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Evaluation of the Joint Village-Owned Enterprise Development Program at the Lamongan Regency Community and Village Empowerment Agency

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Article Information	Abstract
<p>Article history: Accepted 25-05-2026 Fixed 28-05-2026 Approved 31-05-2026</p> <p>Keywords: <i>Program Evaluation; BUMDesma; Lamongan DPMD; Governance.</i></p>	<p>Abstract: The main issue underlying this study is the high amount of managed funds, which reached Rp 79 billion; ironically, however, the majority of BUMDesma are still in the pilot phase and are burdened by significant non-performing loans from women's groups formerly associated with the PNPM program. The objective of this study is to comprehensively evaluate the effectiveness of the capacity-building program using the six criteria of William N. Dunn's Evaluation Theory: effectiveness, efficiency, adequacy, equity, responsiveness, and relevance. This study employs a descriptive qualitative method, where data collection was conducted through interviews, observations, and documentation involving informants from the DPMD as well as beneficiary communities from two villages serving as a reality check. The results of the study indicate that the DPMD's capacity-building efforts are highly responsive and administratively efficient, as evidenced by the successful acceleration of institutional legalization and the implementation of specific digital financial reporting through the SI DBM application. Nevertheless, this capacity-building program has not yet met the substantive criteria for effectively addressing the root causes of non-performing loans that have been outstanding for 5 to 15 years. This is due to a shift in community culture toward greater individualism, which has eroded the system of mutual responsibility, as well as the still-low level of digital literacy among village administrators. Furthermore, the vast geographical area and the limited number of field officers have resulted in the capacity-building program not being equitably distributed across all villages. In conclusion, the BUMDesma capacity-building program by the DPMD has proven successful in the realm of administrative governance, but it urgently requires a strategic shift toward a socio-cultural approach and more intensive technical capacity-building to restore the institution's economic resilience in a sustainable manner.</p>

Introduction

The Joint Village-Owned Enterprise (BUMDesma) is a crucial instrument in the rural economic architecture, designed to address the economies of scale limitations often faced by individual villages. The urgency of research on BUMDesma in Lamongan Regency is driven by the complex phenomenon of institutional transition, where it functions not only as a business unit but also as a guardian of the community's collective assets following the conclusion of the National Program for the Empowerment of Self-Reliant Rural Communities (PNPM-MPd). As

stipulated in Law of the Republic of Indonesia No. 22 of 1999 on Regional Government, and Government Regulation of the Republic of Indonesia No. 11 of 2021 regarding Village-Owned Enterprises (BUM Desa), which are established to manage businesses and improve the welfare of village communities. BUMDesma has a legal entity that enables cross-village collaboration to manage resource potential on a larger scale and in an integrated manner (Sofyani et al., 2019).

Conceptually, a BUMDesma is a legal entity established by two or more villages to consolidate capital, services, and economic potential for the sake of shared prosperity. The existence of BUMDesmas addresses the failure of many standalone BUMDeses, which often become “dormant” due to limited capital and narrow market reach. In the discourse of contemporary economic development, BUMDesma is a manifestation of the Social Enterprise concept, where the primary objective is not merely maximizing profit for individuals, but creating social value through the empowerment of local communities (Defourny & Nyssens, 2010). The transformation of the Community Revolving Fund (DBM) from the former PNPM-MPd into BUMDesma, in accordance with the mandate of Ministry of Village, Development, and Transmigration Regulation No. 15 of 2021, positions BUMDesma as the entity entrusted to manage public assets worth trillions of rupiah across Indonesia, ensuring they continue to provide sustainable benefits to productive poor communities.

The importance of inter-village economic integration aligns with the theory of New Economic Geography proposed by Krugman (1991), which emphasizes that the concentration of resources and spatial collaboration can reduce transportation costs and increase production efficiency. BUMDesma in Lamongan, with the diversity of its regional potential ranging from coastal to agricultural areas, has the opportunity to create a strong internal supply chain. However, without a shared vision among village heads and managers, this collaborative potential is often hindered by regional sectoral egos. This is where the importance of the BUMDesma entity lies as an economic coordinator that transcends village administrative boundaries.

