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The Model of Effective Village Financial Management to Create an Independent and Prosperous Village

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Abstract

The increasing number of government funding to the village/state, it should be that the village/state will be able to build its territory which ultimately increases the independence and welfare of its people. For that, the village as self-governing community and self-local government is encouraged to be able to do development planning and budgeting planning (or APBDes). APBDes is the next implemented and accounted for in the context of village financial management.

In the country's financial management conditions which are not yet supported with competent human resources, regulations that have not been directed enough, and very limited facilities and infrastructures, the village has not been able to realize the ideals of government to become a village and improve the welfare of the village/State community. Therefore, a model of the village's financial management is effective in realizing the ideals.

This study implements qualitative method on the phenomenon related to the effectiveness of village financial management in realizing independent villages and improving the welfare of the village/State community in Ambon City, Maluku province. Analysis was conducted on the dimension of effectiveness, dimension of village financial management, as well as the dimensions of community welfare in 5 (five) villages/countries in Ambon city. The analysis technique implements the Analytical Network Process (ANP) method and model development with Soft System Methodology (SSM) method.

Application of ANP is done to produce identify the most dominant problems in the management of village finances. The priority of this problem will be the analysis that is then used to develop a new model of the village's financial management effective in improving the welfare of the village/State community.

Keywords: *Effectiveness, village finance management, independent village, village community welfare, ANP, SSM*

1. Introduction

According to The Act No. 6, 2014 concerning Villages, regulating villages and customary villages or what are referred to by other names, is a community unit that has related boundaries to regulate and manage government, meet community needs based on community initiatives, original rights, and/or traditional rights which are approved and approved in the government system of the Unitary State of the Republic of Indonesia. In line with the restoration of national development, it is necessary to develop villages and rural areas. This development does not only focus on what is needed by the village but also inter-village development in one district / city as an effort to increase and improve the quality of services, development, and empowerment of rural communities in rural areas through participatory development. Therefore, rural area development planning is discussed jointly between the provincial government, district / city government and village government.

In implementing the village and rural area development, a source of funding / village income is needed. Villages have a source of village income consisting of original village income, revenue sharing from regional taxes and district / city levies, part of the central and regional financial balance funds received by the district / city, budget allocation from the State Budget (or APBN), financial assistance from the Provincial Revenue and Expenditure Budget (or APBD) and Regency / City APBD, as well as non-binding grants and donations from various parties.

Financial assistance from the Provincial APBD and Regency / City APBD is given based on the financial capacity of the regional government. Other sources of income that can be cultivated by villages come from Village-Owned Enterprises (BUMDesa), village market management, village-scale tourist area management, non-metal mineral mine management and rock mining using no heavy equipment, as well as other sources. At present, the source of village financial income is mostly from the Regency / City APBD in the form of Village Fund Allocation (or ADD) and Revenue Sharing Taxes and Levies, as well as central government budget allocation through the APBN, which is called the Village Fund. Only a small portion comes from the community as well as private sector assistance and village original income.

In the concept of "village development", village governments are encouraged to be able to carry out planned village development in the Village Budget (or APBDesa). In this concept, the village government is asked to identify all sources of village income, as mentioned above, and plan the use of these funds to meet the needs of the village community, explore and develop the comparative and competitive advantages of each village, which in turn can realize independent villages and prosperous village communities.

The government has set a national village development goal in 2015-2019, namely to increase the number of developed / independent villages by 2000 villages and reduce the number of underdeveloped / very underdeveloped villages by 5000 villages. The classification of independent villages is the best classification of villages according to the size determined by the Ministry of Village (or PDTT). The measurement of the village classification is based on the Village Development Index (or IDM). According to IDM in 2017 Ambon City does not yet have an Independent Village, but has 12 Advanced Villages from a total of 30 Villages in the region

The facts found to date indicate that the village administration has not fully understood and been able to draw up a village budget. The APBDesa compiled does not yet reflect the true desires / needs of the village. According to Permendagri No. 114 of 2014 concerning Village Development Guidelines, the preparation of Village Budget is based on the Village RKP which should have been synchronized with the Village RPJM and Regency / City RPJM. In the process of preparing the Village RPJM and the Village RKP the role of the Ambon City government is more dominant, because the Village Head (Father / Mother King) and BPD (Saniri) do not yet have sufficient capabilities in the preparation of village development planning.

In the period 2015-2018, the government has channeled village funds whose numbers continue to increase, amounting to IDR20.80 Trillion in 2015, amounting to IDR46.70 Trillion in 2016, amounting to IDR60.00 Trillion in 2017, and amounting to IDR60.00 Trillion in 2018. While for 2019, the government has allocated a budget of IDR 70,00 Trillion. These funds are received by the village and managed together with other funding sources in the village financial management system.

