



Inclusive Empowerment of BUMDes Program : Evaluation of Participation and Accessibility for Vulnerable Groups in Daha Utara District

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Abstract. Inclusive empowerment is a village development approach that emphasizes the active involvement of vulnerable groups—such as women, the elderly, people with disabilities, and the poor—in all stages of planning through to evaluation. This study aims to evaluate the implementation of the Village-Owned Enterprises (BUMDes) program in Daha Utara District, South Kalimantan, in ensuring participation and accessibility for these groups. Using a qualitative descriptive approach, data were collected through interviews with BUMDes managers and representatives of vulnerable groups. The evaluation was conducted based on William N. Dunn's six policy indicators: effectiveness, efficiency, adequacy, fairness, responsiveness, and accuracy. The results show that the BUMDes program has had a limited positive impact on increasing the income of vulnerable groups, but their involvement is still limited, both in terms of participation and physical access. The main challenges include the lack of disability-friendly infrastructure, minimal capacity training, and community resistance due to low program transparency. On the other hand, local cultural support such as mutual cooperation, involvement of traditional leaders, and partnerships with the village government are important supporting factors. This study recommends increasing human resource capacity, strengthening inclusive infrastructure, socialization based on local wisdom, and adaptive digitalization to expand access. With strategic intervention, BUMDes is expected to be able to transform into a driving force for fair, participatory and sustainable village development.

Keywords: Inclusive, BUMDes, Evaluation, Village Empowerment, Accessibility

1. INTRODUCTION

Inclusive empowerment in the context of village development is a transformative approach that aims to integrate marginalized groups such as women, people with disabilities, indigenous peoples, and the poor into all stages of development, from planning to evaluation. (Jamasy et al., 2025) This concept is based on a critique of conventional development models that tend to be exclusive, fragmented, and ignore the roots of structural inequality. Through the perspective of social justice (Young, 1990) and Sen's capability theory (1999), inclusive empowerment emphasizes that village development is not only about economic growth, but also needs to guarantee access to resources, recognition of cultural identity, and equal political participation (Mega, 2023). Inclusive empowerment is an approach that leads to development that focuses on providing equal access and opportunities for all levels of society, especially for the marginalized (Esariti et al., 2019)

Village development has a multifaceted nature, thus there needs to be a link with sectors and aspects outside the village so that it can become a solid foundation for national development (Humaira, 2022). In Indonesia, the legal framework for village development, such as Law No. 6 of 2014 which discusses Villages, provides a reference for villages to manage resources independently. However, without the principle of inclusivity, this policy risks being reduced to a tool for reproducing inequality. For example, the allocation of Village

Funds is often dominated by local elites, while marginalized groups such as women or the disabled are not involved in Village Deliberations (Musdes). Inclusive empowerment demands a paradigm shift from *a top- down* to *a bottom-up approach* , where village communities are not merely beneficiaries, but the main actors in formulating the development agenda (Rosmalah et al., 2024) .

Meaningful participation, as a key principle of inclusive empowerment, requires the removal of structural barriers that hinder the involvement of vulnerable groups. Arnstein (1969) in his *Ladder theory of Citizen Participation* emphasizes that participation must reach the *citizen level control* , where people have full control over decisions that affect their lives. A concrete example is the *participatory program budgeting* in Brazil, which was adapted in several Indonesian villages through the Musrenbangdes (Village Development Planning Deliberation) mechanism.

Village-Owned Enterprises (BUMDes) are economic entities formed by villages as a means to optimize local potential to improve community welfare and build community-based economic independence (Hidayat & Hidayah, 2023) . Conceptually, BUMDes was born from a development paradigm that positions villages as active subjects, not just objects of development (Chairian , JC2022). This philosophy is rooted in the principles of people's economy, where strengthening the capacity of local communities is at the heart of the empowerment process. Unlike conventional commercial business models, BUMDes not only pursues financial gain, but also aims to distribute economic benefits evenly, conserve natural resources, and strengthen cultural identity through the use of local wisdom. (Sovi, 2024)

Theoretically, BUMDes can be understood through capability theory (Sen, 1999) , which emphasizes that development must expand individual freedom to achieve a valuable life. In this context, BUMDes functions as a vehicle that facilitates community access to productive resources, such as capital, technology, and market networks (Gesela et al., 2024) . Through a participatory approach as described (Arnstein, 1969) in the *Ladder theory of Citizen Participation* BUMDes is designed to involve the community in strategic decision-making, from determining the type of business to allocating profits. This participation is not only procedural, but must reach the *citizen level. control* , where people have real control over the economic processes that affect their lives.

