

Developing Rural Community Economies Through Village-Owned Enterprises in the Province of Bali

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Abstract— The stipulation of Law No. 6 of 2014 concerning villages gives a new enthusiasm for rural communities to develop the economy. In the provision of Article 87, paragraph (1), a village may establish a village-owned enterprise called a BUMDesa. Establishment and development of BUMDesa based on village community initiatives and initiatives. However, in its development, many BUMDesa have experienced problems, because they have developed businesses similar to those already in the village. Monitoring conducted by the Inspectorate of the Province of Bali found that the process of establishing BUMDesa was more than running, operating, and developing BUMDesa. Related to this, it is necessary to analyze the potential of the village and the readiness of human resources. In line with this, Singapadu Kaler Village as one of the tourist villages in the Gianyar Regency should have made a strategic and planned effort to develop existing potential. This is an effort to support the economic development of the local village community. The establishment of the Sari Panca Amerta BUMDesa is expected to be able to develop the community's economy through the types of businesses that have been established in the Sari / Panca Amerta Village AD / ART. The purpose of this research is to examine in depth and comprehensive about the condition of BUMDesa in the Province of Bali, conduct a business feasibility analysis of BUMDesa, know and understand the efforts of Singapadu Kaler Village in forming BUMDesa Singapadu Kaler as the economic development of the local village community.

Keywords—BUMDesa, village potential, economy, Singapadu Kaler Village

I. INTRODUCTION

Village-owned enterprises (BUMDesa) is a business's run by the Village Government based on the spirit of kinship and cooperation. Legally, BUMDesa is legitimized through Law of the Republic of Indonesia, Number 6 of 2014 concerning Villages. Article 87, Paragraph (1) states that "Villages can establish Village-Owned Enterprises called BUMDesa" [1]. Furthermore, the provisions concerning BUMDesa are regulated in the Regulation of the Minister of Rural Development and Transmigration of the Republic of Indonesia Number 4 of 2015, which explicitly explains the establishment, management, and management of BUMDesa[2]. This provision emphasizes the importance of BUMDesa to develop the economy of rural communities.

The purpose of BUMDesa is to improve the village economy, optimize village assets to benefit the welfare of the village, increase community efforts in managing the economic potential of the village, develop business cooperation plans between villages and with third parties, create opportunities and market networks that support the public service needs of citizens, opening employment opportunities, increasing community welfare through improving public services, economic growth and equity in the village, and increasing the income of village communities and the original income of the village. The achievement of these goals can only be realized if the BUMDesa developed is by the potential of each village, not because of the opportunity to use the village income and expenditure budget for venture capital to establish and develop a BUMDesa. This is in line with the current facts which state that the establishment of BUMDesa in the Klungkung Regency is almost mostly engaged in the savings and loan sector, although there is a lot of potential in the villages in Klungkung Regency. Klungkung Regent Suwirta is worried that if these economic institutions are not managed optimally by the village, they will be used by individuals. The Regent of Klungkung further stated that sincerity, patience and a strong commitment are needed to move forward together. He considered training like this was very good for strengthening mindset and strengthening self-identity as managing BUMDesa [3]. Several studies that were previously related to BumDesa have been carried out in several villages in Bali Province such as BUMDesa from Tajun Buleleng, Pejarakan Buleleng, Baha Mengwi Badung and other regions such as North Sumatra [4-7].

On the different side, almost all Adat Villages in Bali Province have a Village Credit Institution engaged in the savings and loan sector with the main capital of Adat Villages. As a result, there is intense competition between the BUMDesa owned by the village and the village credit institutions owned by the Desa Adat to get customers, where the customers targeted by the BUMDesa and the village credit institutions are local villagers. The increasing development of BUMDesa savings and loan businesses has led to the sluggishness of rural credit institutions, or vice versa. The slow development of BUMDesa which is engaged in the savings and loan sector in Purwakerti Village, Karangasem Regency, Bali Province, is due to the same

business owned by the Customary and Rural Villages, with consumers or customers of the same community. Coupled with businesses developed by family welfare empowerment groups who are also engaged in savings and loans business [8]. While the potential that is owned by the villages in the Province of Bali is very diverse, ranging from tourism potential, agricultural potential, educational potential, fisheries potential and other business potentials.