In its implementation, there are still many problems related to the village financial management system both in the scope of inputs, processes and outputs. These problems include: allocation problems that are not in accordance with the formulation in accordance with the provisions, distribution of funds from the Regional General Cash Account (or RKUD) to the Village Cash Account (or RKD) late, there are additional conditions for channeling funds beyond the higher provisions, the use of funds not in accordance with the designation, the realization of the funds cannot be accounted for, the corruption of funds by the Village Head / Village Apparatus, the village assistant works not optimally, the village apparatus does not perform its function to provide guidance to the villages, the realization of village funds does not involve / empower the local community.

These problems indicate the village government, which from the beginning was a self-governance community, is actually not quite ready to carry out the duties and functions like the regional autonomy government system in the district / city. The many regulations issued by the central and regional governments also threaten the social nature of village communities who should have the freedom to determine and meet their needs. The outcome of village financial management, since the start of channeling village funds directly to the village to carry out development, namely improving the welfare of village communities while increasing the number of independent villages has also not been seen clearly. Based on these descriptions, the formulation of the problem in this study is how to model effective village financial management in realizing an independent and prosperous village, with the scope of analysis in the village / state in Ambon City, Maluku Province.

2. Outline Theory

Adisasmita (2011:35) defines "regional financial management is an entire activity that encompasses the planning, implementation, administration, reporting, accountability and supervision". According to Permendagri No.113, 2014 on village Finance Management, as amended by Permendagri No. 20, 2018, mentioned that the village's financial management phases include planning, budgeting, administrating, reporting, Responsibility, and coaching and supervising. The effectiveness of village financial management is influenced by the effectiveness of the Village development planning process, where villages should be able to clearly establish their objectives and achievement strategies. Given the condition of village governance apparatus, at the time of this research conducted, which is still minimal knowledge and ability in the implementation of government administration and development, then the construction and supervision of the provincial government and District/city governments are indispensable.

Village financial planning should be in line with the Village development planning process based on the medium Term Development plan (RPJM) village and the government's work plan (RKP) village. Permendagri No. 114, 2014 about Village Development Guideline explained at least the preparation of RPJM village should be prepared by involving the elements of village society and taking into consideration the objective conditions of the village and the priorities of the program and activities District/City.

The village's financial management scheme based on Adisasmita (2011:35) and Permendagri No. 20, 2018 can be described in Figure 1 as follows:

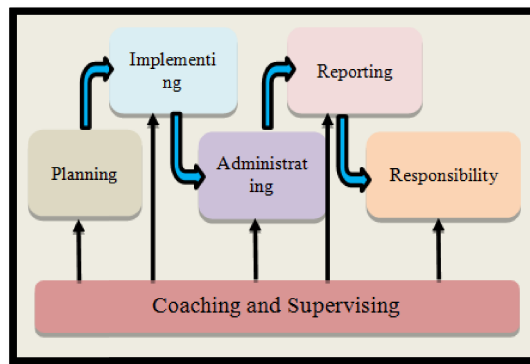


Figure 1: Scheme of Village Financial Management Analysis
 Source: Processed From Adisasmita (2011:35) and Permendagri No. 20, 2018

The village's financial implementation must be reaffirmed by the village's financial manager. In this context, the village chief submitted a report on the realization of implementation of APBDes, consisting of income, expenditure, and financing, to the Regent/mayor at the end of the budget year. Report on the realization of implementation of APBDes is attached to the Format of realization of accountability report implementation of budget fiscal year, the village's wealth report Format as of December 31st, the applicable budget year, and the Format Report of government and local government programs that enter the village, to be stipulated by village regulations.

The village's financial coaching and supervising is conducted by the provincial government and district/city governments. The provincial government is obliged to build and supervise the provision and distribution of village funds, village fund allocation, and tax yield and regional levy from Regency/city to village, while the Regency/city government must build and supervise the implementation of Management of village finances.

3. Method

The method used in this research is the Analytic Network Process (ANP). ANP is one methods of decision-making based on Multiple criteria Decision Making (MCDM) developed by Thomas L Saaty (2008:85). This method is a new approach to the qualitative method which is the development of the method of Analytic Hierarchy Process (AHP). The advantage of ANP is a decision-making method whose process is simple so that it can be used in complex problems. According to Ascarya (2012) In general there are three phases in the ANP method, which are described as follows:

- Construction Model, considering that this research used qualitative methods, then the first phase of ANP resulted from a qualitative research method which confirmed to the experts which are the speakers of this research.
- Quantification Model, in this phase used questionnaire with 9-Point Numeric Scala Rating. Questionnaire Data is encoded in the Excel application and then input in the Super Decision application used in ANP analysis. According to Ascarya questionnaires are derived from each resource input on the individual ANP network. The results of tabulation and input will result in a super matrix with its vector coefficient.
- Analysis of results, with the use of respondents or speakers, it is necessary to seek the tendency of answers from the respondents to create a co-appropriation of comparisons or pair wise comparisons.

