

Revolutionizing the Governance of Village-Owned Enterprises (BUMDES): SIABDes Taxion Software to Increase Transparency

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ABSTRACT

Background: This community service initiative inspires a brighter future by enhancing governance and financial transparency of Village-Owned Enterprises (BUMDES) in Indonesia, specifically BUMDES Patandang Cangkuang Kulon. By fostering innovation and strengthening governance, it empowers rural communities to thrive through improved management practices and technology.

Contribution: The project provides a replicable model for enhancing BUMDES governance through participatory training and digital financial tools.

Method: A participatory approach was used, involving needs assessment, focus group discussions, training sessions, and implementation of the SIABDes Taxion software for accounting and PPh21 tax reporting.

Results: The program involved 27 participants from four BUMDES. Post-training evaluation showed an average post-test score of 82.05% and a participant satisfaction rate of 100%, indicating increased capacity in financial governance and system adoption.

Conclusion: The program addressed key challenges in BUMDES financial governance. Sustained mentoring and adequate resource support remain essential for long-term success.

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1. Introduction

Village-Owned Enterprises (BUMDES) in Indonesia are legal entities established at the village level under Law Number 6 of 2014 concerning Villages [1]–[4]. As business entities owned by rural communities, BUMDES aims to boost the rural economy by leveraging local resources and potential. Key features of BUMDES include: village ownership, legal entity

status, a focus on enhancing rural welfare, and involvement in sectors like agriculture, tourism, and crafts.

Common challenges faced by BUMDES in Indonesia include: (1) Limited resources and finances, hindering optimal business development [5]; (2) Poor managerial skills in administration, accounting, and financial management, affecting operational efficiency [6]; (3) Insufficient access to technology and information for optimizing operations and market reach [7]; (4) Lack of guidance and support from local governments or institutions [8]; (5) Inconsistent regulations that do not fully support BUMDES growth [9].

BUMDES Patandang Cangkuang Kulon is located in Cangkuang Kulon Village, Dayeuh Kolot District, Bandung Regency, and is engaged in sports hall rental and general trading. Inconsistent financial reporting has eroded stakeholder trust, thereby limiting the participation of Village Capital from Village Fund (DD) grants [10]. Preliminary surveys conducted by the community service team revealed that BUMDES management lacked adequate understanding of financial statements, taxation, and governance best practices.

This context underscores the need for community engagement activities, such as mentoring BUMDES. Previous research highlights the persistent issues of resource constraints, managerial skill deficits, and inadequate technology access [11], [12]. Furthermore, the importance of regulatory support and guidance for sustainable BUMDES development is emphasized [13]. The specific case of BUMDES Patandang Cangkuang Kulon illustrates these challenges. The lack of diversified revenue and poor financial reporting undermines stakeholder confidence and restricts capital from the Village Fund (DD).

Community engagement teams have identified critical financial literacy and business governance gaps among BUMDES management. Addressing these gaps through mentoring and support is crucial for enhancing BUMDES' resilience and effectiveness as drivers of rural economic development. These efforts are essential in overcoming challenges such as limited revenue streams, inadequate financial and tax reporting, and governance deficiencies, which hinder BUMDES' growth and rural community welfare. The community service team's initiatives focus on improving financial literacy, managerial skills, and governance practices, fostering collaboration with local governments and stakeholders to create an enabling environment for sustainable BUMDES growth. Such targeted interventions are vital for unlocking BUMDES' potential to drive inclusive and sustainable rural economic development in Indonesia.

Given the centrality of BUMDES in fostering inclusive economic development at the village level, the urgency of this study lies in addressing the foundational barriers that impair governance and financial accountability. Without timely interventions, such deficiencies risk perpetuating cycles of mismanagement and lost economic potential within rural communities.

This study contributes to the literature by demonstrating a practical and replicable model for improving BUMDES governance through participatory training and the use of digital financial tools, namely, the SIABDes Taxion software. By combining capacity building and technological adoption, this approach advances transparency and accountability in

community-based enterprises. The primary objective of this study is to enhance the financial governance capacity of BUMDES Patandang Cangkuang Kulon through training and mentoring initiatives, particularly in financial literacy, tax reporting, and accountability practices. Additionally, it aims to evaluate the effectiveness of SIABDes Taxion software as a digital solution for standardized and transparent financial reporting among village-owned enterprises.

