

ACCOUNTING SYSTEM AND FINANCIAL MANAGEMENT ACCOUNTABILITY VILLAGE OWNED ENTERPRISES (BUMDes)“MITRA KARYA SEJAHTERA”TOAPAYA SELATAN VILLAGE BINTAN DISTRICT

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Abstract

Village Owned Enterprises Mitra Karya Sejahtera South Toapaya Village, Bintan Regency in terms of accounting system practices are still very simple and cannot present proper financial reporting so that financial accountability is still considered very weak. This study was obtained through interviews with administrators responsible for managing financial statements. The collected data is reduced and reanalyzed for conclusions. The results show that 1) Bumdes' financial management uses a simple bookkeeping system and does not yet reflect systematic financial reporting, 2) Financial statements have not been accountable and present appropriate information 3) the financial information of Bumdes is not in accordance with the principles of accountability, 4) The level of knowledge of financial managers on accounting is still lacking causing inaccuracies in financial statements. Based on this research, it is hoped that it can be a means of evaluation for BUMDes Village-Owned Enterprises Mitra Karya Sejahtera, besides that it can be used as material for scientific studies to add insight into the accountability of financial statement management in BUMDes.

Keywords: *Accountability, Financial Management, BUMDes*

1. INTRODUCTION

BUMDes is one of the pillars of village economic activity which has a function as a social institution, BUMDes acts as a provider of social services for the benefit of the community and for the welfare of the community (Syah, 2020). In addition, BUMDes also plays a role as a commercial institution that is oriented towards making a profit or profits through business units that offer products in the form of raw materials or finished goods as well as in the form of services to increase growth from the village's original income obtained from the BUMDes business (Wulandari, 2021). BUMDes is also an organization that carries out the principles of effectiveness and efficiency in accordance with applicable laws and regulations (Deke, 2019).

BUMDes is a form of implementing village financial management which will manage village potential independently with various types of community-based economic activities and mutual cooperation. BUMDes is included in the business category that meets the MSME criteria, namely micro, small and medium enterprises, because businesses run by BUMDes operate for the benefit of the community. According to Seyadi (2013), financial management at BUMDes is very important in all activities, because with good financial management it can maximize BUMDes programs, and facilitate BUMDes activities, thereby maximizing the benefits of BUMDes management. BUMDes Mitra Karya Sejahtera Toapaya Selatan is a BUMDes that manages several trading and leasing business activity units. The type of business is Kiosk rental, Business Stand and Bumdes Mart.

Based on the above, a program is needed that can support managerial capacity building for managers. BUMDes managers need knowledge about planning, product development, marketing, HR management, investors, financial records according to accounting standards and accounting information systems. Several BUMDes problems related to the accounting system are the main concern as a source of information as well as financial control so that the participation capital from the village can be utilized or managed properly and can be accounted for by BUMDes management and the most important thing is how BUMDes can report profits or residual business results which can then provide profit sharing to the village as an additional Village Original Income (PADes). According to Bumdes Mitra Karya Sejahtera management, the accounting system that is being implemented is still simple, and has not provided complete financial reports. From this phenomenon, it can be said that accounting practices have not gone well and BUMDes financial accountability has not been optimal. This is caused by the not optimal practice of the accounting system at BUMDes. This happened because: there is a perception of the urgency of the success of the accounting system for BUMDes, limited accounting training and knowledge for BUMDes administrators, there are considerations of cost benefits for BUMDes. This is caused by the not optimal practice of the accounting system at BUMDes. This happened because: there is a perception of the urgency of the success of the accounting system for BUMDes, limited accounting training and knowledge for BUMDes administrators, there are considerations of cost benefits for BUMDes. This is caused by the not optimal practice of the accounting system at BUMDes. This happened because: there is a perception of the urgency of the success of the accounting system for BUMDes, limited accounting training and knowledge for BUMDes administrators, there are considerations of cost benefits for BUMDes.

