welfare of the village community so that significant efforts are needed from the government and stakeholders in order to build a better village. With the leadership of the Village Head and a strong commitment from the entire village community, it can achieve the welfare of the village community so that significant efforts are needed from the government and stakeholders in order to build a better village. With the leadership of the Village Head and a strong commitment from the entire village community, it can achieve the welfare of the village community(Nursetiawan, 2018).

The target of this activity is to help increase the role of BUMDes through workshop activities, digital financial management training, and socialization of business legality for BUMDes business actors. Utilization of the State Revenue and Expenditure Budget (APBN) for sustainable village development then referred to as village funds which are used by village officials to meet village needs. One of the priorities for the use of village funds is in accordance with the directives of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration (PDPT) Number 16 of 2018 concerning Priorities for the Use of Village Funds in 2019 article 10 paragraph 2i, which explains that the use of village funds in the field of community empowerment is used for support capital for the establishment of Village Owned Enterprises (BUMDes)(Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration (PDPT) Number 16 of 2018, nd). Meanwhile, the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration Number 4 of 2015 concerning the Establishment, Management and Management, and Dissolution of Village-Owned Enterprises defines BUMDes as a business entity whose capital (partially or wholly) is owned by the village through direct participation which comes from village assets which are separated to manage assets, services, and other businesses for the greatest welfare of the village community(*Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, Dan Transmigrasi Nomor 4 Tahun 2015*, n.d.).

Village financial management must be based on the principles of transparency, accountability, participation and carried out in an orderly and budgetary discipline(Mardiasmo, 2018). Village finances are managed for an accounting period starting on January 1 to December 31. The principles of village financial management, namely: a) Transparent: the village government in order to manage village finances must be open, because finances belong to the people or public goods must be known by the community. The village government must

openly convey information on APBDesa to the community. The function of transparency is to increase public trust and respect for village officials. b) Accountability: the responsibility of the village government in the context of financial management in accordance with the mandate and trust given. Village finances are recorded, calculated and reported to the government and the community for financial accountability c) Participatory:(Parkin, 2017)(Senjani, 2019).

With the participation of the community, it is hoped that village financial management can accommodate community needs so that the welfare of the village community can be achieved. d) Responsive: The village government and the Village Consultative Body (BPD) must be responsive to financial management and responsive to community needs that need to be supported by funding(Solihin, 2014)(Fathoni, 2006). Without adequate community participation, these priorities cannot be reached according to the needs of the community unless only the formulation is carried out by the village government and community leaders.(Yuliana & Indriastuti, 2020)(Ahmad et al., 2018).

In providing convenience in managing BUMDes finances, the Strategy for Building Finance Digitizing BUMDes is the right way to record (Mardiasmo, 2018). This is intended to be able to build digital BUMDes management in Kuripan Village, so that Kuripan Village is able to carry out accountability for fund management in a transparent and accountable manner. The existence of transparency is expected to increase the contribution of BUMDes in the development of rural communities and improve the standard of living and economic welfare of the people of Kuripan Village, Ciseeng District, Bogor Regency.

METHOD

The stages of implementation in solving the problem there are several steps. In this activity, the steps taken were to visit partners, namely Kuripan Village, Ciseeng District, Bogor Regency, using health protocols in visiting partners. Activities carried out include:

1. Preparation for community service activities includes coordinating with partners for the implementation of service activities, deliberation with village officials, farmers, communities and so on, providing time for us to carry out activities. To solve the problems faced by the partner groups in this service activity, structured activities were designed including conducting surveys, conducting FGDs, conducting data processing, and training on problems owned by Kuripan Village, Ciseeng District, Bogor Regency.
2. Doing a Survey
3. This stage is carried out by directly visiting village officials including the Village Secretary, Village Secretary, village office staff and other informants such as BUMDes managers, farmers, livestock farmers and home industry players, with the aim of obtaining data that can be used as data for community service activities.
4. Conducting FGD (Focus Group Discussion)
5. FGD is a method of collecting data in social research. Through FGDs, it can provide convenience and opportunities to establish openness, trust, and understand the perceptions, attitudes, and experiences of the participants, namely village officials, starting from the village, village secretary, village office staff, BUMDes managers, communities and others.
6. Doing data processing
 - a. The data found are inputted as study material in order to obtain information about community service partners, namely Kuripan Village, Ciseeng District, Bogor Regency.
 - b. Implementation of Workshop/Training, regarding:
 - c. Community Service (Community Service) Based on MBKM
 - d. Optimization of Agricultural Potential
 - e. Socio-economic adaptation of farmers through institutional strengthening of farmer groups
 - f. BUMDes Digital Financial Management

