



CAPABILITY DEVELOPMENT OF BUMDES “ASUNG DAYA” IN PRESENTING ASSET VALUE

¹ Indah Anisykurlillah, ² Amir Mahmud, ³ Nurdian Susilowati, ⁴ Hasan Mukhibad, ⁵ Nurul Hayati

^{1,2,3,4,5} Universitas Negeri Semarang

ARTICLE INFO

Article History:

Received Oct 24, 2021
Accepted Oct 14, 2021
Available Dec 31, 2021

Keywords:

Fixed Assets,
Financial Statements,
Asset Valuation,
BUMDes

ABSTRACT

The purpose of community service is to provide an understanding of asset assessment, measurement, and asset recognition through administrating the assets of Village Owned Enterprises (BUMDes). The methods of activities used are socialization, training and mentoring. The target community audience is the Director and manager of BUMDes Asung Daya and The Secretary of the Jatijajar Village bergas district of Semarang Regency. Socialization, training, and assistance in understanding the assessment, measurement, and recognition of assets run smoothly. BUMDes managers understand how to conduct asset valuations by using current market value. If the asset is a fixed asset, then its economic life is more than 12 months. If the asset is a current asset, then its economic life is less than 12 months. So far BUMDes has been able to compile financial statements correctly. However, some terms are not commonly used in accounting such as initial balance accounts, meaning the inventory of merchandise (beginning of the period). Recording of current assets in the form of inventory of merchandise in the asung daya minimarket is done computerized so that if you want to know the amount of stock just open on the cashier's computer. The financial statements prepared are accounted for in village deliberations (musdes) attended by the Village Consultative Agency (BPD), women representatives, cadet corals, community leaders, BUMDes administrators, and village devices.

Tujuan pengabdian kepada masyarakat ini adalah memahami penilaian aset, pengukuran, dan pengakuan aset melalui pengadministrasian aset Badan Usaha Milik Desa (BUMDes). Metode kegiatan yang digunakan adalah sosialisasi, pelatihan dan pendampingan. Khalayak masyarakat sarannya adalah Direktur dan pengurus BUMDes Asung Daya dan Sekretaris Desa Jatijajar Kecamatan Bergas Kabupaten Semarang. Kegiatan sosialisasi, pelatihan, dan pendampingan pemahaman penilaian, pengukuran, dan pengakuan aset berjalan dengan lancar. Pengurus BUMDes memahami cara melakukan penilaian aset dengan cara menggunakan nilai pasar saat ini. Jika aset tersebut adalah aset tetap, maka umur ekonomisnya lebih dari 12 bulan. Jika aset tersebut adalah aset lancar, maka umur ekonomisnya kurang dari 12 bulan. Selama ini BUMDes sudah dapat menyusun laporan keuangan dengan benar. Akan tetapi ada beberapa istilah yang tidak lazim digunakan dalam akuntansi semisal akun saldo awal, maksudnya adalah persediaan barang dagangan (awal periode). Pencatatan aset lancar berupa persediaan barang dagangan yang ada di minimarket asung daya dilakukan secara komputerisasi sehingga jika ingin mengetahui jumlah stok nya tinggal buka di komputer kasir. Laporan keuangan yang disusun dipertanggungjawabkan dalam musyawarah desa (musdes) yang dihadiri oleh Badan Permusyawaratan Desa (BPD), perwakilan perempuan, karang taruna, tokoh masyarakat, pengurus BUMDes, dan perangkat desa.

Address: L Building, Campus Sekaran, Gunungpati, Semarang,
Indonesia, 50229

Correspondent Address:
Fakultas Ekonomi Universitas Negeri Semarang
Email: nurdiansusilowati@mail.unnes.ac.id