However, the existence of BUMDesma does not automatically guarantee success without systematic capacity-building interventions from the local government. Capacity-building by the Department of Community and Village Empowerment (DPMD) is an absolute prerequisite due to the gap in managerial capacity between village-level managers and the demands of modern corporate management. Without guidance, BUMDesma risks experiencing governance malpractice, conflicts of interest between villages, and even the risk of asset depreciation (Widjaja, 2018). Guidance serves as strategic navigation to ensure that BUMDesma remains within regulatory boundaries while remaining commercially competitive.

The urgency of this capacity-building effort is also linked to reputation risk management. According to a study by Lewis (2014), the failure of microfinance institutions or community-based economic organizations is often caused by a loss of public trust resulting from opaque governance. In the context of Lamongan Regency, the DPMD bears the responsibility of ensuring that BUMDesma does not fall into moral hazard practices, where managers feel no need to act professionally because they view the capital they manage as “government funds” that do not need to be repaid or strictly accounted for.

The reality on the ground reveals the urgency of a deep-seated problem. National data indicate that many village business units are “dormant” or exist merely as a facade to fulfill administrative requirements so that central government aid funds can be disbursed (Putra, 2015). In Lamongan Regency, similar challenges have emerged in the process of transforming

the Community Revolving Fund (DBM) from the former National Program for the Empowerment of Independent Rural Communities (PNPM) into BUMDesma, where low levels of critical community participation and weak internal oversight are still evident (Purnomo et al., 2020). This phenomenon of “administrative formalities” creates a risk where BUMDesma becomes merely a vehicle for the interests of the village elite without addressing the essence of real economic empowerment. If the guidance provided by the DPMD remains merely reactive and ceremonial, the village’s collective economic potential will continue to erode.

This structural disparity is further exacerbated by the challenges of economic digitalization. In the era of Industry 4.0, BUMDesma are required to adapt to information technology. The use of the BELADIRI (Bumdesa Lamongan Mandiri) application by the Lamongan Regency DPMD is a step forward, but its effectiveness depends heavily on the digital literacy of managers at the village level. According to Heeks (2017), the failure of information systems in development is often caused by a design-reality gap, where the sophistication of the application is not aligned with the users’ capabilities or the availability of infrastructure on the ground. Therefore, this study will also examine the extent to which technical training related to digital platforms can bridge the gap between the need for accountable reporting and the reality of human resource capacity in the villages of Lamongan.

Efforts to strengthen the village economy in Indonesia have entered a new phase following the enactment of Government Regulation (PP) No. 11 of 2021 on Village-Owned Enterprises. This regulation provides legal certainty regarding the legal status of BUMDes and Joint Village-Owned Enterprises (BUMDesma), including a mandate to transform the Activity Management Units (UPK) of the former National Program for Community Empowerment (PNPM) Mandiri Perdesaan into BUMDesma. This transformation is not merely an administrative change, but a strategic effort to safeguard state assets and improve the welfare of rural communities through professional governance.

This transformation is theoretically referred to as institutional re-engineering. According to Scott (2014), institutional change requires adjustments not only at the regulatory (formal) level, but also at the level of norms and work culture (informal). For former PNPM UPKs in Lamongan, the transition to BUMDesma demands a shift in mindset from social assistance managers to professional business managers who must prioritize profitability without abandoning their social mission. The inability to adapt work culture is often the primary reason why village economic institutions fail to thrive despite having valid legal status.

However, in practice, the process of transformation and village fund management often faces significant challenges regarding effectiveness and the potential for misuse. For instance, research in the social assistance sector indicates that approximately 40% of beneficiaries frequently encounter difficulties in financial management due to a lack of managerial understanding. This signals that the large scale of fund disbursements, without being accompanied by adequate management and oversight capacity, can trigger serious problems, such as the misuse of funds for consumptive purposes or even the risk of capital stagnation. Weaknesses in financial literacy among BUMDesma managers have been identified as a key risk factor that can hinder the sustainability of business units (Lusardi & Mitchell, 2014).