- g. Introduction of small usaka permit
- h. Land Law Protection

RESULTS AND DISCUSSION

Kuripan Village Profile

The implementation of community service is carried out with partners from Kuripan Village, Ciseeng District, Bogor Regency. Kuripan Village has an area of 584,878 Ha, the boundaries with other areas are as follows:

- East : Cihowe Village, Cogreg
- South side : Cibentang Village, Cibeuteung Muara
- West Side : Cisadane River
- North : Jampang Village, Gunung Sindur

Kuripan village was founded in 1935, Kuripan village was formerly named Cikaipuripan which has the word "Ci" or interpreted as water, but the name is shortened by the name Kuripan which can be interpreted as water of life, the name Kuripan is used until now.

In the past, during the Dutch colonial era, Kuripan Village had many springs that were used for treatment and to meet daily needs from water needs, both for drinking water, bathing, washing dishes and for other activities. The springs, which are still clear and never dry even in the dry season, flow to the Cisadane River and Kuripan Village.

Kuripan Village is a village located on the slopes of a mountain with an altitude of ± 500 – 700 meters above sea level. Most of the Kuripan Village area is a mountain slope with a slope of 20-40 to the east.

In general, the land in Kuripan Village is land that can be used productively, because it is fertile land, especially land for agriculture, so only a small part is not used as agricultural land but not for rice cultivation because the soil structure is not suitable for planting rice. . This shows that the Kuripan village area is an area that has abundant natural resources and also for livestock such as chicken farming, ornamental fish, and catfish.

Data obtained from the Kuripan Village apparatus regarding population. The population of Kuripan Village based on sources from the Kuripan Village office is that in 2017 there were 9919 people, in 2018 there were 10185 people, while in 2019 there were 10383 people. So it can be calculated that there is an increase every year with an average of 5%, it can be seen in table 1 below:

Table 1. Total population

No	Year	Total population			Number of KK
		Man	Woman	Amount	
1	2017	5079	4840	9919	3219
2	2018	5217	4968	10185	3270
3	2019	5317	5066	10383	3326

Source: Kuripan Village Data

Human resources (community) in Kuripan Village, Ciseeng District, Bogor Regency have a friendly attitude and also help each other. Some of the things owned by the community include:

- Generally, people are willing to have their land given away to be used for development facilities such as for roads, mosques, grave endowments, or for community health services, and so on.
- The community has a high enthusiasm to build their village in an effort to overcome problems.
- The spirit of mutual cooperation, especially in all hamlets in Kuripan Village, is still high.
- The level of public awareness through contributions or donations is still high.

- Many technical personnel such as builders and so on.
- The level of education is getting more advanced, because there are many graduates born in the village.
- Active cadres of social institutions
- there are many religious leaders who play a role in helping village development.

Kuripan Village has health facilities in the form of a health center, and is located in Kuripan Hamlet. The existing health workers are 1 doctor, 5 nurses, 1 midwife. In addition, Kuripan Village has 11 active health cadres, 11 Posyandu. In addition to health workers, in Kuripan Village there are still dukuns with a total of 25 people.

Facilities for community education in Kuripan Village, available only up to the junior high school level. Every hamlet in Kuripan Village has early childhood and elementary schools, while junior high schools are only available in Kuripan Village. So if anyone wants to go to high school, they have to go to school outside Kuripan village with a long distance.