LITERATURE REVIEW ACCOUNTABILITY

Accountability is the embodiment of accountability for governance in an organization that serves the community, in this study the organization in question is BUMDes. The accountability indicator here is a form of accountability based on financial reports starting from the process of making books based on accounting to seeing how BUMDes is managed from an economic perspective, effectiveness and efficiency as outlined in BUMDes financial reports (Mahmudah, 2019). It is hoped that accountability for these financial reports can maintain public trust and maintain the development of BUMDes by measuring the accuracy of accountability in terms of financial reports.

Accountability is very important for BUMDes for management in order to maintain public trust around the BUMDes and avoid fraudulent acts because BUMDes is engaged in managing village assets. This accountability principle focuses on the accountability of a process that results in activities and programs carried out by BUMDes in terms of its financial reports (Ayu Ariski & Asim Asy, 2019). Several accountability functions according to researcher Mahmudah, (2019):

1. Task Control Tool, Accountability as a reference for success in achieving the goals of a leader and as a media for accountability while carrying out programs that have been planned from leaders to their subordinates.
2. Reducing the Number of Abuse of Tasks. Through accountability reports on financial reports, leaders can see the potential for abuse within an organization.
3. Improving Performance Effectiveness and Efficiency, Accountability can help leaders as a reference for evaluating employee performance.

Accountability is an obligation of individuals or members of the BUMDes organization to manage public resources owned by BUMDes and can be accounted for in relation to BUMDes control, management and work programs. Article 3 of Law No. 28 of 1999 explains that accountability determines that every activity and final result of the implementation of BUMDes

must be accountable to the community by implementing programs or plans in developing BUMDes (Syah, 2020).

FINANCIAL MANAGEMENT

Financial management according to Handayani, (2020), namely financial management can be defined as the activity of managing the finances of an organization that is related to efforts to find and use funds efficiently and effectively to realize organizational goals. Researcher Rindi et al., (2017) revealed the scope of financial management related to planning, directing, monitoring, organizing and controlling financial resources.

Based on Law No. 17 of 2003 it is said that the provisions of the principles of state or regional financial management must be managed in an orderly manner according to laws and regulations, efficiently, economically, effectively, transparently and responsibly with due regard to a sense of justice and compliance. This principle covers all aspects of planning, assignment, use, supervision and accountability for financial reports (Mahmudah, 2019)

According to Purba et al., (2021) states that there are several functions of financial management, as follows:

1. Financial Planning and Budgeting (Budgeting) All company activities related to the use of company budget funds that are used for all activities and interests of the company. With careful planning and consideration, maximizing profits and minimizing budgets that are wasted without results.
2. Control (Controlling) Related to acts of supervision in all activities in financial management, both in distribution and in the bookkeeping for further financial evaluation which can be used as a reference for carrying out further company activities.
3. Auditing All internal checks carried out for all forms of activities related to financial management are in accordance with accounting standards and there are no irregularities.
4. Reporting With financial management, there will be financial reports every year that are useful for analyzing the company's profit and loss ratios.

BUMDES

According to Law Number 5 of 1979 states that a village is an area occupied by a number of residents as a community unit, including a legal community unit that has the lowest government organization under the camat and has the right to organize its own household within the unity of the Republic of Indonesia. In Law No. 6 of 2014 regarding the definition of BUMDes, namely a business entity whose capital is partly or wholly owned by the village from direct assets that are separated to manage assets, services, and other businesses by utilizing natural resources and human resources for the welfare of the community (Dekes, 2019).

With the establishment of priority scales and the establishment of village economic institutions, it is hoped that they can encourage and drive the wheels of the rural economy. The formation of regulations regarding economic empowerment which is carried out by collecting techniques and institutionalizing community economic activities, it is fitting for the existence of villages to receive serious attention from the central government. Therefore, through Village-Owned Enterprises (BUMDes), a community empowerment program was formed to carry out economic development so that village welfare and independence were formed. The formation of BUMDes is based on the law of the Minister of Home Affairs of the Republic of Indonesia (PERMENDAGRI NO. 39 of 2010). BUMDes was established on the basis of deliberations by village residents and was ratified by Village Regulations (Perdes).