Law No. 6 of 2014 concerning Villages is the legal basis for the establishment of BUMDes , emphasizing transparency, accountability, and community participation as the main pillars. However, the success of BUMDes does not only depend on the regulatory framework, but also on the commitment to building governance that is responsive to local needs (Sofyani

et al., 2020) . Strengthening the capacity of managers through business management training, diversifying funding through partnerships with the private sector, and integrating digital technology for market expansion are crucial strategies in overcoming operational challenges. Philosophically, BUMDes represents an effort to deconstruct a centralized economic system by returning economic sovereignty to village communities (Hidayat, D., 2024). It is not just a business entity, but an instrument of social transformation that prioritizes the principles of distributive justice and democratic participation in development.

Amidst the dynamics of village development that prioritizes the principle of social justice, Daha Utara District located in Hulu Sungai Selatan Regency, South Kalimantan Province, offers an inspiring story about how Village-Owned Enterprises (BUMDes) are able to become a vehicle for inclusive economic development transformation. By utilizing the strength of local human resources (HR) and deep-rooted social capital, the BUMDes program in this area not only pursues economic growth, but also ensures the active participation of all levels of society, including marginalized groups that are often neglected.

Table 1. Data on Poor Population in Daha Utara District 2024 Based on Categories I-IV

CATEGORY	PERCENTAGE	AMOUNT
Category I	80.5%	2. 802 Souls
Category II	13.4%	465 Souls
Category III	2.5%	86 Souls
Category IV	0.8%	29 Souls
AMOUNT	100%	3. 382 Souls

Source; Central Statistics Agency, Daha Utara District

The data above shows that the high poverty rate in North Daha , especially in Category I, requires empowerment-based interventions, not just consumptive assistance. BUMDes has the potential to be a catalyst for poverty reduction by utilizing local potential and involving active community participation. The synergy between statistical data, cultural values, and village economic programs will strengthen the impact of sustainable development. the number of poor people presented based on the level or category of underprivileged people as seen from the average income plus DTKS or NONDTKS social assistance received per month at the Sub-district Level in Hulu Sungai Selatan Regency. The people of North Daha Sub-district , which is dominated by the Banjar Tribe, have long been known for their values of togetherness such as mutual cooperation and deliberation. This tradition is a cultural foundation that allows BUMDes to operate with the principle of inclusivity.

Table. 2. Population Data Based on Gender of Each Village in Daha Utara District 2024

VILLAGE	GENDER			SEX RATIO
	MAN	WOMAN	AMOUNT	
Pekapuran Kecil	1,449	1,349	2,798	107.41
Panggadingan	978	970	1,948	100.82
Tambak Bitin	854	837	1,691	102.03
Sungai Mandala	730	679	1,409	107.51
Mandala Murung Masjid	628	577	1,205	108.84
Sungai Garuda	470	474	944	99.16
Balah Paikat	683	630	1,313	108.41
Baruh Kambang	1,276	1,284	2,560	99.38
Pakan Dalam	1,135	1,079	2,214	105.19
Paramaian	1,030	994	2,024	103.62
Taluk Haur	915	851	1,766	107.52
Pasungkan	671	707	1,378	94.91
Pandak Daun	565	598	1,073	111.22
Teluk Babak	897	862	1,759	104.06
Murung Raya	764	788	1,532	99.48
Hamayung	1,205	1,176	2,381	102.47
Hamayung Utara	856	886	1,742	96.61
Paharangan	991	918	1,909	107.95
Hakurung	1,044	1,002	2,046	104.19
Daha Utara	17,141	16,551	33,692	103.56

Source: Population and Civil Registration Service, Hulu Sungai Selatan Regency

Gender data in Daha Utara District reflects the diversity of gender dynamics that need to be responded to through an inclusive BUMDes program . Male dominance in most villages has the potential to ignore the participation of women and vulnerable groups if there is no affirmative intervention. By designing programs based on specific village needs (both gender, geographic, and cultural), BUMDes can become a tool for fair and sustainable social transformation (Armelin Yudianti, Rafif Sakti Utama, 2023) .