As an area with a variety of tourism potentials, Gianyar Regency has responded with the formation of the Joint Village Owned Enterprises (BUMDesa Bersama), which consists of 15 BUMDesa in 15 Villages in Gianyar Regency. This is stated as a concrete and planned step to realize rural tourism to increase village income. Jro Mangku Kandia, Chairperson of the Academic Tourism Village Foundation, said that the meeting facilitated by Batubulan Perbekel was the first step towards realizing the development of Gianyar tourism which involved cooperation between villages [9].

Singapadu Kaler Village as one of the tourist villages in the Gianyar Regency should have made a strategic and planned effort to develop the existing potential to support the economic development of the local village community. Singapadu Kaler village which has a geographical location very close to the Ubud Tourism Area is a major factor for developing the village. Other factors that should also be used as potentials from Singapadu Kaler Village are the potential of local wisdom, culture and natural panorama, such as the area of stone carving and wood carving, most of the work of the population as sculptors, beautiful tracking paths and surrounded by natural panorama. In addition, historical sites such as temples and other sacred buildings that are worthy of being used as a tourist attraction to do activities or just visit Singapadu Kaler Village.

Based on the problems that have been explained, it is necessary to research the condition of BUMDesa in Bali Province, the feasibility analysis of BUMDesa business and the efforts of Singapadu Kaler Village in forming BUMDesa Singapadu Kaler as the economic development of the local village community.

II. METHOD

This study uses qualitative research methods because it requires some field information. The informant in this study is the BUMDesa Singapadu Kaler and Experts in the field of Local Government Law. Research method can be seen in Fig 1. During data collection, this research uses several data collection tools, such as (1) study of documents or literature, (2) survey data, (3) interview guidelines, (4) observation through Focus Group Discussion (FGD), (5) photo cameras as situation recording devices. Based on the principle of human instruments adopted in this study, the types of data collected in this study include words, actions, situations, and events, as well as observable documents.

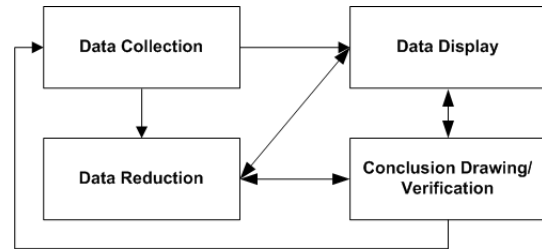


Fig. 1. Qualitative data analysis.

Data processing and analysis techniques are carried out qualitatively by collecting data, sorting data, presenting data and drawing conclusions based on the logical connection. Researchers in this activity will bring up the meaning of any existing data so that it is not only descriptive but touches the transcendent dimension. To that end, researchers try to think in a “creative but critical divergent” manner so that the subjectivity of meaning to the whole data can be eliminated. The process of qualitative data analysis can be seen in Fig.1.

III. RESULT AND DISCUSSION

A. The Condition of Village-Owned Enterprises in the Province of Bali

According to the provisions of Article 1 paragraph 2 of the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 concerning Establishment, Management and Management, and Dissolution of Village-Owned Enterprises, states that: "Village-Owned Enterprises, hereinafter referred to as BUMDesa, are business entities whose entire or most of their capital is owned by the Village through direct participation from the assets of the separated Village to manage assets, services, and other businesses for the maximum welfare of the village community. Refer to the data of the Provincial Community and Village Empowerment Office Bali, for 2 years the enactment of Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015, there are as many as 604 BUMDesa. A total of 217 village-owned enterprises were formed with funds from the integrated and prosperous integrated village development movement of the Provincial Government of Bali and the remaining 387 were village-owned enterprises that were established independently by the village [10]. Village-owned enterprises developed from the integrated, developed and prosperous village development movement program are intended to: (1) foster community creativity in exploiting potentials and natural resources, (2) providing basic infrastructure that supports the improvement of economic enterprises and rural community incomes, (3) increase and develop micro-businesses in accordance with local potential and resources and reduce unemployment, (4) increase community capacity and participation in the process of infrastructure development and social economy in a participatory manner through a series of development consultations from the hamlet to the village level. This is in line with Bali Governor Regulation Number 52 of 2013 concerning Technical Guidelines for Special Financial Assistance to Villages through the Mandara Integrated Village Development Movement Program in the Province of Bali. The Bali Provincial Government program is in line to

establish a BUMDesa that was built independently by the village to accommodate all activities in the economic field or public services managed by the village so that productive economic businesses in the rural areas are developed to accelerate poverty reduction [11].