Village Owned Enterprises are business institutions owned by the village which are managed by the regional government together with the local community with the aim of strengthening the village economy by managing the resources they have. BUMDes are expected to be able to create their own autonomy and be able to increase the original income obtained from the village itself (Wulandari, 2021).

According to the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration (PERMENDES PD TT NO.4, 2015) concerning the Establishment, Administration, Management and Dissolution of Village-Owned Enterprises, which is a reference for regions and villages in establishing and managing BUMDes. BUMDes as a business entity whose capital is wholly or substantially owned by the village through direct participation originating from village wealth. Financial performance is a picture of a company's financial condition in a period that concerns aspects of raising and distributing funds by looking at several indicators that influence it such as; capital adequacy, profitability and liquidity.

Village-Owned Enterprises (BUMDes) are social business entities whose participation in funds from the village is managed for the welfare of the community. BUMDes regulations based on Law no. 6 of 2014. The four main goals of BUMDes are 1) Improving the village economy, 2) Increasing village original income, 3) Managing village potential according to community needs, 4) Being the main source that supports the village economy. The characteristics of BUMDes are 1) In the form of a legal entity, 2) The business is engaged in the economy, 3) Funds come from the government of 51% and from the community 49%, 4) One of the sources of village income, 5) In the form of services for the community (Nugrahaningsih et al., 2016). Businesses formed by BUMDes are based on the potential that exists in the village. These potentials can be in the form of natural resources (HR), human resources (HR) and others. This potential is developed to form a business in the form of tourism, crafts, agribusiness livestock, fisheries, and many more that are adjusted to the existing potential.

2. IMPLEMENTATION METHOD

TYPES OF RESEARCH

Type of Research This research is research using a qualitative approach. According to Bungin (2013: 124), qualitative data is expressed in the form of sentences and descriptions, even in the form of short stories. Qualitative data is very subjective, therefore researchers who use qualitative data must try as much as possible to avoid subjective attitudes that can obscure the objectivity of research data. According to Sugiyono (2015: 1) a qualitative research method is a research method used to research on natural object conditions, where the researcher is a key instrument, data collection techniques are carried out in a triangulation (combined) manner, data analysis is inductive and the results of qualitative research emphasize more meaning rather than generalization.

RESEARCH TIME PLACE

Place and Time of Research The research was conducted at a village-owned enterprise (BUMDES) MITRA KARYA SEJAHTERA, South Toapaya Village, Toapaya District, Bintan Regency, Riau Archipelago Province.

RESEARCH SUBJECT

The technique of selecting informants using purposive sampling technique. According to Sugiyono (2015: 53) explains that purposive sampling is a sampling technique with certain considerations. The research subjects are resource persons who can provide information related to the research title. The subjects used by the researchers included BUMDES MITRA KARYA SEJAHTERA management consisting of the chairman, treasurer, secretary and head of the BUMDES Mart unit (admin). The total number of subjects in this study were four informants. The subjects in this study were informants who met the criteria as BUMDES financial managers by conducting interviews.

METHOD OF COLLECTING DATA

Data Collection Method According to Sugiyono (2013: 224) Data collection techniques are a very strategic step in research, because the main purpose of a study is to obtain data. The steps for collecting data are as follows: (1) Setting limits on the research; (2) Determine research subjects based on certain criteria; (3) Make a list of questions for each potential informant; (4) Collect information data through interviews and observation; (5) Record the results of the interviews; (6) Make a transcript of the interview results; (7) Drawing conclusions on research. Therefore, researchers used several data collection techniques to support their research with interviews and documentation methods. This study uses a semi-structured interview which is included in the in-depth interview category so that the implementation is freer and can find information on issues in a more in-depth and open manner and also the interviews conducted can be a medium in expressing opinions and ideas owned by the informants. Interview questions include BUMDES MART financial management, Kiosk and Stand rental services, recording of financial transactions carried out by the admin and reporting to the financial treasurer, The system for processing financial transactions is carried out by Bookkeeping for the preparation of financial reports. Documentation techniques are used to support other data collection techniques, namely interviews.