According to data from the Lamongan Regency Community and Village Empowerment Agency (DPMD), as of March 2026, a total of 462 villages had established BUMDes, with total capital reaching Rp 79 billion (Radar Lamongan, 2026). Of this number, there are 26 BUMDesma that are the primary focus in facilitating inter-village cooperation, most of which

are the result of the transformation of former PNPM UPKs. On-the-ground conditions reveal a wide variation in governance quality: data from the Lamongan Regency Community and Village Empowerment Agency (DPMD) via the BELADIRI (Bumdesa Lamongan Mandiri) application system in 2024 shows that only 18 BUMDes have “Advanced” status and 22 are “Developing,” while the remaining 179 are still at the “Pioneer” level or merely meeting legal requirements.

The gap between the size of the funds managed (amounting to billions of rupiah) and the developmental status of these institutions the majority of which remain at the pilot stage creates a risk of economic vulnerability. Drawing lessons from cases in other regions, such as Central Lampung, failures in UPK governance can result in the stagnation of funds amounting to billions of rupiah (Harian Expose, 2025). This situation reinforces the thesis of Acemoglu & Robinson (2012) in “Why Nations Fail,” that extractive economic institutions, which benefit only a select few without inclusivity, will lead to development failure. If the BUMDesma in Lamongan is not nurtured to become an inclusive economic institution, then the accumulated capital of Rp 79 billion risks becoming merely an object of exploitation by the local elite rather than a driving force for the people’s economy.

The phenomenon of “pioneer stagnation” in Lamongan Regency reflects obstacles to organizational learning. Argyle (2011) states that organizations that fail to develop typically face barriers in transferring knowledge from central policies to local actions. The Lamongan Regency DPMD has provided a regulatory framework and supporting applications; however, the high number of BUMDes still classified as pioneers indicates that capacity-building messages have not yet been internalized into operational competencies. This calls for an in-depth evaluation of the communication and mentoring models that have been implemented so far. Has this guidance addressed the substantive aspects of the business, or is it still stuck on administrative and procedural aspects?

Therefore, this study is crucial for evaluating the effectiveness of the BUMDesma program in Lamongan Regency to ensure that the transformation of these legal entities is truly accompanied by increased accountability and sustainable economic benefits, rather than merely a change in formal status amid significant asset risks. Moreover, given the threat of global economic uncertainty that impacts even the micro-level of villages, the existence of a healthy BUMDesma can serve as an economic shock absorber for poor villagers.

This study employs William N. Dunn’s Evaluation Theory. According to Dunn (2018), evaluation is not merely about examining final outcomes but a procedure to generate information regarding the value or benefits of a policy. Through William N. Dunn’s evaluation framework, this study aims to provide concrete recommendations for the Lamongan District DPMD to refine its capacity-building strategies. This evaluation is not intended to find fault but rather as an effort toward continuous improvement so that public policy is truly evidence-based. The hope is that BUMDesma in Lamongan will not only grow in number but also become pillars of economic resilience that are accountable, transparent, and have a broad impact on community welfare, particularly in breaking the cycle of poverty in rural areas.

Based on the background and phenomena described above, this study focuses on assessing effectiveness through program evaluation. This is crucial to ensure that the guidance provided by the Community and Village Empowerment Agency is not merely administrative in nature, but also capable of having a tangible impact on village economic self-reliance through sustainable institutional strengthening. The readiness of BUMDesma to face future economic challenges depends heavily on the quality of the guidance and oversight provided today, so

that the transition of former PNPM assets can become a legacy of prosperity, rather than a burden of loss for future generations.

Method

This study employs a descriptive qualitative approach to explore in depth the meanings, processes, and contextual experiences related to social phenomena in the field (Creswell & Poth, 2018). The descriptive method is applied to describe facts, characteristics, and relationships between phenomena systematically, factually, and accurately without manipulating variables (Sugiyono, 2019). Through this approach, the researcher describes in detail the implementation, constraints, processes, and results of monitoring and evaluation (M&E) in the Village-Owned Joint Enterprise (BUMDesma) development program.