BUMDesa units that have been running, the most developed business unit by the community is the savings and loan business unit. The BUMDesa units developed in Bali Province can be described in the Table I. Based on the Table I, savings and loan business units of 334 business units or 49.93%.

TABLE I. BUMDESA BUSINESS UNIT DEVELOPED IN BALI PROVINCE

No	Type of business	Total	Percentage (%)
1	Savings and Loan	334 Units	49,93
2	Department store	90 Units	13,45
3	Market Management	40 Unit	5,97
4	Waste management	49 Units	7,32
5	Rentals / Services	72 Units	10,76
6	Clean Water Management	64 Units	9,56
7	Tourism Object Management	13 Units	1,94
8	Other Business	6 Units	0,89

Judging from the business unit variants developed, there are six business units, namely the savings and loan business unit, shops, market management, waste management, rental and management of tourist objects. Though there are various kinds of businesses that can be developed by villages based on the provisions of the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015, namely running a social business that includes: village drinking water; rural electricity business; food barns; fish, poultry and plant nurseries; rental business that includes transportation, party supplies, meeting hall, shops, land leasing, renting residential rooms; brokering businesses which include electricity payment services, village market to market products produced by the community; vehicles, production; trading businesses which include ice factories, liquid smoke factory, agricultural products, agricultural production facilities, ex-mining wells, beverage and food production; financial business, namely savings and loan; and joint ventures which include large-scale village boat development to organize small fishermen so that their business becomes more expansive, a tourist village that organizes a range of business types from community groups, and handicraft businesses that bring together several groups of artisans.

Based on an evaluation conducted by the Inspectorate of the Province of Bali on the use of village funds, including the establishment of village-owned enterprises, in general, village-owned enterprises have been able to run [12]. Although in its implementation it still faces obstacles related to human resources, product packaging, BUMDesa management patterns, the lack of community participation and the enforcement of business activity rules. Not many human resources in the village have enough experience in developing BUMDesa. Most qualified and educated village communities are still ashamed to manage village business entities and choose to migrate to the city to become workers in well-known companies. Likewise, the

sense of ownership and responsibility of the community towards BUMDesa being developed, is still minimal, so that there are arrears in installments, not using BUMDesa services and ignoring the rules that apply to BUMDesa. Whereas the establishment of BUMDesa is an effort to increase the economic capacity of the community with the principles of independence, strengthening and empowerment in managing and promoting business. Through the principle of independence, strengthening and empowerment, it is expected that the community will be fully involved in planning and managing economic business activities carried out so that they can be accounted for. This is the essence of community-based economic development that not only makes society the object of economic development but also as a responsible subject and determines the business that will be built by the potential of each village [8].

B. Feasibility Analysis of Village-Owned Enterprises

Based on the provisions of Article 4 paragraph (1) and paragraph (2) of the Regulation of the Minister of Villages, Development of Disadvantaged Areas, and Transmigration of the Republic of Indonesia Number 4 of 2015, it states that Villages can establish BUMDesa based on Village Regulations concerning the Establishment of BUMDesa. Villages can establish BUMDesa as referred to in paragraph by considering initiative of the Village Government and/or the Village community, village economic potential, natural resources in the village, human resources capable of managing BUMDesa, and capital participation from the Village Government in the form of financing and Village assets submitted to be managed as part of the BUMDesa business [2].

This provision implies careful consideration in establishing BUMDesa, including conducting an academic study in the form of a business feasibility study to understand the potential of the village, natural resources, human resources and economic resources owned by the village, to ensure the sustainability of the BUMDesa to be built and its suitability with community needs. The purpose of a business feasibility study is to find out about business opportunities, business sustainability, guarantees to investors and their relevance to the applicable legal rules. Most of the BUMDesa established in Bali did not go through a business feasibility study process. However, it was established based on the assumption of business needs in the village and village consensus agreement. At the village meeting which was attended by the Village Consultative Body, the Village Government and elements of the community discussed democratically the BUMDesa to be made. The deliberation process begins with the submission of the types of businesses that may be run by the village government by the Village Government. After that, all the proposals are analyzed and discussed to be agreed upon and decided on a type of BUMDesa that is made in accordance with the financial capacity of the village. The process can be described in Fig 2.