VALIDITY AND RELIABILITY

In this research, the analysis uses source triangulation to check the validity and reliability. There are 3 types of triangulation according to Sugiyono (2014), namely source triangulation, technical triangulation, and time triangulation. In this study, researchers used source triangulation to check validity by utilizing different sources to examine the data obtained. The data triangulation process carried out is with data obtained from interviewees in the form of interview results, the results of these interviews will be compared for similarities and differences. The similarities in the results of the interviews can show the validity of the data, while the differences in the results of the interviews can be used to provide other useful views to complement the research results.

DATA ANALYSIS METHOD

Data Analysis Method The data analysis technique used in this study uses the stages of data analysis, namely Data Collection, Data Reduction, Data Display, data can be in the form of brief descriptions, charts, diagrams, or tables..

3. RESULTS AND DISCUSSION

South Toapaya Village was formed through the expansion of Toapaya Village in 2006. South Toapaya Village made various efforts and improvements to improve the welfare of the village community, including by forming business sectors to increase village PAD such as village food courts, tourism villages, etc. In addition, the village government also seeks to strengthen the management of Village-Owned Enterprises (BUMDES), improve physical and non-physical facilities and infrastructure as well as public facilities in the village of South Toapaya in all sectors, both social, economic and ecological resilience dimensions to strengthening the process and achievement of development goals and empowering rural communities. South Toapaya Village has one BUMDES namely BUMDES MITRA KARYA SEJAHTERA which has a business in rental services and BUMDES Mart. Rental services for leasing kiosks and trade business stands. While BUMDES Mart is a mini market that sells staple household needs, Office Stationery (ATK) and also Electrical equipment. BUMDES Mart is the most developed business compared to the rental service business. From the results of this effort BUMDES MITRA KARYA SEJAHTERA has been able to increase PADes. BUMDES MITRA KARYA SEJAHTERA is also one of the BUMDES whose development is very good compared to other BUMDES in Bintan Regency. This BUMDES is included in the developing BUMDES classification. From the results of this effort BUMDES MITRA KARYA SEJAHTERA has been able to increase PADes. BUMDES MITRA KARYA SEJAHTERA is also one of the BUMDES whose development is very good compared to other BUMDES in Bintan Regency. This BUMDES is included in the developing BUMDES classification. From the results of this effort BUMDES MITRA KARYA SEJAHTERA has been able to increase PADes. BUMDES MITRA KARYA SEJAHTERA is also one of the BUMDES

whose development is very good compared to other BUMDES in Bintan Regency. This BUMDES is included in the developing BUMDES classification.

PROSPEROUS BUMDES MITRA KARYA FINANCIAL MANAGEMENT

In general, financial management includes the stages of planning, recording, financial reporting and being in charge of financial reports. The results of the interview are related to the stages in financial management with Mr. Ateng as Chairperson and Mrs. Ardiyanti Treasurer Treasurer, namely:

1. Planning

Planning is the initial stage of BUMDes financial management by establishing a budget plan to achieve BUMDes goals. Budget financial planning has not been carried out optimally and has not been carried out in a structured manner. Planning at MITRA KARYA SEJAHTERA BUMDes is still ineffective and does not make careful planning for the goals to be achieved and what is needed to achieve these goals. The planning made at BUMDes MITRA KARYA SEJAHTERA is not short term, medium term or long term planning but rather planning made based on existing needs in the field and prioritizing prioritized needs.