The culture found in Kuripan Village is the basic development capital that underlies the development that will be carried out by Kuripan Village. By targeting tourism in the village. The majority of the population of Kuripan Village is Muslim, seen from the number of places of worship for Muslims in Table 2.

Table 2. Places of Worship

No	Worship place	Amount	Description
1	mosque	7	Spread
2	prayer room	27	Spread
3	violate	11	Spread
4	Madrassa	1	Spread
5	Kobong	2	Kp. Kuripan RT 003?002

In managing the culture in Kuripan Village, the village government provides guidance to the existing cultural and artistic groups, although with limited funds allocated for these arts. However, the spirit of the cultural heirs of Kuripan Village, Ciseeng District, Bogor Regency, continues to care for and preserve it. Meanwhile, in the tourism sector, Kuripan Village does not have reliable tourist attractions to increase the income of Kuripan Village. However, with the abundance of natural resources, it is possible for Kuripan Village to become a tourist spot.

Allocation of Regional Funds (ADD) received from the Central Government whose distribution through the Bogor Regency Government is the right of every village, as well as Kuripan Village. The amount of these funds varies according to the situation and conditions as well as the needs of the village itself. The funds received are financing for Village Government programs in carrying out government activities, development and community empowerment, as regulated in Law Number 32 of 2004 concerning Regional Government. The Village Fund Allocation is one of the sources of income owned by the Village, and other sources of village income include:

- Village original income, which consists of the results of village operations, the results of village assets, the results of self-help and participation, the results of mutual cooperation and so on.
- District tax revenue sharing is at least 10% for the village and part of the district retribution is for the village.
- The share of the Central and Regional Fiscal Balance Fund received by the Regency for the village is at least 10%, which the distribution is proportional to the village.
- Financial assistance from the Government, Provincial Government and Regency Government in the context of implementing government affairs.
- BUMDes
- Grants and Donations from third parties that are not binding.

The activities of the Kuripan Village community apart from agriculture and plantations are generally trading businesses, especially small-scale daily household needs stalls. Besides that, the economic facilities that are the economic backbone of the Kuripan Village community are companies (factories) because many Kuripan Village people are laborers and workers for these companies, motorcycle taxis, and so on which are small in scale. For transportation, the length of the Kuripan Village road for the Village road is \pm 4.5 Km consisting of 40 Km Bogor Regency roads, 4.5 Km Village roads.

Village Government Organizational Structure.

Based on Bogor Regency Regional Regulation Number 6 of 2015 concerning Villages, that Village Government is the administration of government affairs and the interests of local communities in the government system of the Unitary State of the Republic of Indonesia.

The Village Government consists of:

1. Village head
2. Village Apparatus

Village apparatus consists of:

- a. Village Secretariat: Village Secretary, who oversees the Head of General Affairs, Head of Financial Affairs, and Village Treasurer
- b. Technical Executor : Head of Government Section, Head of Economic and Development Section, Head of Community Welfare Section.
- c. Regional executive/hamlet head

DISCUSSION

1. Survey

The community service team visited partners directly, namely Kuripan Village, Ciseeng District, Bogor Regency, directly to the Kuripan Village office which was well received by village officials including the Village Head, Village Secretary, village office staff and other informants such as BUMDes managers, farmers, Breeders and home industry players, with a view to obtaining supporting data in order to resolve existing problems in UMJ community service activities with the assistance of the Ministry of Education and Culture in the Merdeka Campus.

The survey was conducted by taking information from each informant regarding the data needed, such as village geographic data, potential villages with abundant natural resources, BUMDes, Health Services, Culture, Education, community economic activities and so on. As well as Visiting existing agricultural and plantation lands, which are mostly produced by rural communities from plantation products are tubers and cassava leaves and other plantation products.

The survey instrument for Kuripan Village, Ciseeng District, Bogor Regency, is by mapping the village's potential, such as: Map of Kuripan Village area, Kuripan Village Land Area, Village Boundaries, Land use, population, population density, land ownership.