According to the results of a study conducted in Bangai Village, located in Torgamba District , South Labuhan Batu Regency, it was found that the Bangai Jaya BUMDes program plays an active role in carrying out the economic empowerment of village communities, especially through the provision of agricultural equipment businesses whose financing can be done in installments or installments, but in terms of human resource readiness, it is still not enough to operate IT technology so that the opening is still done manually. This BUMDes program has not yet been implemented due to the lack of socialization to the community and lack of communication such as communicating only during emergencies, this is an obstacle to the implementation of the Bangai Jaya BUMDes program in Bangai Village (Rambe et al., 2021)

Other research was also conducted at BUMDes Hendrosari showed that the results have played a strategic role in developing Lontar Sewu Tourism Village through improving the village economy, financial accountability, and regulatory compliance. Its success is reflected

in the ability to generate profits that are reinvested in the development of tourism assets and transparency of financial accountability. However, the main challenges include: (1) limited human resources for management which affects the quality of service, (2) minimal land for physical expansion which has an impact on decreasing tourist visits, and (3) less than optimal long-term strategy in maintaining sustainable management. However, BUMDes shows an adaptive commitment through tourism product innovation and marketing strategy diversification. To strengthen its role, policy interventions are needed such as increasing human resource capacity, optimizing limited land through the concept of culture/education-based tourism, and collaboration between stakeholders to create an inclusive and sustainable tourism ecosystem. (Dewi & Pradana, 2024)

Another study was conducted to assess the management of BUMDes Gawi Bersama in Paharangan Village showed quite good performance with six out of ten management indicators running well. The planning and organization aspects have been implemented through village deliberations, although there are still obstacles in the provision of animal feed and coordination of certain business units. Human resource management and supervisory functions are running adequately, but the frequency of evaluation which is only twice a year is considered less than optimal. The main challenges include limited infrastructure and the less-than-optimal utilization of local potential such as processing buffalo manure into organic fertilizer. Recommendations for improvement are focused on improving internal coordination, intensifying evaluations, and optimizing local resources. With these improvements, BUMDes is expected to be able to increase its contribution to the village economy in a more professional and sustainable manner. (Khadijah et al., nd)

2. METHOD

This research was conducted using a qualitative descriptive approach to evaluate the implementation of the Village-Owned Enterprises (BUMDes) program in Daha Utara District, Hulu Sungai Selatan Regency, South Kalimantan.

The qualitative approach was chosen because it is able to reveal the complexity of social dynamics, participation, and accessibility of vulnerable groups in depth, while identifying supporting and inhibiting factors from the perspective of the subjects involved. The research location was chosen based on the unique characteristics of Daha Utara District.



Figure 1. Photo of BUMDes, Daha Utara District

Source; Personal

The data for this study were obtained through written interview sources. Data were collected through interviews, involving two categories of informants: BUMDes managers and vulnerable groups consisting of the elderly, people with disabilities, and the poor. Interviews focused on seven evaluation indicators by William N. Dunn on effectiveness, efficiency, adequacy, fairness, responsiveness, and accuracy to explore the perceptions, experiences, and recommendations of informants. Code (Q) means *Question*, while number (1) means question number.

3. RESEARCH RESULT

Evaluation Based on William N. Dunn's Theory

William N. Dunn's evaluation theory emphasizes policy or program analysis through six indicators; effectiveness, efficiency, adequacy, fairness, responsiveness, and accuracy. Based on the results of interviews with sources related to the implementation of the BUMDes program in Daha Utara District, here is a comprehensive evaluation:

Effectiveness

Effectiveness is related to whether an alternative can achieve the expected results, or achieve the objectives of the action (Dunn, 1999). Effectiveness measures the extent to which a program achieves its stated objectives. Based on the interview results, the BUMDes program in Daha Utara District has not been fully effective in empowering vulnerable groups. Only a few villages are actively running the program, while most have not yet operated. However, positive impacts have begun to be seen through increased income of vulnerable groups involved in BUMDes businesses, such as sales of products and services. The main indicator

of success used is increased income, but there is no specific training mechanism to increase the capacity of vulnerable groups (for example, people with disabilities or the poor).

Efficiency

Efficiency is related to the amount of effort required to produce a certain standard of effectiveness. Efficiency is usually determined by calculating the cost per unit of product or service. (Dunn, 1999) . Efficiency is related to optimizing the use of resources (funds, time, energy). Although the interviewee stated that resources were "already used optimally" (Q6), there were structural barriers such as inadequate planning (Q7). This resulted in waste of resources, especially in the implementation stage. The budget monitoring mechanism consisting of three stages (planning, management, monitoring) was considered quite good (Q8), but needed to be strengthened with transparency and community participation to avoid inefficiency.

