



## MANAGEMENT STRATEGY FOR VILLAGE-OWNED ENTERPRISES IN SUNGAI LOBAN DISTRICT, TANAH BUMBU REGENCY

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Submit : September 19, 2022

Accepted : March 28, 2023

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### Abstract

Law No. 6 of 20014 concerning Villages, gives authority to Villages in managing Village governance. One of its authorities is to establish BUMDesa as a form of village economic independence by mobilizing strategic business units for village collective economic efforts to improve the welfare of village communities. This study aims to analyze how the BUMDesa management strategy in Sungai Loban District, Tanah Bumbu Regency. The research method used is descriptive qualitative research method. Data collection uses interviews, observation and documentation studies, with primary and secondary data as data sources. Primary data was obtained by interviewing various informants, namely BUMDesa managers in 17 villages in Sungai Loban District. The results of the research are that the management of BUMDesa in Sungai Loban District requires several strategies starting from implementing regulations, planning, management and implementation. The BUMDesa management strategy can be carried out through the BUMDesa management strategy in Sungai Loban District focused on efforts to strengthen government intervention through a commitment to implementing existing regulations starting from the central government, regional to village government, preparing human resources managers who have managerial capabilities, understand the concept of BUMDesa development and are able to analyze the potential and feasibility of the business, build a network of cooperation, and the third strategy is to prepare supporting infrastructure in order to be able to run a business unit that is capable of business competitiveness.

**Keywords:** Management of BUMDES, Sungai Loban, Tanah Bumbu.

## INTRODUCTION

In the development of village government management in Indonesia, there have been very significant changes, against the background of efforts to protect origin rights, traditional rights and in efforts to create village governance that is capable of creating the welfare of its people (Siagian et al., 2020). This was reinforced by the issuance of Law Number 6 of 2014 concerning Villages, which gives full authority to manage village governance based on the resources they have (Ra'is, 2018; Timotius, 2018).

The village needs a new management system, so that the village is able to fulfill its role in accordance with the mandate of village autonomy (Pakaya, 2016; Arifin, 2018). One of the efforts made is to form a Village Owned Enterprise (BUM Desa) which has a strategic position in supporting the realization of village independence (Hidayat & Ramdhani, 2022; Lumintang, 2019; Nilawati, 2018). BUM Desa can become the backbone of village administration which in the end can realize village independence and increase community welfare (Tama & Yanuardi, 2013; Wahed et al., 2020).

Since the Jokowi-JK government until now, the Village has been positioned as a major force that will contribute to the mission of a sovereign, prosperous and dignified Indonesia (Prasetya & Widyastuti, 2020; Nugrahaningsih & Suranta, 2018). In the NAWACITA, especially the third Nawa Cita "Building Indonesia from the Outskirts by Strengthening Regions and Villages within the Framework of the Unitary State", the Government is committed to overseeing the implementation of the Village Law in a systematic, consistent and sustainable manner, to achieve a village that is advanced, strong, independent and democratic (Bahri, 2018; Jauhariyah et al., 2019). The Ministry of Villages, PDT and Transmigration is committed to realizing the expectations of the Village Law and NAWACITA (Haryatama & Hananto, 2016; Hananto, UD, & Indarja, 2016). In such context, BUM Desa is one of the policy strategies for developing Indonesia from the periphery through developing village economic enterprises that are collective in nature. (3) BUMDesa is one of the policy strategies to improve the quality of life of Indonesian people in villages, and (4) BUM Desa is a form of village economic independence by mobilizing business units that are strategic for the village's collective economic business (Nilawati, 2018; Fitria, 2022).

The Conception of Village Tradition is one of the fundamental ideas that accompanies the establishment of BUM Desa. The village tradition parallels the wealth of social capital and political capital and influences the durability and sustainability of BUM Desa (Afrizal & Handrisal, 2019; Stiadi & Zaenuri, 2020). The core idea of the Village Tradition in the establishment of BUM Desa is (1) BUM Desa requires social capital (cooperation, solidarity, trust, and the like) for business development that reaches a more inclusive and wider social network, (2) BUM Desa develops in inclusive politics through the praxis of Village Deliberations as the highest forum for the development of Village economic enterprises driven by Village BUMDes, (3) Village BUMDes are a form of Village economic enterprise that is collective in nature between the Village government and the Village community.

One of the government's strategies to facilitate the village in increasing the village's original income is the issuance of the Regulation of the Minister of Villages, Disadvantaged Regions and Transmigration Number 4 of 2015 concerning the Establishment, Administration and Management, and Dissolution of Village-Owned Enterprises which states that Village governments can establish Village-Owned Enterprises (Village-Owned Enterprises). BUM Desa). BUMDesa is a business entity originating from Village assets that are separated to manage assets, services, and other businesses for the maximum welfare of the Village community.