- Socio-Economic Survey: compiling socio-economic conditions, community indicators in the village, economic resources in the village, market access, government policies related to the socio-economic conditions of the villagers, and education.
- Socio-Cultural Survey: compiling information on village potential related to socio-cultural conditions related to ethnicity, religion, social institutions; and social interaction.
- Household Income Survey : Household income, level of economic vulnerability and poverty line.
- Public Health Survey: existing health facilities in Kuripan Village, Prevalence of Diseases that often hit Kuripan Village, Environmental Sanitation, Clean water supply.
- Thematic Potential: Human settlements, infrastructure, soil composition, water resources, land use patterns.

2. FGD (Focus Group Discussion)

The implementation of the FGD was to collect data from experts as informants in

community service activities carried out in Kuripan Village, Ciseeng District, Bogor Regency. The FGD activity invited the Head of Kuripan Village, Village Secretary, Head of Kuripan Village, BUMDes Manager, other communities totaling 20 people. The FGD was carried out by visiting the Kuripan village office, with a prior agreement, because gathering FGD participants would be difficult if not with a prior agreement. Inputs from experts, village officials and other communities are important in providing solutions to problems faced by Kuripan Village.

3. Training

The training is a strategy to build BUMDes based on digital finance in Kuripan Village, Ciseeng District, Bogor Regency.

The training will be held on Thursday, December 23, 2021

This training intends to provide explanations and knowledge about BUMDes Digital Finance. Material presented

VILLAGE OWNED BUSINESS ENTITIES (BUMDesa) are contained in Law no. 6 of 2014 concerning Villages Article 1 Paragraph (6). BUMDes is a business entity whose entire or most of the capital is owned by the Village through direct participation which derived from Village assets which are separated in order to manage assets, services, and other businesses for the maximum welfare of the Village community.

BUMDes as a Pillar of Economic Democracy include: BUMDes as a community economic institution that plays a strategic role in stimulating the village economy; The uniqueness of BUMDes is that it is a collectively owned village business driven by collective action between the village government and the community (Public and Community Partnership); BUMDes was formed on the basis of a joint commitment to the village community to work together and mobilize the economic power of the people in order to realize the welfare and prosperity of the village community. The development and establishment of BUMDes is a promising prospect to strengthen and empower village economic institutions. So that BUMDes has the value of social, economic and cultural transformation. This is what makes BUMDes one of the people's economic institutions that acts as a pillar of economic democracy.

Mobilizing and Managing Village Economic Potentials Through Bumdes. Some of the things that have been done are: Strengthening the capacity of the community to participate in supervising the running of BUMDes' businesses; the organizational structure of the BUMDes which shows a strong role and the role of the village government must be reduced but still pays attention to the advisor held ex-officio by the village head; economic activities must be rooted in the social conditions of the village community; economic activities in accordance with the potential and assets of the village; the distribution of BUMDes benefits must be carried out in a fair, clear and transparent and modern manner.

The principles of Village Financial Management include: Transparent, where the village government in order to manage village finances must be open, because finance belongs to the people or public goods and must be known by the community. The Village Government must openly convey the APBDes to the community; Accountability, where the village government is responsible for financial management in accordance with the mandate and trust given, village finances are recorded, calculated, and reported to the Government and the community. Participative, village financial management is based on community participation to determine community needs, with community participation, it is hoped that village financial management can accommodate community needs so that village community welfare can be achieved; responsive,

BUMDes obligations, among others: Make financial reports of all BUM Desa business units every month honestly and transparently; Provide reports on the development of BUM Desa business units to village communities through village meetings at least twice a year. The general principles of financial management are: The principle of BUMDes financial bookkeeping is no different from financial bookkeeping; BUMDes must keep records or bookkeeping written systematically from transactions that occur every day; The recording of these transactions

generally uses an accounting system; BUMDes is responsible for all forms of reporting to stakeholders related to the welfare of the village community; One of the information produced by BUMDes in describing the development of financial conditions and performance that has been produced by BUMDes is financial reports. The existence of financial reports can make it easier to see the financial condition and can see the net profits obtained by a BUMDes; Financial Transaction Recording Required.