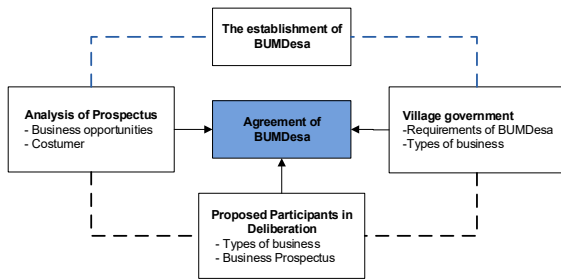


Fig. 2. Establishment process of BumDesa.

This process is the reference for BUMDesa in the Province of Bali, which is more engaged in the business of savings and loans and not many are engaged in other types of businesses. Academically, the establishment and development of BUMDesa are very visible if it is preceded by a business feasibility study to avoid any inconsistencies with administrative requirements, business sustainability, the readiness of human resources, the readiness of natural resources and readiness of economic resources.

The business feasibility study involves: 1. legal aspects, namely the legality of the business to be established, concerning: a) licensing, namely location permit, certificate, proof of land and building tax payment, village consultative recommendations, b) business permit, namely deed of establishment, mandatory principal number tax (NPWP) and SIUP; 2. socio-economic and cultural aspects, namely the influence of BUMDesa on community life, customary habits of the village, community income, employment, changes in wages, community conditions, community education, communication patterns and the desire of the community to advance the village; 3. market and marketing aspects, namely the existence of market opportunities to require the products to be offered as well as strategies adopted to reach potential markets related to the number of potential consumers, people's purchasing power, how to market products and marketing resources; 4. technical and technological aspects, namely business location, office infrastructure, production equipment and technology used in business; 5. management aspects, namely the management of the business to be built as well as the human resources already owned to run the business that will be created; and 6. financial aspects, namely the business capital needed for business operations, the source of funds and the assumption of profits to be obtained when the business has been run [13]. Business feasibility studies can be carried out by the Village Government directly or by involving academics to ensure the objectivity of the study. But both contain weaknesses and strengths that can be considered in conducting a business feasibility study.

C. The Efforts of Singapadu Kaler Village in Forming BUMDesa as Economic Development of Local Village Communities

Singapadu Kaler is one of the villages in Sukawati District, Gianyar Regency, Bali Province, Indonesia. The occupation of the residents of Singapadu Kaler Village is mostly as carving. Carving is an important icon that provides income for most of the people in Singapadu Kaler Village. Carving can be said as a local genius handed down from the previous generation to the next generation. Every person who visits the Singapadu Kaler Village will be presented

with the results of stone carving art crafts and wood carving art along the highway that passes from Singapadu Kaler Village to the Ubud District.

The potential of carvings in Singapadu Kaler Village has penetrated the international market share. Australia, Japan, Korea, Russia, the United Kingdom, the United States, Malaysia, Arabia, and several other countries import imported carving products from Singapadu Kaler Village [14]. This potential was greatly felt by the people of Singapadu Kaler Village from the beginning of the development of carving as a commercial product in 1990 to mid-2015. But in its development, carvings which were originally made as souvenirs to the area of origin of tourists visiting Bali are now beginning to be abandoned. Adventure tourism trends such as rafting, elephant riding, swinging and driving the All-Terrain Vehicle accompanied by selfie tours are gradually growing to erode tourists to buy souvenirs in the form of carvings, sculptures, and other art products. The decline in sales and transaction turnover in the shops along the Singapadu Kaler road to Ubud caused many shops to go bankrupt. Like the domino effect, craftsmen tend to switch professions because of the difficulty of earning an income while working as a carver. This phenomenon must be considered together, especially from the relevant government to provide solutions for increasing the income of the people of Singapadu Kaler Village.

Equitable tourism as an effort to improve community welfare is one of the Gianyar Regency Government programs, one of which is arranging rural areas that have the potential to be developed as a Tourism Village. One of the villages that are now packaged and declared a tourist village is Singapadu Kaler Village, Sukawati, Gianyar, where the declaration will be carried out in stages. This effort began on September 24, 2015, when the Regent of Gianyar at that time visited the village of Singapadu Kaler. On the occasion, I Made Karjana, the Perbekel Desa Singapadu, said that Singapadu Kaler consisting of five banjar, namely Samu, Silakarang, Kederi, Striped, and Striped Kaler, seeks to develop agro-tourism, arts in the village, including Carving, Joged, Arja, and other dances. It is expected to attract tourists to visit [15].