2. Recording

BUMDes MITRA KARYA SEJAHTERA records both income and expenses for one fiscal year. Record keeping is still relatively simple and not as detailed as accounting records in general. Recording is only done in outline only. The results of interviews with the treasurer show that the recording of transactions for receiving kiosk and booth rental services is carried out by the treasurer, while daily transactions at BUMDES Mart are carried out by the unit head (Admin) in the form of daily credit notes for receipts and expenditures and cash on money for the management of BUMDES Marts based on these daily transactions. The Head of Unit (Admin) compiles monthly transaction and cash on cash recapitulation reports.

Based on the statement presented above, it can be concluded that in BUMDes MITRA KARYA SEJAHTERA, recording is done by recording income and expenses every day, which then prepares a monthly report for one period.

3. Reporting

Reporting in financial management is explaining the reports that BUMDes are obliged to report to the public, in the form of financial reports (semi-annual/annual). The results of an interview with Ms. Ardiyanti as Treasurer show that the preparation of the Financial Statements is carried out by the Treasurer where the data is taken from daily transaction reports reported by the Head of BUMDES Mart Unit (Admin) and data on rental service transactions managed by the Spending Treasurer. The bookkeeping process for financial transactions up to the end of the year is still in the form of a Petty Cash Book where the recording is done manually by the Treasurer. Some of the obstacles faced in this bookkeeping are that the previous year's financial statements, namely 2022, have not been presented in an accountable manner.

From the results of the interviews it can be concluded that the preparation of financial reports has not been prepared every month, so it is seen as not presenting updated financial reports and allowing things to happen that result in a lapping process. And financial reports should be prepared at the end of each month so that financial reports every year can be compiled into financial reports for the year the entity ends and the unavailability of the previous year's financial report data shows that the storage of financial data has not been orderly, causing the process of preparing financial reports in having trouble walking.

4. Accountability

Accountability is a form of BUMDes responsibility regarding BUMDes performance evaluation. The results of the interview stated that accountability at BUMDes MITRA KARYA SEJAHTERA is carried out every year through meetings presentation of the Accountability

Report which was attended by the Head of South Toapaya Village and his staff, Chair of the BPD of South Toapaya Village and members, Head of RT and RW of South Toapaya Village, Representatives from PMD Bintan Regency, Head of TP-PKK South Toapaya Village and members, Village Facilitators, LPM, Head of BUMDes Mitra Karya Sejahtera in South Toapaya Village along with members and community leaders.

Based on the results of the statement that has been conveyed above, it can be concluded that every year BUMDes always carry out accountability and financial reports are easily accessed by the community which concerns the interests of the community, not only to the community, BUMDes accountability is carried out to the village government so that they can find out the budget used by BUMDes to the village government so that they can find out the budget used by BUMDes.

MITRA KARYA SEJAHTERA BUMDES MANAGEMENT ACCOUNTABILITY FINANCIAL REPORTS

Produce valid and accurate financial reports, must carry out accounting principles properly and structured, according to procedures and comply with generally accepted accounting principles. The purpose of using these accounting principles is to create conformity between accounting users with one another, so that the resulting financial information can be compared and meets the needs of the users of the information. To make Bumdes financial reports, requires an understanding of generally accepted accounting principles which consist of (1) economic entity principles, (2) accounting period principles, (3) historical cost principles, (4) monetary unit principles, (5) sustainability principles business, (6) full disclosure principle, (7) revenue recognition principle, (8) matching principle, (9) consistency principle,

In connection with the description above, it is very important for the management of Village Owned Enterprises (Bumdes) to know and understand, especially those who have the authority as treasurers who are responsible for all assets, debt and capital owned by the entity. As a business entity, it is required at the end of each year to report financial reports to the commissioners. The financial reports that are submitted and accounted for by the Bumdes management are profit and loss reports, balance sheets, and distribution of the remaining results of operations.

Financial statements are the product of the accounting cycle starting from transaction documents, journals, ledgers, trial balance, work sheet. In order for the accounting process to be carried out properly, an adequate basic understanding of accounting is required which is supported by Financial Accounting Standards (SAK). Based on the financial statement information that has been presented by the treasurer, based on observations the financial statements presented are not in accordance with generally accepted accounting principles.