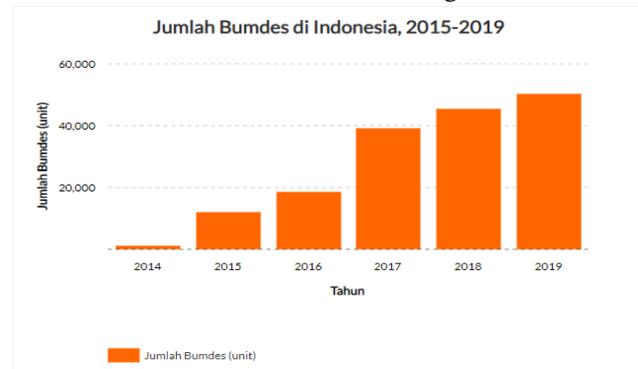
ODUCTION

Decentralization of village government legally refers to Law No. 6 of 2014 on Villages. One of the main policy policies related to the implementation of the Village Law is the granting of village fund management authority derived from the State Revenue and Expenditure Budget (APBN) ranging from 800 million rupiahs to 1.4 billion rupiahs village (Mahmud et al., 2020., Kania, 2020). Fiscal decentralization shows the government's alignment on increasing village development priorities for the realization of the welfare of rural communities. The village fund can be used as village development capital through Village Owned Enterprises (BUM Desa) following articles 87-90 of the Village Law which is intended to encourage the increase in economies of scale of productive efforts of village communities (Belfellah and Bourkha, 2016., Sulistiyani et al., 2019).

Village Owned Enterprises (BUM Desa) is a village business institution managed by the community and village government to strengthen the village economy and formed based on the needs and potential of the village (Vel and Bedner, 2015., Feriady and Susilowati, 2019). As one of the economic institutions operating in the countryside, BUM Desa must have differences with economic institutions in general. This is intended so that the existence and performance of BUM Desa can make a significant contribution to improving the welfare of villagers. In addition, so as not to develop a capitalistic business system in the countryside that can lead to disruption of the values of community life.

Starting the enactment of the Village Law, all villages in Indonesia began to pioneer the formation of BUM Desa. Determining the success of bumdes development are human resources, community participation and empowerment, village government support, and cooperation with third parties (Yuniarta and Purnamawati, 2020., Mahmud et al., 2020). Based on data from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration, in 2019 the number of Village BUM rose sharply from 1,022 units in 2014 to 50,199 units in 2019. Bumdes business unit types vary according to the needs of the community and the potential of the village. Business units that are growing rapidly include trade businesses (selling basic needs of the community), village tourist destinations, clean water management, savings and loan cooperatives, and processing of village superior products (Menkhoff and Rungruxsirivorn, 2011., Mahmud, Amir., and Susilowati, 2018). With community empowerment and village government support through capital derived from village funds, BUM Desa can develop well. So that the number of BUMDes continues to increase every year.

One regency in Central Java that has several BUMDes growing rapidly is Semarang Regency. Based on data from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration the number of BUMDes in Semarang Regency as many as 170 spread across 19 sub-districts (Mahmud et al., 2020). BUMDes is managed by the village government and village communities with the main goal to make the village independent and prosperous (Setyawan, Priyono and Iswanaji, 2018., Susilowati et al., 2020). All the needs of the village community can be met in the village so that there are no more people who lack both clothing, food, and boards. Bum Village that is growing rapidly is BUM Asung Daya Village. BUMDes Asung Daya is a BUM Village owned by Jatijajar Village bergas district of Semarang Regency. BUMDesa has three business units, namely (1) village minimarket, (2) clean water management services, and (3) building shops. The organization of BUM Asung Daya Village can be said to still be less good. BUM Desa contains only five administrators, namely bum desa director, secretary, treasurer, and two employees of village minimarket. The Secretary doubles as the manager of the clean water service unit, while the director doubles as the manager of the village mini-market unit and building shop. The Treasurer and employees of the village minimarket double as financial managers and supervisors of merchandise stock in the village minimarket.