2. Method

Various methodological approaches can be adopted for community building, including (1) the Needs Evaluation Approach, (2) the Asset-Based Community Development (ABCD) Approach, and (3) the Participatory Approach. The Needs Evaluation Approach starts with identifying community needs through external assessments, allowing for targeted program planning and efficient resource allocation. However, this method can foster a dependency on external aid and a negative community perception. The ABCD approach, pioneered by John McKnight and John Kretzmann at Northwestern University [14]–[16], leverages community assets like skills and local resources to instill a sense of ownership and self-confidence. While effective in reducing dependency, this method requires substantial time and effort and may not suffice for problems needing significant external resources.

The Participatory Approach, popularised by Robert Chambers in his seminal work "Whose Reality Counts? Putting the First Last" [17], [18], actively involves community members in every stage of the development process. This method, rooted in various fields such as international development and sociology, enhances community responsibility and empowerment. The participatory approach was selected for this study due to the limitations of the Needs Evaluation and ABCD approaches. The Needs Evaluation can undermine community self-esteem and foster dependency, while the ABCD approach can be time-consuming, and not all communities have sufficient assets to rely on.

The methodology for the Village Development project follows several steps. Initially, field surveys are conducted to identify issues, involving interviews with the Village Head, BUMDES Patandang Cangkuang Kulon Director, and supervisors [11]. Next, internal discussions (Focus Group Discussions) are held to formulate solutions and training materials on Basic Financial Management, Simple HR Management, Basic Accounting, and the SIABDes Taxion software. This study employed purposive sampling for informant selection, including BUMDES directors and village heads. Data was collected through interviews, focus group discussions, and observations. Ethical considerations were upheld through informed consent and confidentiality assurance. Thematic analysis was used to interpret qualitative data from interviews and mentoring sessions. The training was conducted on May 20, 2024, at Cangkuang Kulon village hall, involving 27 participants from four BUMDES in Dayeuh Kolot sub-district, facilitated by six students from Telkom University's Faculty of Economics and Business. Post-training mentoring supports BUMDES in entering transaction data and provides consultancy services on governance, continuing from May 20, 2024.

3. Results and Discussion

In the first stage, a preliminary survey on April 12, 2024, identified key challenges faced by BUMDES Patandang, such as funding difficulties, a lack of innovative business ideas, and an inadequate understanding of governance principles among the management. Interviews with the Village Head, BUMDES executives, and supervisors revealed these issues. The survey results, shown in [Figure 1](#), were then discussed internally by the community engagement team, who concluded that these problems stemmed from a lack of stakeholder trust due to poor financial accountability and governance.



Figure 1. Preliminary Survey

To address this, the team developed socialization and training materials on financial management, human resource management, accounting, and the SIABDes Taxion application. The second stage involved delivering these training sessions, starting with basic financial and HR management principles, followed by hands-on training in using the SIABDes Taxion application. The financial management training covered planning, implementation, record-keeping, reporting, and accountability. Planning involved budget and investment plan design; implementation covered cash transactions; record-keeping involved documentation by the treasurer; reporting included operational activities for specific periods; and accountability entailed providing reports to the Village Consultative Assembly and Village Head.

The SIABDes Taxion application, designed for ease of use under SAK-EMKM standards [\[19\]](#), [\[20\]](#), aids BUMDES in preparing financial statements, addressing the challenges posed by more complex applications like SIAPIK and Vorsa, based on SAK ETAP standards [\[6\]](#), [\[20\]](#), [\[21\]](#) [Figure 2](#) and [Figure 3](#) show the training sessions.

Participants practiced inputting transaction data into journals using SIABDes Taxion to enhance administrative governance and prevent fraud [\[22\]](#)–[\[24\]](#). This training aims to help BUMDES meet the requirements of Government Regulation No. 11 of 2021, Article 58, which mandates regular semester and annual financial reporting [\[25\]](#). The final session involved evaluating participant satisfaction and understanding through questionnaires and post-tests, with results averaged based on their BUMDES origin.