Singapadu Kaler Village was established as a tourism village in 2017 through the Gianyar Regent Decree on the Establishment of 9 Villages in Gianyar to become a Tourism Village. To optimize tourism activities in the Singapore Integrated Tourism Village, the Government of the Singapore Integrated Village has established Decree of the Singapore Integrated Ministry of Agriculture No. 43 of 2017 concerning the Establishment of BUMDesa Management. It was also supported by the establishment and stipulation of the Statutes (AD) and by laws of the BUMDesa Singapadu Kaler. The name of the BUMDesa Singapadu Kaler is Sari Panca Amerta. All of these legal arrangements are a form of legal legitimacy carried out by the Singapadu Kaler Village Government to legalize any legal actions that will be carried out by the BUMDesa Singapadu Kaler organization. The legal basis used as a reference for the establishment of the BUMDesa Singapadu Kaler regulation is the Regulation of the Regent of Gianyar Number 127 of 2016 concerning Procedures for establishing a Tourism Village in Gianyar Regency.

Based on the provisions of the Preliminary Articles of Association (AD) of the BUMDesa Panca Amerta Village stated that: BUMDesa is a village economic organization that is an important part of the framework of strengthening the village economy. For this reason, a systematic and planned effort is needed to encourage the BUMDesa organization to be able to manage strategic economic assets in the village as well as to develop economic networks to improve the competitiveness of Singapore's Singapadu Kaler, especially in the economic aspects of society. The types of businesses developed in BUMDesa Sari Panca Amerta Village by Article 8 of the Articles of Association state that, the types of

businesses of BUMDesa Sari Panca Amerta include businesses including banking, broking, serving and holding.

1) *Banking*: BUMDesa runs the "Money Business", which meets the financial needs of the village community at a lower interest rate than the interest money earned by the villagers from Village loan sharks or conventional banks, in the form of Savings and Loan Cooperatives in Singapadu Kaler Village.

TABLE II. SARI PANCA AMERTA BUMDESA BUSINESS IMPLEMENTATION IN 2019

No	Type of business	Information	Indicator
1	Saving and loan cooperative	Not optimal yet	BUMDesa has not dared to make large amounts of investment in this business, given the quite high risk and the existence of the same business in the village scope is quite a lot. Considering that consumers of this type of business are still very few, resulting in the income obtained is still relatively small.
2	Broker	Not optimal yet	BUMDesa has a device related to online payment/transaction business but has not been able to develop properly, because there are limited opening hours following office hours and the existence of the same business in the scope of the village has a lot. The number of transactions that are not so much in each month raises the income obtained by BUMDesa from this type of business is still very small.
3	Desa Shop	Optimal	The indicator of the achievement of this type of business is very clear with the increasing types of goods sold in village stalls. This is also strongly supported by the existence of a warung near Werdhi Sila Kumara Kindergarten, Singapadu Kaler Elementary School and Werdhi Sila Kumara Vocational High School. Sales turnover from each month and every year are increasing. From the beginning of 2017, Rp. 300,000 per day on a school day. Rapidly developing to Rp. 1,000,000 per day in 2018. This Warung has a daily sales turnover of products of Rp. 1,600,000. From this large turnover, it can be said that BUMDesa has obtained quite large results.
4	Village Salon, Drinking Water Management and Yadnya Market	Not formed yet	So far, BUMDesa has not been able to form this type of business. This is due to the desire of BUMDesa to succeed or optimize the types of businesses that already exist today.
5	Waste management	Not optimal yet	Starting in June 2019, a business unit has been formed to deal with the waste problem in the environment of Singapadu Kaler Village. This effort is in collaboration with other parties to collect garbage in front of people's homes. However, this form of management only relocates waste from the residential environment to the Final Disposal Site (TPA) in Tulikup Gianyar. The contribution of each family head is only Rp. 10,000 per month. However, it can be said that there are still many unresolved problems, let alone the relatively long garbage collection schedule so there is often a buildup of garbage at certain points. Besides, the lack of orderliness of the community to pay compulsory waste fees, this business does not benefit. Another thing, the weak legal instruments that govern the governance and governance of this business unit.
6	Joint ventures	Newly formed	Before this research was carried out there had not been formed a joint venture as referred to in the AD / ART BUMDesa Sari Panca Amerta Village. Even though there is a large enough capital that the village wants to invest in forming this type of business. Through several meetings with related parties, particularly the ATV business group in the Singapadu Kaler Village environment and researchers, an agreement was reached to form a joint venture. The aim is to benefit the parties together. Cooperation that is established is still very simple, namely by investing in each ATV. owner in Singapadu Kaler Village. The capital invested in each business is equitable, namely by leasing an ATV fleet which will be calculated at Rp. 150,000 per day, for 2 years. The potential benefits are relatively large, but clear legal instruments are needed to regulate existing legal relationships.