Source: Ministry of Villages, Development of Disadvantaged Regions, and Transmigration, 2019

So far the continuity (going concern) of these efforts can be said to be good. This is evidenced by business units that continue to grow and experience an increase in turnover. Asung Daya Minimarket business unit is a supplier of goods for stalls and fulfilment of basic needs of the jatijajar village community. Based on data from BUMDes Asung Daya's financial statements from 2015 to 2019 shows that 2015 is the first year BUMDes Asung Daya runs a Asung Daya Minimarket business. Asung Daya Minimarket turnover in 2015 was 120 million rupiahs and in 2016 it was 240 million rupiahs. At the beginning of the Asung Daya Minimarket business requires public trust and intense promotion to get customers. In 2016 the community

began to believe in fulfilling daily needs in BUMDes so that the village minimarket was more crowded with visitors and customers. In 2017 turnover reached 355 million rupiahs, up 115 million rupiahs from the previous year. While in 2018 there was an increase of 125 million rupiahs so that turnover in 2018 was 480 million rupiahs. In 2019 the village minimarket turnover amounted to 610 million rupiahs so that there was an increase in turnover of 130 million rupiahs.

Clean water distribution services in the community are also developing well. Almost all heads of families consume clean water Asung Daya. Water use per cubic meter costs 3 thousand rupiahs. So that the turnover obtained is not so large compared to The Asung Daya Minimarket. Moreover, the cost of maintenance of water dynamo engines is also relatively high. In 2015 only 50 family heads participated in the Asung Daya clean water program with a turnover of 30 million rupiahs. In 2016 clean water users increased to 90 heads of families so that turnover was 54 million rupiahs. In 2017 the turnover of water services reached 72 million rupiahs with an increase in users of 30 family heads so that it became 120 family heads. In 2018 there was an increase in water users to 140 heads of families with a turnover of water services of 84 million rupiahs. In 2019 the number of users reached 160 families so that the turnover of water services amounted to 96 million rupiahs. Asung Daya Building Store only makes order sales so its turnover is erratic. In 2015 sales turnover was 100 million rupiahs, in 2016 it was 210 million rupiahs, in 2017 it was 240 million rupiahs, in 2018 it reached 300 million rupiahs, and in 2019 it reached 350 million rupiahs.

The more turnover bum desa the more assets or wealth. However, these assets have not been administrated and inventory. This means that so far there has not been a good recording of assets, so there are no asset claims from the old, new, or community managers. The asset should be presented in BUMDes balance sheet at fair value (Galani-Moutafi, 2013., Carter, Burritt and Pisaniello, 2013). However, the board has not compiled the balance sheet properly which results in the delivery of incorrect financial information. The difficulty of administrating assets is determining the value of assets caused by the lack of management knowledge on understanding asset valuation (recognition, measurement, and disclosure of assets) (Hayyuna, Pratiwi and Mindarti, 2014).

Problems faced by partners related to the valuation of assets or wealth will result in the reporting of assets in the balance sheet statement being wrong. In addition, the number of assets recorded and presented in the financial statements cannot show the actual condition of BUM Desa assets. From there will be a lot of improper management decision making. Even

though decision making determines the sustainability of business and community trust. Asset revaluation (revaluation) especially fixed assets are carried out because certain conditions cause a difference in material value between the value contained in bum desa's property and its fair value. Revaluation is also to realize the presentation of asset value in the Financial Statement that is accountable following its fair value and to realize the successful management of BUM Desa Property (Hayyuna, Pratiwi and Mindarti, 2014). The absence of administrating of assets and their valuation will result in incorrect record-keeping and reporting. This financial recording is carried out by BUMDes management using simple notes (Triani and Handayani, 2018., Susilowati, Herdiani and Widhiastuti, 2018). In the financial statements have not appeared fixed assets in the form of buildings, equipment, computers, and so forth. Here is an example of financial statements presented by BUMDes Asung Daya unit of Pre Cooperative Barokah.