The financial aspect of the village is related to the purpose of establishing a Village BUM to increase Village Original Income (PADesa) by giving villages authority to run village businesses. With an increase in PADesa, the Village APB will also increase, so that in turn the village government will become more independent in carrying out village development.

Keep in mind that the function of BUM Desa in addition to the economy also has a social function. The economic function, activities in the development and management of BUM Desa are village businesses that must provide profit margins for the village and for the village community.

Meanwhile, the social functions that can be carried out by BUMDesa are: (1) Indirectly, by providing financial transfers for the village treasury through additional Village Original Income (PADesa) which will then be used for village development activities with regular mechanisms in village development management; and (2) Directly, conducting guidance and business assistance carried out by the village community, besides that also managing goods/services belonging to the public (not private/private). Public ownership (public property) can be managed by BUM Desa such as clean water, irrigation, village markets, village tourism, village forests, village electricity, and so on. Thus, every villager can make optimal use of the village's public goods.

The formation of Village-Owned Enterprises aims to drive local economic development at the Village level (Ihsan & Setiyono, 2018; Agustio, 2021). The village's local economic development is based on village needs, potential, capacity, and capital participation from the village government in the form of village financing and wealth with the ultimate goal of increasing the economic level of village communities (Febryani et al., 2018; Caya & Rahayu, 2019). The basis for establishing BUM Desa as a development locomotive in the village is based more on the initiatives of the village government and community based on cooperative, participatory and emancipatory principles of the village community (Bambang & Suparno, 2017; Karim, 2019; Kunja, 2019).

BUM Desa is expected to be able to become a driving force for economic activity in the village which also functions as a social and commercial institution. BUMDesa as social institutions side with the interests of the community through its contribution to the provision of social services, while as a commercial institution BUMDesa aims to seek profits to increase village income.

Based on the Tanah Bumbu Regency Regional Regulation Number 03 of 2018 concerning the Establishment, Administration and Management and Dissolution of Village-Owned Enterprises, a Village-Owned Enterprise is a business entity in which all or most of its capital is owned by the Village through direct participation originating from Village assets which are separated to manage assets, services, and other efforts to improve the welfare of the village community.

The establishment of BUM Desa aims to improve the Village economy, optimize Village assets so that they are useful for Village welfare, increase community businesses in managing Village economic potential, develop business cooperation plans between Villages and/or with third parties, create opportunities and market networks that support service needs general residents, open employment opportunities, improve community welfare through improving public services, growth and equity of the Village economy and increase Village community income and Village original income.

BUM Desa as a quasi-public organization requires a special strategy because BUM Desa with the label of a state-owned company at the Village level is still identical as an ineffective and efficient institution. Therefore, the existence of BUMDes in the era of competition and economic openness is demanded to be able to develop and increase competitiveness. Of the 143 BUMDes

in Tanah Bumbu, 17 BUMDes are located in Sungai Loban District. Classification of BUMDesa in Sungai Loban District based on BUMDesa data collection in 2021 by Professional Assistants/Experts.

Of the total 17 BUMDes in Sungai Loban sub-district, they are grouped into three categories, namely Advanced, Developing and Beginner Bumdes. Based on the results of the assessment with Provincial indicators, there were 3 Bumdes in the Advanced category, and 13 in the Developing category. Meanwhile, based on the Ministry's assessment indicators, there were no Bumdes in the advanced category.

Several indicators from Bumdes in the Pioneer/Beginner category can be seen from village business groups who do not understand the role and function of Bumdes with several factors namely choosing the wrong business, not being able to generate sales, high risk of stalling, Need for Training, Assistance in Mapping Potential and Selection of Business Types.

Meanwhile, in the Developing Village BUM, the business is already running but does not yet have a minimum profit/profit, there is no modern management. Training, management assistance and incubation are needed to increase sales. While the advanced indicators are BUMDesa which have businesses already running, already profitable, ready to be scaled up Need training, business and financial assistance, incubation for scale up.

From these several indicators, appropriate policies are needed to encourage BUMDesa to be able to run its business units on an ongoing basis in order to succeed in realizing BUM Desa that is performing, professional, accountable and independent towards improving community welfare.

The management of BUMDes in Sungai Loban sub-district is currently faced with many problems, including management that has not been implemented properly, changes in management that often occur, businesses that are being managed have not been able to run well, management's understanding regarding BUMDes management is very limited, financial management is still low, tasks -the task of managing BUMDes is not widely understood.