The importance of recording financial transactions is that the company's transactions will affect the amount of these components, but the total assets will always be the same as liabilities and capital; The relationship between the three components reflects the company's financial position.

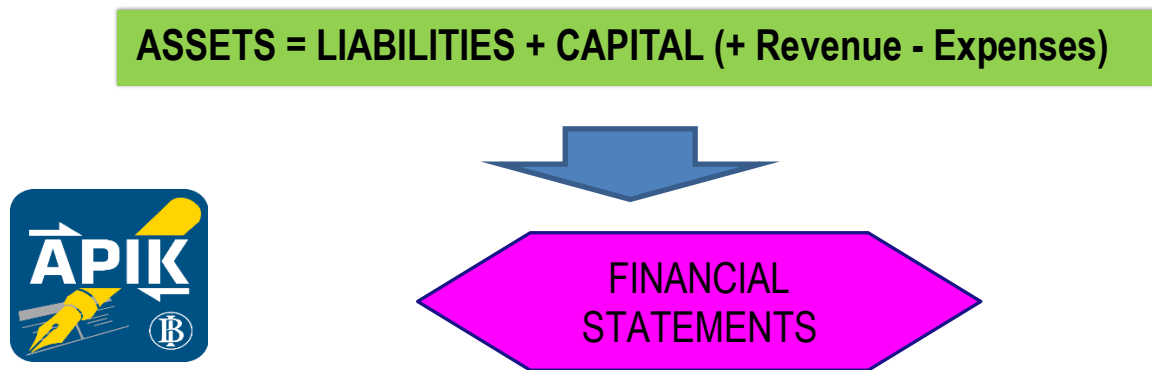


Figure 1. Financial recording using the APIK application

Financial recording using the APIK application with the following objectives: Providing standards for preparing financial reports, Providing tools in preparing financial reports, Assisting financial institutions in analyzing financial reports. For example for service companies, trade, manufacturing, agriculture, animal husbandry, capture fisheries, aquaculture, individuals and so on.

Si Apik's Financial Transaction Recording, is: A simple, fast and easy financial recording system based on android; Not just taking notes but having a broad meaning, starting from taking notes, accounting processes to preparing financial reports; Much more broadly, it can present the results of financial statement analysis and see financial performance more comprehensively.

The output of SI APIK is in the form of financial reports (Balance Sheet, Profit and Loss, Cash flow, etc.) which can meet the minimum financial statements for credit applications.