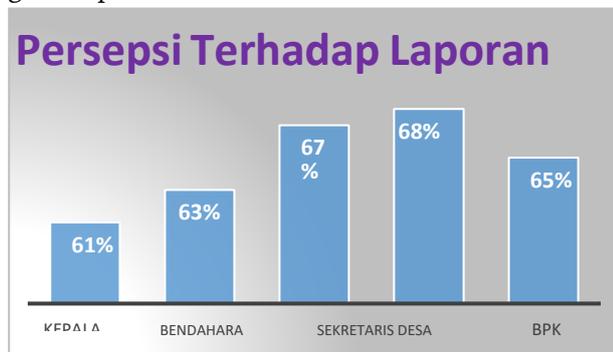
PRA KOPERASI BAROKAH NERACA PER 31 DESEMBER 2020				
NO	AKTIVA		PASIVA	
	AKTIVA LANCAR		PASIVA	
a	KAS	Rp 53,633,100	Utang Pihak KE-2	
b	Pinjaman Diberikan	Rp 67,637,844	Simpanan Sukarela	Rp 97,468,000
c	Simpanan Siambil	Rp -		
d	Insentif/Pengambilan Jasa	-	MODAL SENDIRI	
e	Dana-Dana	Rp -	a Angsuran Pokok	Rp -
f	Hutang Pihak ke 3	Rp -	b shu	Rp 5,287,944
g	Bagi Hasil Pihak ke 3	Rp -	c Simpanan Pokok	Rp 9,200,000
h	Pengeluaran Lainnya	Rp -	d Simpanan Wajib	Rp 4,315,000
i	Gaji karyawan	Rp -	e Simpanan Berjangka/Deposito	Rp 5,000,000
j	Sewa Kios	Rp -	f Penerimaan lainnya	Rp -
			g Hutang Pihak Ke 3	Rp -
				Rp -
		Rp 121,270,944		Rp 121,270,944

Source: Asung Daya BUMDes Financial Report

BUM Desa Asung Daya every three months gets an examination from the inspectorate general of Semarang Regency and the Audit Board (BPK). At the time of the audit, BUM Desa was accompanied by the village head, village treasurer, and village secretary. Here is the user's perception of financial statements on financial statements compiled by BUMDes Asung Daya. One element of financial statements that must be reviewed is assets. In general, BUMDes assets are grouped into two, namely assets into current assets and non-current assets / fixed assets. Examples of current assets in BUMDes Asung Daya are cash in hand, cash in banks, inventory of merchandise, and office stationery. While non-current assets / fixed assets are office tools, land, mini market buildings, computers, chairs, tables, storefronts, and closets. As in the following picture.

The bar diagram below shows that users of BUMDes Asung Daya's financial statements such as village heads, village treasurers, village secretaries, inspectorates, and CPC have low perceptions. The range is indicated by a value of 60% to 70% in the low

category. This means that the user does not understand the financial statements compiled by the board. This happens because of the lack of knowledge of the board on the preparation of good and correct financial statements so that they cannot be accepted by the general public.



Source: Primary Data, 2020

METHOD

Place and Time

Community service activities are conducted online using WhatsApp and offline by implementing strict health protocols. The activity is carried out for three months, namely August-October 2021. The first activity was carried out online considering the city of Semarang and Semarang regency in the red zone of covid 19 in July-August 2021. Before the implementation of the activity, the devotional team had communicated with the director of BUMDes Asung Daya and the Secretary of Jatijajar Village, Bergas Subdistrict, Semarang Regency. This activity is also a follow-up to the previous year's activities. The service team always establishes communication via WhatsApp to facilitate the implementation of devotional activities. The first activities of community service are packaged in the form of discussions via WhatsApp related to the preparation of BUMDes financial statements and the presentation of fixed assets.

Furthermore, on October 8, 2021, the service team visited BUMDes Asung Daya. The devotional team was welcomed by the Jatijajar village government; this was with the presence of the village secretary at BUMDes Asung Daya. Furthermore, we conducted a discussion on the presentation of fixed assets in one of BUMDes business units, namely the Building Shop Unit. Team leader, Indah Anisykurlillah, SE., M.Si, Akt, CA explained the scope of assets and fixed assets and recognition and valuation practices in BUMDes business units by its business characteristics.

Target Audience

Community service audiences are the director of BUMDes, bumdes asung daya, BUMDes employees, and the secretary of Jatijajar village, Bergas sub-district, Semarang regency. The total target audience was four

with details of bumdes director one person, and bumdes manager as many as two people, and village devices as many as one person. BUMDes Business Units include mini markets, building shops, and clean water management. BUMDes also did the addition of units, namely swimming pool tourism units that are still in the process of development.