The research was conducted at the Lamongan Regency Community and Village Empowerment Agency (Dinas PMD) as the primary site, based on indications that the implementation of BUMDesma evaluations in the region was not yet optimal. The research period lasted one month (April–May 2026), covering the preparation stage, data collection, and final analysis. Research subjects were selected using purposive sampling, which involves selecting informants based on specific criteria deemed to best understand, master, and be directly involved in the research focus (Creswell, 2016; Sugiyono, 2019). Informants in this study included bureaucrats at the PMD Office and BUMDesma managers in Lamongan Regency.

This study focuses on evaluating the implementation of the BUMDesma capacity-building program by the Lamongan Regency PMD Office. The aspects examined in depth include the effectiveness of capacity building, the clarity of monitoring and evaluation performance indicators, bureaucratic obstacles, human resource capacity, inter-village coordination, the impact of capacity building on governance and business sustainability, and the role of digitalization in supporting the monitoring and evaluation process. All these aspects were analyzed using William N. Dunn's policy evaluation framework to produce a comprehensive assessment.

Research data was collected through in-depth interviews, participatory observation, and a review of documentation related to BUMDesma capacity building and the implementation of its underlying regulations, namely Government Regulation No. 11 of 2021 and Ministry of Village Affairs Regulation No. 15 of 2021. Furthermore, the data analysis technique applied the interactive model by Miles, Huberman, and Saldaña (2018), which proceeds cyclically through four continuous stages. The first stage is active data collection in the field. The second stage is data condensation, where the researcher selects, simplifies, and transforms raw data by focusing it on the six evaluation dimensions of William N. Dunn. The third stage is the presentation of data in the form of organized narratives and matrices to identify patterns of the relationship between policy and field realities. The final stage involves the in-depth drawing and verification of conclusions to ensure their scientific validity.

To ensure the credibility and validity of the data, this study employed triangulation and member checking (Creswell, 2016). Triangulation was conducted in three ways: source triangulation (comparing data from the PMD Office with that of the beneficiary community), methodological triangulation (combining interviews, observations, and documents), and temporal triangulation (collecting data at different times to test the consistency of information). Meanwhile, the member check technique was carried out by reconfirming the draft interview results with the informants to avoid interpretive bias and ensure that the data presented corresponded to the actual conditions in the field.

Results and Discussion

The Lamongan Regency DPMD has also taken proactive steps to facilitate the processing of formal legal documents for BUMDesma, particularly regarding the acquisition of a Business Identification Number (NIB) and a Taxpayer Identification Number (NPWP). Through a structured intensive mentoring scheme, this intervention policy has positioned BUMDesma across Lamongan Regency as village economic entities that have successfully achieved formal legal status in the shortest timeframe at the East Java Provincial level.

In terms of financial management, guidance is focused on standardizing financial reporting through the implementation of the SI DBM (Community Revolving Fund Information System) application. This application was exclusively developed to accommodate the characteristics of revolving fund management following the transformation of the former PNPM program, which is regulated by the Ministry of Villages (Permendes Decree No. 136), distinguishing it from the "BELADIRI" application, which is specifically designed for the characteristics of village-level BUMDes. Furthermore, as a mitigation tool against the stagnation of revolving funds in the women's group savings and loan sector which faces the risk of chronic non-performing loans (NPLs) the DPMD is progressively encouraging the boards of directors of BUMDesma to establish new business units that are adaptive to local market potential in order to drive the rural economy sustainably.