The process of financial reporting in the village-owned business entity is not well structured, this can be seen in the presentation of the balance sheet; there is no separation between current and fixed assets, current liabilities and long-term debt, this reflects that the BUMDes does not yet have a good and adequate accounting system.

From the observations of researchers, the management of financial management and accounting at Bumdes Mitra Karya Sejahtera still uses simple bookkeeping, in the form of records regarding incoming and outgoing finances and accounts payable books.

The accounting system should fulfill 5 (five) elements, namely: 1) forms, 2) Journals, 3) General Ledgers, 4) Subsidiary Ledgers, and 5) Reports. In practice, BumDes only uses simple records or bookkeeping regarding purchase transactions, sales transactions and cash disbursement transactions. Management of accounting using books is not efficient and especially if the transactions that occur have not been supported by forms that become documents or proof of transactions.

The bookkeeping carried out by the Treasurer of BUMDES MITRA KARYA SEJAHTERA for this year is still recording daily transactions to the petty cash book, from these transactions the bookkeeping has not been carried out to the next stage, namely journals, ledgers,

trial balance and income statement. According to the interview results, this process will be carried out later when preparing the Financial Statements at the end of the period/year. The preparation of financial reports has not been prepared every month. It is advisable that based on the daily transactions recorded by the treasurer in the cash book it is compiled into financial reports at the end of each current month so that annual financial reports can be compiled into financial reports. The unavailability of the previous year's financial reports also shows that managers are not orderly in financial administration.

From the research it was found that one of them is accountability in BUMDes MITRA KARYA SEJAHTERA which cannot be fully accounted for, namely the unavailability of the 2022 Financial Report will cause obstacles to the preparation of the current year's Financial Statements. The preparation of financial reports should be carried out annually as accountability to the public for the use of the BUMDES budget and providing information on BUMDES financial developments which presents data on the amount of profit sharing funds that can be given to PADes. Supporting data and Financial Documents and Financial Reports are stored as accountability if needed later..

4. CONCLUSION

Bumdes BAKTI KARYA SEJAHTERA's financial management uses a simple bookkeeping system, and does not yet reflect systematic and accurate financial reporting. This is because the entity, in this case Bumdes, does not yet have an accounting system that is used as a patron in carrying out the accounting process correctly based on Financial Accounting Standards. As a result of carrying out simple bookkeeping and not having an accounting system, it can be seen that the financial reports presented have not been presented correctly and correctly.

Inappropriate presentation of financial statements has an impact on the performance and financial position of the entity. The financial report is a record of the company's financial information in an accounting period that can be used to describe the company's performance. Based on the results of the research discussed above, the financial statements of Bumdes are presented inaccurately and this has an impact on the presentation of Bumdes' financial information that is not appropriate. This can be explained that the Bumdes financial information is not in accordance with the principles of accountability which include (a) the existence of a commitment from the leadership and all staff to manage an organization that has accountable values, (b) is a system that guarantees the consistent use of resources based on applicable laws and regulations,

Based on the conclusions of this study, the recommendations that can be taken into consideration for BUMDes management in Takalar Regency are as follows:

1. We recommend that Village Owned Enterprises (Bumdes) in carrying out their business are expected to be able to run an accounting system based on SAK EMKM, this can facilitate the preparation of financial reports, then can be used to view and measure the level of growth and progress in a BUMDes business unit.
2. Bumdes should use an Accounting Information System (SIA) that is easy and integrated using computerized programs (software), the use of the computer accounting system can help BUMDes management know the growth of the business it is running, as well as an assessment of the risks and capacity of BUMDes can be monitored properly if financial reporting system can be organized systematically. Management of the accounting system properly, will bring innovation and preventive action in maintaining or maintaining BUMDes assets and in other interests, administrators can avoid financial reporting that is not accountable or far from the principles of accountability

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