Method of Devotion

The approach of community service activities used is Participatory Rural Appraisal (PRA) in the form of counselling, mentoring, and training methods (Susilowati, Anisykurlillah and Lianingsih, 2019) (Galani-Moutafi, 2013). The extension method is used for the socialization of devotional activities about understanding assets, recognition, and measurement. The mentoring method is done offline and also online using WhatsApp facilities so that directors, administrators, and village devices can discuss bumdes asset and financial reporting effectively and efficiently. Here are the stages that are carried out in devotional activities.

Counselling uses the lecture method to explain or socialize devotional activities so that BUMDes administrators can make proper asset recognition. Here's the stage.

1. Socialization of the provisions of Financial Accounting Standards and Government Accounting Standards on fixed assets.
2. Training in determining the value of fixed assets on financial statements.
3. Constraints and barriers to valuation and ownership of fixed assets

Assistance is carried out by the practice of asset assessment and preparation of financial statements as follows:

1. Records each transaction according to the date of the transaction.
2. Make a list of transaction details.
3. Determine the fixed value of assets such as equipment and machinery.
4. Compiling financial statements

Indicators of success

Indicators of success are seen from the composition of financial statements that were successfully compiled by BUMDes treasurer, including the presentation of assets in the balance sheet, determination of the cost of renting buildings and buildings, and the division of business profit (SHU).

RESULTS AND DISCUSSIONS

Before community service activities, the devotional team makes preparations. The first is to coordinate the team for the strengthening of materials

and groups so that the objectives of the activity can be achieved. The coordination of the devotional team is also a place to equalize the perception of training activities. The second is to coordinate with the Director of BUMDes Asung Daya and the Jatijajar Village Government to ensure the time of implementation of training activities. The third is to do a virtual media deal that is used, namely using WhatsApp for the initial stages of online discussions so that the message delivered by the service team can be received well and clearly by BUMDes. Fourth, offline assistance is carried out by looking at the condition of the area and applying health protocols strictly.



Figure 1.

Asset Recognition and Measurement Materials

Community service activities in the form of understanding the assessment, recognition, and measurement of assets run smoothly. From August to September the devotional team conducted intensive communication with the director of BUMDes asung daya. Director of BUMDes Asung Daya, Fery Musthofa, S.T. very openly conveyed the current condition of BUMDes. Despite the pandemic, BUMDes Asung Daya tetep exist doing business activities even get the largest turnover among BUMDes in Semarang Regency. With its persistence in communicating and expanding with companies around the village, BUMDes managed to survive during a pandemic.

BUMDes assets come from Village Assets. At first, it was a loan. In line with the rapid turnover of BUMDes, based on the agreement between the Director of BUMDes and the Jatijajar Village Government, the determination of rent was made. Village assets borrowed in the form of buildings used for asung daya minimarket units. The amount of rent is always volatile depending on sales turnover in the year concerned. At every beginning of the year, accountability is carried out for the participation of capital provided by the Village Government. Usually, accountability is carried out in February which is attended by village devices, women

representatives, representatives of village figures, cadet corals, and the Village Consultative Agency (BPD).

Buildings and buildings that are now used by asung daya minimarkets and building shops belong to the village, BUMDes should not recognize them as an asset. That is, it is not included in the balance sheet report. However, it is recorded in the form of rental or rental expenses paid upfront (depending on the recording technique and payment). BUMDes asung daya also provide corporate social responsibility (CSR) to the surrounding community. In 2021, this provides social funds in the form of merchandise supplies for grocery stores in Jatijajar village.



Figure 2.

Discussion with BUMDes management

The following is a balance sheet financial report prepared by BUMDes Asung Daya.

Figure 3.

Balance Sheet Financial Statements

The amount of merchandise in the asung power minimarket is approximately 300 types. Therefore, computerized recording is done. Then at the end of the month, the stock name is done a physical calculation of merchandise. However, since one employee stopped working, there was no physical calculation. They only rely on the total and remaining items from the records that are on the merchandising computer.

Next is the income statement, which is made every month as follows.