Figure 2. Training on the SIABDes Taxion application



Figure 3. Practical usage session with SIABDes Taxion software

Overall, the socialization and training activities yielded positive outcomes, as summarized in [Table 1](#). In the final stage of the Bina Desa program, mentoring and consultancy were provided by the community engagement team on November 18, 2023, a week after the training activities. This phase focused on monitoring BUMDES's implementation of the SIABDes Taxion system for recording financial transactions and offering free governance consultancy [\[26\]](#).

Table 1. Post-Training Evaluation Summary

No	BUMDES	Satisfaction Level	Score Post-Test
1	BUMDES DYK	100%	73,07
2	Patandang Cangkuang Kulon	98,56%	82,05
3	Melati Cipagalo	75,29%	84,62
4	Pulosari Handal Pulosari	89,41%	92,31
5	Sukamanah Tandang Tanginas Cangkuang Kulon	86,27%	79,49
6		100%	84,62

Source: Evaluation by Community Engagement Team (2024)

The preliminary survey revealed challenges faced by BUMDES Patandang, including financial constraints, a lack of innovative business ideas, and poor governance understanding. These issues underscore the importance of trust and transparency in effective governance of community-based enterprises [27]. Internal discussions identified a trust deficit as the root problem, emphasizing the need for interventions to rebuild stakeholder trust, consistent with Chambers' views on trust in participatory development [17], [26]. Training sessions provided essential guidance on financial management, human resources, and SIABDes Taxion implementation, equipping participants with tools to improve governance and financial transparency. This approach aligns with participatory community development principles, which focus on empowering communities through skill and resource development [23], [28], [29]. Post-training evaluations confirmed the effectiveness of this approach, with participants expressing satisfaction and recognizing the benefits, highlighting the value of a participatory approach in fostering ownership and accountability [7], [9].



Figure 4. Photo with Chief of Bumdes Patandang



Figure 5. Photo with training participants

Following the mentoring sessions, BUMDES Patandang began using the SIABDes Taxion application to record transactions [30], significantly improving operational efficiency and

financial transparency [31]. The community engagement team also received inquiries about strategies to enhance profitability and diversify BUMDES operations, showing proactive management efforts to address challenges and optimize performance. [13], [32], [33]. The proactive improvement of administrative records by BUMDES management demonstrated their commitment to fostering trust and accountability [34], [35]. However, the sustainability of these initiatives depends on adequate funding, as continuous support is limited by resource and logistical constraints [13], [36]. The program concluded with a group photograph, symbolizing the collective efforts and achievements of all participants, as shown in [Figure 4](#) and [Figure 5](#).

4. Conclusion

The Bina Desa initiative provided training and mentoring for BUMDES Patandang Cangkuang Kulon, focusing on governance management, including financial and human resource management, accounting, and the use of SIABDes Taxion software for financial reporting. Beneficiaries included not only BUMDES Patandang management but also executives from neighbouring BUMDES in Cangkuang Kulon Village, Dayeuh Kolot District, Bandung Regency. Post-training evaluations and subsequent mentoring activities highlighted participants' improved governance, particularly in financial transparency per EMKM standards. Participants also received handouts and modules for future reference. They expressed the need for ongoing monitoring and mentoring in financial reporting, though continuation depends on funding availability due to the remote location requiring transportation and operational costs.

The practical implication of using SIABDes includes ease of tax compliance and standardized financial recording for BUMDES management. Theoretically, the success of this participatory approach strengthens the relevance of community-based development models in rural governance. Future research could explore comparative applications across multiple villages to validate scalability. Training, mentoring, and consultancy activities provided participants with crucial skills in financial management and governance. The successful adoption of the SIABDes Taxion application highlights the potential of integrating technology to boost transparency and accountability. Sustaining these efforts requires securing adequate funding and continued engagement from local stakeholders and external partners. A multi-stakeholder approach, involving government agencies, academia, and civil society, is essential for fostering inclusive and sustainable community development.

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