The urgency of this research is to examine how BUMDes is managed in terms of planning, preparation of work plans, funding schemes, implementation of BUMDes work programs so that it will produce several strategies to BUMDes management in order to be able to maximize its role as an institution to increase the income and welfare of village communities.

## **RESEARCH METHODS**

### **Types of Research**

The research approach in this study is to use qualitative research with a qualitative descriptive type. This is related to the research objective is to know the BUMDesa management strategy in Sungai Loban District, Tanah Bumbu Regency, to explain the Constraints of BUMDesa Management in Sungai Loban District, Tanah Bumbu Regency. In connection with this research, the goal to be achieved by researchers is to answer the problems of BUM DESA both in terms of operations, methods or group work methods.

### **Data Source**

Sources of data used are primary data and secondary data. Primary data is data obtained directly from informants at the research site located in Sungai Loban District, Tanah Bumbu Regency, South Kalimantan Province. Secondary data is data obtained from various supporting scientific literature and documents obtained from agencies or institutions related to this research along with research supporting documents.

### **Data Collection Technique**

Data was collected through interviews, documentation, and non-participatory observation. Interviews were conducted to obtain information by asking the informant directly. This was done so that researchers obtained more in-depth information regarding the management of BUM Desa in Sungai Loban District by way of face-to-face questioning using the interview guide that had been prepared. Documentation, namely using data sources derived from existing data in the form of documents or pre-existing data to check its validity. Secondary data includes: guidebooks related to BUMDesa, Regulations in the form of Regional Regulations, Regent Regulations, Village Regulations, reports, and BUMDesa documentation. The observation technique in this study is by looking, observing.

### **Data Analysis Technique**

The data analysis used was in-depth interviews with stakeholders related to the development of BUM Desa groups, especially those located in Sungai Loban District, Tanah Bumbu Regency. Which this diagram will identify various potential causes of the inactivity of the BUM DESA group. Based on 4 (four) categories namely human, capital, machine, and environment. So that the root of the problem is found. From interviews with respondents, the four categories will be described in order to obtain the root causes that affect the effectiveness of the BUM DESA group. The effectiveness of this group greatly influences the success of the family economic empowerment program through the BUM DESA group. The analysis process consists of three streams of activities that occur simultaneously.

## **RESULTS AND DISCUSSION**

### **BUMDesa Management Strategy**

Development is defined as a process of change that is influenced by several factors. The factors of this change can certainly be understood from several perspectives, for example change can be understood from an internal or external perspective, it can also be seen from the intensity and fundamentals of whether or not the change is expected, whether it has to go through structural transformation or not Soetomo (2009).

From the results of interviews that researchers/writers conducted directly on November 17, 2022, it is hoped that there will be good coordination between BUMDESA administrators and village government and the community for the sustainability of BUMDESA in having a strategy to attract community interest so that they can jointly manage their potential village in Sungai Loban Subdistrict so as to improve the standard of living of the community so as to empower the community. Village-owned enterprises or so-called BUMDESA which have 17 BUMDesa units spread throughout the Sungai Loban District.

All of them have statutes and household budgets in accordance with the laws and regulations from 2018-2021 BUMDESA has been running for approximately 3-4 years. This village-owned business entity was established because the village government wanted to form an economic institution that could manage the potential possessed by the village in Sungai Loban District because in addition to managing the village's potential it also serves as a means of empowering the village community in Sungai Loban District. There are many village potentials that can be managed which are a source of income for the community, therefore the village government established this BUMDESA to assist the community in managing these potentials.

The village potential in the village of Sungai Loban District is the potential for community-owned plantation agriculture. Looking at the potentials of the village, BUMDESA established a business unit engaged in capital savings and loans. The capital owned by BUMDESA comes from



the village government in the form of funds by mutual agreement for business capital run by the community in improving the village economy.

The existence of a savings and loan business unit has provided insight to the community and encouraged the growth of the village community's economy so that it further advances business from capital through BUMDESA. Creating employment opportunities is utilized by the community through BUMDESA to further utilize the potential of the village with the capital of a savings and loan business unit that has been run by the village government in Sungai Loban District.

The most important factor in village autonomy is village authority. The village has complete freedom to manage its own household. This authority is carried out by the village government as an organizing element in village administration. Apart from having the right to manage their own household, the village is also obliged to improve public services which are in harmony with improving people's welfare, community economic conditions, and reducing national development gaps. To realize this, the Village needs a strategy to be able to utilize its resources so that it can effectively contribute to village development which will ultimately have an impact on the welfare of the village community.