LAPORAN RUGI / LABA	
YERD LUMBUNG JATI	
BULAN DESEMBER 2020	
PENDAPATAN	
PENJUALAN TOKO	Rp 18.971.492
KEUNTUNGAN TITIP ROTIBSNACK	Rp 148.810
PENDAPATAN CATERING	Rp 40.000
PENDAPATAN PPOB	Rp 402.750
PENDAPATAN PERIKAMAN	Rp 332.482
PENDAPATAN SEMBARO	Rp 1.623.000
PENDAPATAN LAJUR	Rp -
	Rp 21.536.734
HPP	
STOK AWAL	Rp 119.278.485
PEMBELIAN	Rp 17.111.867
BARANG TERSEDIA UNTUK DIJUAL	Rp 136.390.332
PERSEDIAAN AKHIR BARANG DAGANGAN	Rp 82.358.963
Pembelian Inventaris Gas dan Galon	3.446.000
Liang Cash	5.481.004
PPOB	10.000.000
Catering	11.212.300
Modal Bersih	6.780.000
HARGA POKOK PENJUALAN	Rp 17.111.867
LABA KOTOR	Rp 4.424.867
BIAYA	
BIAYA HONOR	Rp 2.500.000
BIAYA LISTRIK	Rp 1.000.000
BIAYA AIR	Rp 6.000
BIAYA ATK	Rp 899.200
BIAYA KEBERSIHAN	Rp -
BIAYA SERVICE	Rp -
BIAYA PEMBELIAN PLASTIK	Rp -
BIAYA THR	Rp -
BIAYA PENGUAPAN BENSIN	Rp 4.283.281
BIAYA SEWA GEDUNG	Rp 12.000.000
	Rp 20.691.481
	Rp 15.266.614
	LABA / RUGI = Rp 15.266.614

Figure 4.
Profit/Loss Statement

The income statement has been made properly and correctly, although there are some unusually used accounts such as initial stock. What this initial stock means is the amount of merchandise inventory (beginning of the period). The cost of renting a building worth 12,000,000 a year consists of a minimarket building and a building shop building. This is what reduces BUMDes revenue.

PERINCIAN PEMBAGIAN SHU				
BUMDES ASUNG DAYA JATIHAJAR				
TAHUN 2020				
Periode : Januari - Desember 2020				
NO	URAIAN	PROSENTASE	NOMINAL	KETERANGAN
1	PEMUPUKAN MODAL	30%	32.471.662	
2	PENDAPATAN ASLI DESA	39%	42.213.160	
3	PENASEHAT	3%	3.247.166	
4	BADAN PEMERIKSA/PENGAWAS	3%	3.247.166	
5	PENGELOLA OPERASIONAL	10%	10.823.887	
6	KEPALA UNIT USAHA	5%	5.411.944	
7	PENDIDIKAN DAN SOSIAL	5%	5.411.944	
8	CADANGAN	5%	5.411.944	
	TOTAL	100%	108.238.873	

Figure 5.
Distribution of SHU

BUMDes revenue share of 39% goes to Village Original Income, 30% for capital fertilization, 3% for advisors, 3% supervisors, 10% operational management, 5% business unit heads, 5% education and social, and 5% for reserves. Here are the details of SHU/profit sharing BUMDes Asung Daya.

CONCLUSION

Socialization, training, and assistance in understanding the assessment, measurement, and recognition of assets run smoothly. BUMDes managers understand how to conduct asset valuations by using current market value. If the asset is a fixed asset, then its economic life is more than 12 months. If the asset is a current asset, then its economic life is less than 12 months. So far BUMDes has been able to compile financial statements correctly. However, some terms are not commonly used in accounting such as initial balance accounts, meaning the inventory of

merchandise (beginning of the period). Recording of current assets in the form of inventory of merchandise in the asung daya minimarket is done computerized so that if you want to know the amount of stock just open on the cashier's computer. The financial statements prepared are accounted for in village deliberations (musdes) attended by the Village Consultative Agency (BPD), women representatives, cadet corals, community leaders, BUMDes administrators, and village devices.

It is necessary to follow up on the assistance of activities offline so that it is known in detail in progress in the field. In addition, detailed stages and simulations are needed for the preparation of financial statements in 2021. The firmness of the village head or village government in supporting the growth and development of BUMDes is the key to BUMDes success. So that later there is no scramble for results or assets in BUMDes.