Adequacy

Adequacy is related to how successful a level of effectiveness satisfies the needs, values, or opportunities that give rise to problems (Dunn, 1999) . Adequacy refers to the ability of a program to meet the needs of the target. The BUMDes program in Daha Utara District has met the basic needs of vulnerable groups such as clean water, health services, and education (Q10). However, specific needs such as physical and economic accessibility have not been fully met. For example, the elderly and disabled still have difficulty accessing services due to limited facilities (Q14). Additional programs such as free nutritious meals for school children (Q11) show responsive efforts, but their coverage is still limited.

Justice

An equity-oriented policy is a policy whose efforts are distributed fairly. A program can be said to be effective and sufficient if its benefits are evenly distributed (Dunn, 1999) . Fairness assesses the distribution of benefits evenly. Interview results show that the benefits of the program have not been felt evenly, especially by the elderly and people with disabilities (Q14-15). The mechanism for selecting beneficiaries through identification of needs and data verification (Q16) has not guaranteed inclusiveness . For example, vulnerable groups with limited mobility or information are often overlooked. This indicates the need for an affirmative approach to reach marginalized groups.

Responsiveness

Responsiveness , the success of a policy can be measured through the community's response to its implementation after first predicting what impact will occur if a policy is implemented. (Dunn, 1999) . Responsiveness measures the extent to which a program responds

to community needs. The BUMDes program is designed based on input from vulnerable groups (Q18), with a four-stage consultation process: preparation, consultation, analysis, and implementation (Q19). Feedback mechanisms such as surveys, direct discussions, and complaint systems (Q20) are also available. However, the involvement of vulnerable groups in the evaluation is still low. For example, their participation in decision-making (Q29) is often hampered by limited time and access to information (Q36).

Accuracy

Accuracy refers to the criteria used to select several alternative choices to be recommended by assessing whether the results of the recommended alternatives are objective choices that have utility value (Dunn, 1999) . Data accuracy is the basis for program planning. Data on vulnerable groups in Daha Utara District was collected through surveys, verification, and analysis (Q22). Although the data is considered accurate (Q23), the data updating mechanism still relies on periodic surveys and collaboration with the village government (Q24). Challenges arise when data does not reflect current conditions, especially in remote villages. The suitability of the program with local cultural values is considered good. BUMDes respects tradition, uses local languages, and involves community leaders (Q26-27). However, community resistance still occurs due to the lack of transparency in fund management (Q28). Handling is done through effective communication, mediation, and participatory evaluation .

Supporting and Inhibiting Factors in the Implementation of the BUMDes Program in Daha Utara District

BUMDes program in Daha Utara District shows a number of significant supporting factors in efforts to empower vulnerable groups, despite facing complex structural and operational challenges. One key supporting factor is the strong partnership between BUMDes managers and the village government , which provides political legitimacy and infrastructure support (Mubarok et al., 2024) . This collaboration allows the program to gain access to village resources, such as population data and networks of community leaders, which form the basis for activity planning. For example, the involvement of traditional leaders in program socialization helps align BUMDes initiatives with local cultural values, such as the use of local languages and respect for tradition, thereby reducing the potential for resistance. In addition, multidimensional feedback mechanisms through satisfaction surveys, direct discussions, and complaint systems allow the program to continue to evolve based on participant input. This responsiveness is evident from additional programs such as the provision of free nutritious meals for school children, which were designed after identifying the nutritional needs of vulnerable groups through consultation with the community. This program not only received a

positive response but also directly touched on urgent needs, such as increasing access to education and health. A structured budget oversight structure that includes planning, management, and evaluation stages is also a crucial supporting factor, although not yet optimal. This mechanism ensures transparency in fund allocation, although in practice there are still technical obstacles.

On the other hand, the program faces serious accessibility challenges, especially for priority groups such as people with special needs and the elderly. Although the location of BUMDes businesses in some villages is easily accessible, physical facilities such as roads to the location or business buildings are often not friendly to people with disabilities. For example, elderly people with limited mobility have difficulty reaching health service points managed by BUMDes, while people with disabilities face obstacles in actively participating due to the lack of facility adaptation (Lasiyono et al., 2024). In addition, limited funds and human resources are the main obstacles to program expansion. Many villages in Daha Utara District have not been able to operate BUMDes due to minimal budget allocation and lack of trained personnel. This is exacerbated by immature planning, such as duplication of activities between villages due to lack of coordination, which leads to waste of resources. These limitations also have an impact on the capacity of managers to adopt technology for data updating, so that the information collection process still relies on manual methods such as paper surveys, which are prone to bias and time-consuming.