From the various problems above, strategies for managing BUMDesa in Sungai Loban District will be formulated. To obtain an overview of what kind of strategy should be implemented, a SWOT analysis tool is used as described in Chapter III.

To get closer to understanding the solution to several problems, one thing that must be done is to do an analysis of the environment, the environment strongly influences every behavior and habits of the community. With various power effects, it will be able to create positive and negative conditions or conditions. Several factors that will greatly influence problem solving are internal factors and external factors. These two factors need to be identified in order to be able to know the causes and impacts that will arise in solving the problem. Internal environmental factors related to environmental strengths and weaknesses in the organization. Some such as organizational infrastructure, existing human resources, work systems that are reflected in the organizational structure and availability of financing.

Otherwise External environmental factors are factors that arise from outside the organization. The external environment often determines success as well as threats that must be watched out for in running an organization. Such as the economic, technological, socio-cultural, political, ecological and security environment. This identification will produce indications regarding the opportunities (opportunities) and challenges (threats) of the organization in achieving the goals and objectives that have been set. Several internal and external factors identified as shown in Table 1.

Table 1. Identification of Internal and External Factor

IDENTIFICATION OF INTERNAL FACTORS			
Strengths (Strength)		Weaknesses	
S1	Government priority in developing the economy of rural communities	W1	Limited qualified human resources.
S2	The existence of a Professional Assistance Team	W2	Not yet a priority for the village administration for capital participation
S3	There are laws and regulations governing Bumdes	W3	Limited means of support
EXTERNAL FACTOR IDENTIFICATION			
Opportunities		Threats	
O1	existence of economic potential in the village	T1	Business actors with greater capital

O2	Potential cooperation with third parties	T2	Not yet able to compete with community business activities
O3	Community support for BUMDes	T3	Not yet trusted by third parties

Both factorsonanalysis needs to be carried out through testing to determine which factors are dominantly influencing by comparing one factor to another, so that the weight of the urgency value of each factor (BF) will be obtained. As shown in Table 2.

Table 2. Internal Factor Urgency Matrix

FAKTOR INTERNAL		TINGKAT KOMPARASI URGENSI FAKTOR							
NO	STRENGTHS (KEKUATAN)	a	b	c	d	e	f	NU	BF
a	Prioritas Pemerintah dalam pengembangan ekonomi masyarakat desa		a	a	a	a	a	5	33.33%
b	Adanya Tim Pendamping Profesional	b		c	b	b	b	4	26.67%
c	Adanya peraturan perundangan yang mengatur bumdes	a	c		d	c	c	3	20.00%
WEAKNESSES (KELEMAHAN)									
d	Keterbatasan SDM yang berkualittas	a	b	d		d	f	2	13.33%
e	Belum menjadi prioritas pemerintahan Desa untuk penyertaan modal	a	b	c	d		e	1	6.67%
f	Terbatasnya sarana pendukung	a	b	c	f	e		1	6.67%
TOTAL NILAI URGENSI (TNU)								16	106.67%

Furthermore, external factors are compared with an urgency matrix such asseenin Table 3.

Table 3. External Factor Urgency Matrix

FAKTOR EXTERNAL		TINGKAT KOMPARASI URGENSI FAKTOR							
NO	OPPORTUNITIES (PELUANG)	a	b	c	d	e	f	NU	BF
a	adanya Potensi ekonomi didesa		a	a	a	a	a	5	33.33%
b	Potensi kerjasama dengan pihak ketiga	a		b	b	b	b	4	26.67%
c	Dukungan masyarakat terhadap BUMDes	a	b		c	c	c	3	20.00%
THREATHS ( TANTANGAN)									
d	Pelaku usaha dengan Modal yang lebih besar	a	b	c		e	d	1	6.67%
e	Belum mampu bersaing dengan kegitan usaha masyarakat	a	b	c	e		f	1	6.67%
f	Belum mendapat kepercayaan pihak ketiga	a	b	c	d	f		1	6.67%
TOTAL NILAI URGENSI (TNU)								15	100.00%

From the table of the urgency matrix of internal factors, it shows that the most dominant factor is the government's priority in village economic development with a weight of 33.33%. Most respondents place this factor as the main determinant that places BUMDesa as a strategic institution for the future development of BUMDesa. On the one hand, the dominant factor of Weakness (W) is the availability of very limited quality human resources. by 13.33%. According to the respondent, the availability of human resources capable of operational management is needed, they are more able to identify opportunities, understand the ins and outs of BUMDesa management, are actively involved in most of the incapacity of BUMDesa.