REFERENCES

- B Belfellah, Y., & Bourkha, B. (2016). The State owned enterprise governance: Literature review and Sate roles propositions. *HAL Post-Print*, (hal-02533031).
- Carter, A. J., Burritt, R. L., & Pisaniello, J. D. (2013). The dual roles for accountants in sustaining rural communities. *Accounting Research Journal*.
- F Kusmuriyanto, K., Feriady, M., & Susilowati, N. (2019). Inisiasi Pembentukan Bumdes Bersama untuk Meningkatkan Perekonomian Desa di Kecamatan Jambu Kabupaten Semarang. *Jurnal Abdimas*, 23(2), 112-116.
- Galani-Moutafi, V. (2013). Rural space (re) produced—Practices, performances and visions: A case study from an Aegean island. *Journal of Rural Studies*, 32, 103-113.
- Hayyuna, R. (2014). Strategi Manajemen Aset BUMDES Dalam Rangka Meningkatkan Pendapatan Desa (Studi pada BUMDES di Desa Sekapuk Kecamatan Ujungpangkah Kabupaten Gresik). *Jurnal Administrasi Publik*, 2(1), 1-5.
- Kania, I., Anggadwita, G., & Alamanda, D. T. (2021). A new approach to stimulate rural entrepreneurship through village-owned enterprises in Indonesia. *Journal of Enterprising Communities: People and Places in the Global Economy*.
- Menkhoff, L., & Rungruxsirivorn, O. (2011). Do village funds improve access to finance? Evidence from Thailand. *World development*, 39(1), 110-122.
- Setyawan, S., Priyono, N., & Iswanaji, C. (2017). Development Model of E-Budgeting and E-Reporting System on the Management of Village Fund Finance. *Jurnal Dinamika Akuntansi*, 9(1), 92-99.

- Susilowati, N., Anisykurlillah, I., & Lianingsih, S. (2020, June). Peningkatan Kapabilitas Pengurus Unit Usaha E-Warung BUMDes Sumber Arto Melalui Pemahaman Pembukuan Sederhana. In *Seminar Nasional Pengabdian Kepada Masyarakat UNDIP 2020* (Vol. 1, No. 1).
- Susilowati, N., Anisykurlillah, I., & Mahmud, A. (2021). PENGEMBANGAN SUMBER DAYA BUMDES ASUNG DAYA DALAM ADMINISTRASI KEUANGAN BERBASIS KOMPUTER. *Panrita Abdi-Jurnal Pengabdian pada Masyarakat*, 5(4), 600-611.
- Susilowati, N., Herdiani, A., & Widhiastuti, R. (2018). Village Community Participation Model in Village Funds Management to Exteriorize the Accountability. *KnE Social Sciences*, 1024-1038.
- Susilowati, N., Mahmud, A., Rachmadani, W. S., Lestari, S., & Tusyanah, T. (2020). The Contribution of Village Fund Management for Creating More Prosperous Society: An Empirical Study at Central Java. *Jurnal ASET (Akuntansi Riset)*, 12(2), 357-371.
- Susilowati, N., Mahmud, A., Widhiastuti, R., & Rahman-ingtyas, W. (2020). Good Village Governance: Internal Control Model of Village Funds Management. *KnE Social Sciences*, 137-148.
- Triani, N. N. A., & Handayani, S. (2018). Praktik pengelolaan keuangan dana desa. *Jurnal Akuntansi Multiparadigma*, 9(1), 136-155.
- Vel, J. A., & Bedner, A. W. (2015). Decentralisation and village governance in Indonesia: the return to the nagari and the 2014 Village Law. *The Journal of Legal Pluralism and Unofficial Law*, 47(3), 493-507.
- Yuniarta, G. A., & Purnamawati, I. G. A. (2020). APAKAH POTENSI DESA DAN KEPEMIMPINAN TRANSFORMASIONAL MAMPU MENINGKATKAN PENDAPATAN?. *Jurnal Akuntansi Multiparadigma*, 11(1), 77-88.