2) *Brokering*: BUMDesa becomes an "Intermediary Institution" that connects agricultural commodities with the market so that farmers do not have difficulty selling their products to the market or BUMDesa sells services to residents and community businesses, namely: Online Electricity Payment Services; Online Telephone Fee Payment Services; PDAM Online Payment Services; BPJS Online Payment Services; Samsat Services.

3) *Serving*: BUMDesa runs a "Social Business" that serves citizens, that is, they can perform public services to the community. In other words, this BUMDesa provides social benefits to residents, even though they do not get a large economic profit, namely: Village Stalls; Village Salon; Drinking-Water Management; Yadnya Market; and Waste management.

4) *Holding*: BUMDesa as a “Joint Business” or as the parent of business units in the Village, where each stand-alone unit is regulated and arranged by the BUMDesa synergy to grow a joint venture, in the form of a Tourism Village.

In line with the objectives of BUMDesa in the economic development of the Singapore community of Kaler, BUMDesa Sari Panca Amerta has carried out governance and governance by the prevailing AD and ART. At present, several things can be said to be indicators of successful community economic development. This is in line with the results of interviews with the Chairman of BUMDesa Sari Panca Amerta, I Wayan Karcana.

This research has conducted a Focus Group Discussion attended by related parties, such as resource persons, administrators of Sari Panca Amerta BUMDesa and Singapadu Kaler Village Head. The purpose of this Focus Group Discussion is certainly to evaluate the economic activities that have been carried out by BUMDesa Sari Panca Amerta. Of the several types of businesses that have been regulated in the provisions of Article 8 AD, BUMDesa Sari Panca Amerta, it can be concluded that several types of businesses are running according to plan and also types of businesses that are not yet according to plan.

Based on the data from the Table II, it can be said that most types of businesses that have been stipulated in the provisions of the AD BUMDesa Sari Panca Amerta have been formed, but there are still several types of businesses that have not been optimal. The role of the community, especially academics, is highly needed in the development of economic ventures carried out through BUMDesa. The pattern of village development with the amount of the Village Fund budget every year must be balanced with knowledge in planning, management, and accountability. The goal of developing a people's economy based on the Pancasila economic principles must always be developed following the Bali State Polytechnic Strategic Plan, Green Tourism. Green Tourism should be developed in Singapadu Kaler Village which will then synergize economic interests with the interests of cultural and environmental preservation. The efforts of Singapadu Kaler Village in forming BUMDesa Singapadu Kaler as the economic development of the local community can be said to have been in the right corridor and must continue to be developed to obtain more optimal results and be able to resist any challenges and obstacles that will exist in the future

IV. CONCLUSION

Based on the results of the study as described above, it can be taken some applicative thoughts that can be used as a conclusion to this paper.

The most developed business unit by rural communities in Bali Province is the savings and loan business unit. Judging from the business unit variants developed, there are six business units, namely the savings and loan business unit, shops, market management, waste management, rental and management of tourism objects.

There are not many Village-Owned Enterprises that are based on business feasibility studies so that businesses that

are built do not survive the conditions and market needs. The process of establishment begins with deliberation by submitting the types of businesses that may be run by the village government by the Village Government, then proceed with the proposal of each deliberative participant to convey the business to be made and the process. After that, all the proposals are analyzed and discussed to be agreed and decided upon one types of village-owned enterprises that are made in accordance with the financial capacity of the village.

The existence of BUMDesa Singapadu Kaler was not like a savings and loan business which is generally developed in the Province of Bali. In the Establishment of BUMDesa Singapore, Kaler is always carried out with FGD, so that the purpose of establishing BUMDesa Sari Panca Amerta as the economic development of the community of Singapadu Kaler Village can be said to be following the plan. Although until the middle of 2019, it must be improved so that more optimal results are obtained.

ACKNOWLEDGMENT

The author would like to thank profusely to BUMDesa Singapadu Kaler and P3M Bali State Polytechnic for their support in this research.

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