Another factor that undermines the effectiveness of the program is the lack of specific training and mentoring for vulnerable groups. Although their participation is recognized in the planning stage, the lack of capacity building programs such as business management training or technical skills makes many participants unable to optimize existing opportunities. For example, poor people involved in the BUMDes product sales business often only act as labor without understanding marketing strategies or business development. On the other hand, minimal socialization is a barrier to wider participation. Many vulnerable groups, especially in remote areas, do not understand the program mechanisms due to the lack of use of adaptive communication media, such as delivering information in local languages or through informal channels such as RT/RW meetings. As a result, some people actually show resistance to the changes brought by BUMDes, because they consider this program as an external intervention that is not in accordance with their routines.

Nevertheless, this program still shows great potential to become a vehicle for inclusive empowerment. The relevance of the program to the basic needs of the community, such as the provision of clean water and health services, has built trust between managers and participants.

In addition, efforts to integrate simple technology in updating data such as collaboration with the village government in validating information open up opportunities to increase the accuracy of future planning (Ilham, A., 2023). However, without systematic efforts to overcome obstacles such as access gaps, budget constraints, and strengthening human resource capacity, the BUMDes program is at risk of becoming only a partial initiative that fails to reach the most vulnerable groups. Synergy is needed between the government, managers, and the community to transform these challenges into opportunities, for example by integrating skills training into the village budget scheme or utilizing digital platforms to expand the reach of socialization. Thus, BUMDes is not only a symbol of empowerment, but also a driving force for inclusive and sustainable welfare (Simbolon et al., 2025) .

4. CONCLUSION

Based on the analysis of William N. Dunn's seven evaluation criteria, the BUMDes program in Daha Utara District has shown progress in increasing the income of vulnerable groups through productive businesses such as selling basic products and services. However, the effectiveness of the program is still limited to several villages, with the main challenges being gender participation inequality, physical accessibility that is not friendly to the disabled, and minimal capacity of human resources for management. Feedback mechanisms and collaboration with the village government are key supporting factors, while inconsistencies in administrative data and community resistance due to lack of transparency are significant obstacles (Iswandari , B. A 2023). The program is also not fully responsive to the specific needs of vulnerable groups, such as the elderly and the poor, as reflected in the uneven distribution of benefits. However, local cultural values such as mutual cooperation and deliberation have the potential to be a foundation for strengthening the inclusiveness of the program. Overall, BUMDes in Daha Utara District has the potential as an instrument for community-based economic transformation, but requires systematic intervention to address structural and operational challenges.

SUGGESTION

Based on research findings, in order to increase the effectiveness and inclusiveness of the BUMDes program in Daha Utara District, there are several strategic steps that can be taken to increase the effectiveness and inclusiveness of the program, such as;

1. There is a need to strengthen human resource capacity through inclusive business management and technology training, especially for vulnerable groups such as women

and people with special needs. The program should be designed with time constraints and access for target groups in mind, for example by holding training sessions at flexible hours or in easily accessible locations.

2. Improving infrastructure accessibility should be a priority. The construction of disability and elderly- friendly facilities at BUMDes locations , such as special lanes and accessible toilets, will facilitate the active participation of vulnerable groups. In addition, the integration of digital technology for monitoring participation and real-time data updates can improve the accuracy of program planning.
3. BUMDes programs need to be designed with a gender-responsive approach and based on local culture. For example, involving women in BUMDes management and providing special skills training can address the inequality of participation.
4. Synergy between villages and the government needs to be improved. The establishment of a sub-district-level BUMDes forum will facilitate the sharing of resources and best practices. Village governments also need to allocate Village Funds in a more transparent and participatory manner , with a priority on affirmative programs for vulnerable groups.
5. The socialization of the program must be carried out intensively and adaptively. The use of regional language-based communication media and RT/RW meetings can reach communities in remote areas. Transparency of BUMDes financial management also needs to be improved through village information boards or digital platforms to build public trust.
6. research is needed to measure the long-term impact of the BUMDes program on poverty reduction and social inclusion. Further studies can also explore BUMDes models based on unique local potentials, such as eco- tourism or organic agricultural processing, which are in accordance with the characteristics of villages in Daha Utara District. With the implementation of these suggestions, BUMDes is expected to become a driving force for inclusive and sustainable economic development.

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