According to Dunn, the criteria for efficiency focus on the rational allocation of resources (costs, time, and personnel) to generate optimal benefits. The capacity-building approach implemented by the Lamongan Regency DPMD reflects progressive efficiency through the internalization of policies that encourage the establishment of new business units outside the conventional savings and loan sector. This policy constitutes an efficient tactical step in minimizing the risk of systemic losses resulting from BUMDesma's reliance on a single business sector prone to delinquency. Viewed through the core principle of the New Public Sector (NPS) that public administrators must act strategically to facilitate the broader public interest (serving rather than steering) the DPMD's drive for economic expansion positions the state as an integrator and catalyst for growth. The author argues that the efficiency of capacity building should not be assessed in an internally-centered manner based solely on the absorption of the DPMD's operational budget, but must be calculated in an externally-centered manner based on the agency's ability to trigger an economic multiplier effect in rural areas through these new business units. In the discourse on public sector management, local government interventions oriented toward strengthening local economic self-reliance have proven capable of building the fiscal resilience of micro-institutions amid market fluctuations (Argyle, 2011).

The criterion of adequacy examines the extent to which the results of policy implementation are capable of resolving the root causes of the main problems on the ground. Field research findings indicate that the Lamongan District DPMD's capacity-building program continues to face significant obstacles in resolving the issue of non-performing loans among former PNPM women's groups, which have accumulated over a period of 5 to 15 years. Capacity-building efforts through direct field visits (direct monitoring) conducted by government officials are assessed as not yet meeting the criteria for adequate results, as the enforcement instruments used remain largely normative and persuasive in nature, thereby lacking sufficient leverage in the face of sociological shifts in rural communities that now tend toward individualism.

Meanwhile, from the perspective of appropriateness, the decision by the Lamongan Regency DPMD to mandate the use of the “SI DBM” application is a highly appropriate step. This tool aligns with the characteristics of asset management in institutions based on community revolving funds, as this application incorporates accounting parameters distinct from the “BELADIRI” application, which is specifically designed for regular village-level BUMDes. The author argues that to achieve an adequate level of problem-solving, the management of these structural receivables cannot be resolved through rigid bureaucratic oversight mechanisms (steering). Instead, social engineering is required to revitalize social capital and revive the mutual liability system based on local wisdom. The failure to resolve asset claims in rural micro-institutions is generally caused by the weakening of social sanctions and the erosion of public trust resulting from an overly legalistic-formalistic intervention approach (Hidayat & Pratama, 2023).

The equity criteria assess the extent to which the benefits and access to capacity-building programs are distributed fairly and evenly among all policy targets. In Lamongan Regency, the vast geographical expanse between subdistricts has led to challenges regarding performance disparities among BUMDesma. Current capacity-building efforts appear to remain dominated by units that are geographically accessible or those facing escalating internal conflicts. Within the framework of the New Public Service, equity is a fundamental value that must be upheld by the public bureaucracy. The author emphasizes that the Lamongan Regency DPMD needs to formulate standardized guidance services so that BUMDesma located in peripheral (outlying) areas continue to receive equal rights to technical assistance, particularly in mastering the SI DBM application ecosystem, to prevent economic capacity disparities among villages in Lamongan Regency.

Conclusion

The capacity-building program demonstrated exceptionally high administrative effectiveness and responsiveness, as evidenced by the success of the Lamongan Regency DPMD in accelerating the issuance of Tax Identification Numbers (NPWP) and Business Identification Numbers (NIB), thereby positioning all BUMDesma across Lamongan Regency as the entities that obtained formal legal status the fastest at the East Java provincial level. Meanwhile, the implementation of policies regarding financial oversight is deemed to meet accuracy criteria through the use of the “SI DBM” application, which is specifically compatible with the reporting characteristics of community revolving fund management for former PNPM programs in accordance with Ministry of Village Affairs Regulation No. 136.

The policy’s efficiency aspect demonstrates a progressive orientation, where the DPMD does not merely focus on salvaging existing assets but actively acts as a facilitator to encourage the formation of new business units to ensure the continuity of the microeconomy in rural areas. However, capacity-building policies have not yet met the criteria for sufficient substantive results in addressing the sociological problem of long-standing bad debts among women’s groups, due to the continued dominance of a rigid bureaucratic (steering) approach over a public service model based on social capital collaboration (serving).

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