While in the urgency matrix the external factors that become Opportunities (O) show that the factor of availability of economic potential has a weight of 33.33% and in the Threat aspect (T) the dominant factor is business actors with large capital with a weight of 6.67. %.

Furthermore, to formulate various strategies that will be carried out in solving the problem, the strategy formulation for the results of the SWOT analysis is carried out as shown in Table 4.

Table 4. SWOT Strategy Formulation

		INTERNAL	
		STRENGTHS (S1)	STRENGTHS (S2)
EKSTERNAL	OPPORTUNITIES (O 1)	Prioritas Pemerintah dalam pengembangan ekonomi masyarakat desa	Adanya Tim Pendamping Profesional
		S1 - O1	S2 - O1
EKSTERNAL	OPPORTUNITIES (O 2)	Mengoptimalkan kebijakan prioritas pemerintah dalam mengembangkan potensi ekonomi yang terdapat di desa	Mendayagunakan ketersediaan tim Pendamping profesional untuk memaksimalkan pemanfaatan potensi ekonomi desa
		S1 - O2	S2 - O2
EKSTERNAL	THREATS (T 1)	Memanfaatkan kebijakan prioritas untuk membuka jaringan kerjasama dengan pihak ketiga	memanfaatkan tim pendamping profesional untuk pendampingan analisa kemungkinan kerjasama dengan pihak ketiga
		T1 - O1	T2 - O1

- 1) From the first quadrant, it can be seen from the results of the analysis between factors that several BUMDesa management strategies can be formulated in Sungai Loban District, including
- 2) Optimizing government priority policies in developing the economic potential in the village
- 3) Utilizing the Government's priority policies to open a network of cooperation with third parties
- 4) Utilizing the availability of Professional Assistance Teams to maximize the utilization of village potential
- 5) Utilizing the existence of a professional mentoring team for assistance Analysis of the possibility of cooperation with third parties as well as analysis of economic potential to determine the type of business unit to be run.



### **Factors Inhibiting the Development of Village Owned Enterprises in Sungai Loban District**

The development of village-owned enterprises as an economic basis for villagers is still facing many obstacles, as explained by Sutoro Eko in his book *Desa Pembangunan Indonesia*, including:

- 1) First, leadership, managerial and governance (KMT) are the basic factors that support the health and sustainability of village-owned enterprises. If the leadership, management and governance are very bad, then the Village Owned Enterprise will very quickly fall into suspended animation. One of the Village Heads in Sungai Loban District explained, of all the problems within the management of Village-Owned Enterprises, the most serious was the quality and capacity of the directors.
- 2) Both the scale and scope of the business, village-owned enterprises that run external businesses (production and distribution of agricultural products outside the village) are generally vulnerable and bankrupt due to their small economic scale and limited economic capacity.
- 3) Third, local emancipation, Village-Owned Enterprises that grow from local emancipation are much stronger and more sustainable than Village-Owned Enterprises that were born because of the government's imposition from above or Village-Owned Enterprises that were born from the Regional Government. The first impression that emerges from the community is that Village-Owned Enterprises are government projects, like other projects that enter villages, so that the legitimacy and stickiness of Village-Owned Enterprises is very weak.
- 4) Fourth, cooperation, the absence of cooperation or not establishing good cooperative relations between Village-Owned Enterprises will hinder the growth of Village-Owned Enterprises.

Based on the results of interviews with respondents, various obstacles were found in BUMDesa management in Sungai Loban District. These obstacles include: Most administrators do not understand the structure and duties and functions of managing BUMDesa; Most of them don't have their own offices yet, they still borrow from the village administration and rent houses from residents; Office facilities are minimal, service areas for the community are not optimal; The board of directors that have been formed effectively carry out their duties and functions for one year after that many no longer carry out their duties; The village government is not yet serious about BUMDesa business development so that the budget allocation for capital participation is still very limited; Statutes/bylaws, work programs are still limited to supporting documents, but never become a reference in the management of BUMDesa; and Limited funding sources.

### **CONCLUSION**

The conclusion from this study is that the BUMDesa management strategy in Sungai Loban District is focused on efforts to strengthen government intervention through a commitment to implementing existing regulations starting from the central government, regional to village government, preparing human resources for managers who have managerial capabilities, understand the concept of BUMDesa development and are able to analyze business potential and feasibility, building cooperation networks, and third, strategies for preparing supporting infrastructure so that business units can run businesses that are capable of competitiveness. Because the facts in the field show that the management of BUMDesa in Sungai Loban sub-district is faced with many obstacles, including constraints on very limited business capital, Management who are not active and do not understand BUMDesa management.

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