Steps to download the APIK application



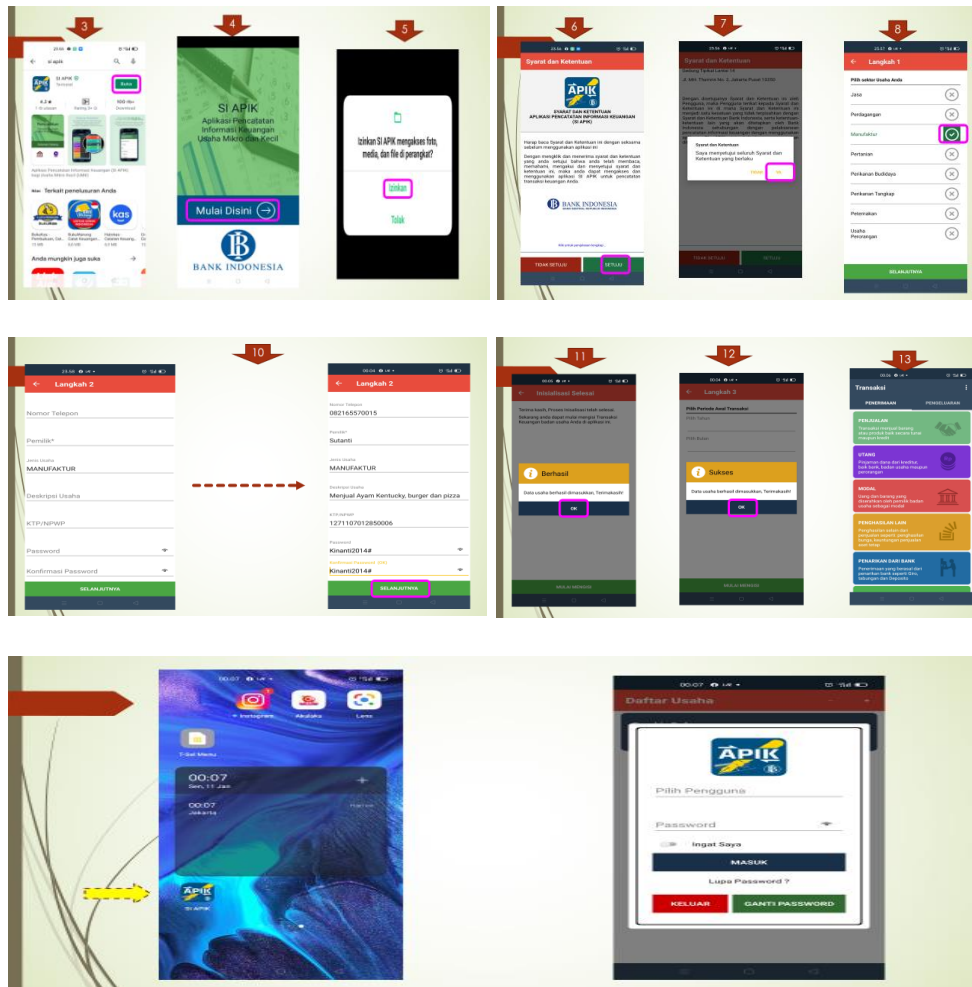


Figure 2. Steps to download the APIK application

According to research conducted by (Sopannah, Yuni Kartikasari, 2021) There are several problems faced by BUMDes, namely: (1) there is no more in-depth readiness about the right economic pattern and in accordance with the needs of the village, (2) Limited human resources that lack synergy, (3) Village conditions that do not support economic activities in the village. the village, (4) Village Government support that has not been optimal, (5) Limited access to information and capital, (6) Financial planning system and public accountability. This is supported by the results of research conducted by (Anggarani & Puspitosarie, 2020) which mentions several problems faced by the new BUMDes, namely: not yet finding a segmentation of the market so as to make the economies of scale small, support that has not been optimal from the Village Government, lack of social sense and synergy between communities and groups, limited access to investment, low commitment from Local human resources, find and dig deeper related to village potential, and do not optimize village funds. Some of these problems are complex problems that often occur.

CONCLUSIONS AND RECOMENDATION

Community service activities carried out in Kuripan Village, Ciseeng District, Bogor Regency have been carried out by the UMJ Community Service Team with Funding Assistance for the Independent Learning Policy Research Program at the Independent Campus and Community Service Based on Private Higher Education Research Results in 2021.

Conclusion:

1. The people of Kuripan Village, Ciseeng District, Bogor Regency need BUMDes Digital Financial Management, so they can quickly compile business financial reports, therefore

there is digital financial management using the Si APIK application.

2. Village Communities receive socialization regarding Village Land, and permits for business legality and socialization of PIRT management, through training.

Suggestion

1. It is recommended that BUMDes management in conducting financial reports use the APIK Si application, in order to obtain good and correct financial reports, because with APIK people who have good businesses who are members of BUMDes can easily implement the application.
2. It is recommended that BUMDes managers pay attention to permits in the context of managing PIRT for the legality of processing natural resource products in Kuripan Village, Ciseeng District, Bogor Regency.

ACKNOWLEDGMENTS

We express our gratitude to Allah Subhanahu Wa Ta'ala, because for the facilities provided so that this Community Service can run smoothly. This community service can be carried out well with the support of (1) Kemenristek DIKTI (2) Head of Universitas Muhammadiyah Jakarta (3) Head of LPPM Universitas Muhammadiyah Jakarta (4) Head of Kuripan Village and all community leaders, May Allah Subhanahu Wa Ta'ala reward you with the good you deserve. Amen.

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