The three stages are depicted in Figure 2 as follows:

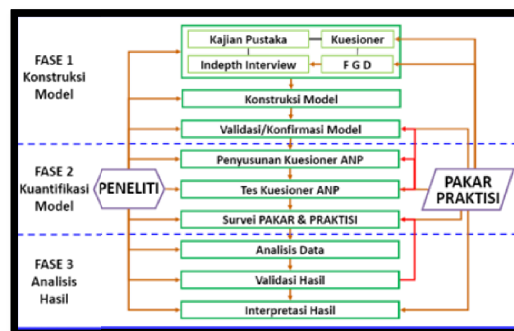


Figure 2: Stages in the ANP method
 Source: Ascarya dan Yumanita (2011)

In this research, the ANP method is used to analyse the priority scale of the problem in the management of village/state finance in Ambon city Maluku province. With this method data analysis includes analysis of the Research object: (1) According to the angle of the structural officials associated with the construction and supervision of government and Village development, namely officials in the Government of Maluku province and Ambon city; (2) According to the viewpoint of the parties directly involved in the financial management of the village, namely the head of village (father/mother of King), Chairman of RBD (Saniri), the village secretary and village treasurer; (3) According to the

viewpoint of the stakeholders in the village/state, among others consultant/village escort; and (4) according to an expert viewpoint relevant to the object being researched.

In developing a model of effective village financial management to realize the self-reliant village and use soft system methodology (SSM) method. Hidayatno (2013:118) and Checkland in Simonsen (1994:4) describe the SSM in a diagram of seven steps. The complete seven steps can be seen in Figure 3 below.

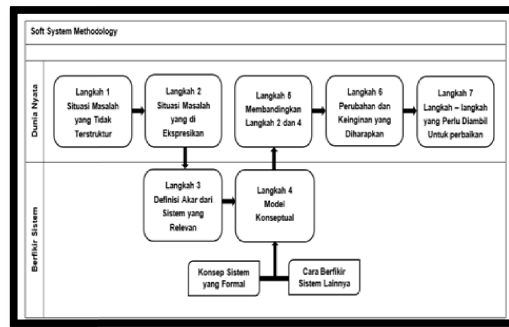


Figure 3
Source Checkland in Simonsen (1994)

4. Results and Discussion

4.1. Analysis of Problems with ANP

From the results of the data processing questionnaire to sub-culture/governance cluster which includes subculture of power, economic subculture, and social subculture obtained results as seen in Figure 3.

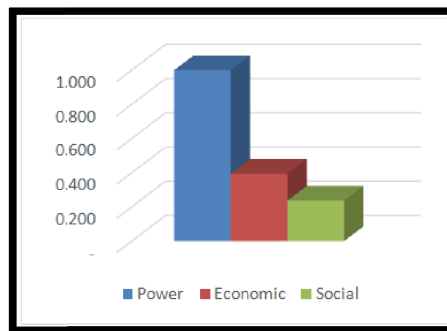


Figure 4: The Influence of Sub Culture/Governance Clusters

Based on the chart, it can be seen that the experts who are respondents to the research believe that at the level of the sub culture/governance, the power factor is the current factor is considered the most influential to the effectiveness of Management of village finances, followed by economic factors and social factors. It indicates that the government as a regulator should pay attention and make the power factor as a top priority in efforts to improve the effectiveness of village finance management. Further ANP analysis Results – on the power cluster as presented in Figure 5 below, it appears that on the sub-cluster power, the existence of a Village development plan is periodically considered to be the most influential factor, followed by the existence of Well-organized regulations and effective financial governance.

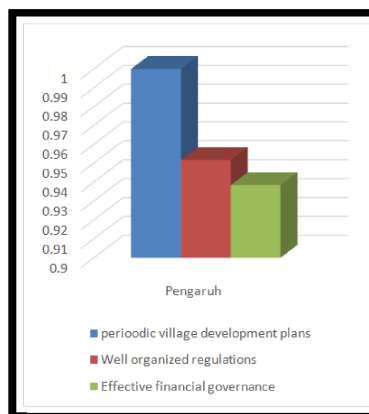


Figure 5: Power Cluster Influence

However, in the subcluster of Village Development Plan, the results of ANP processing are presented in Figure 5 below.

In the chart below, it appears that the existence of medium-term development Plan village (RPJM Desa) is considered as the most influential factor and should be used as the main priority to be addressed by the Government. If you look at the priority weight value of each factor in the Village development planning sub-cluster, the smallest weight is the village's revenue and expenditure budget of 0.97, the difference between the factors is very small. This means that the experts who are respondents to the research agreed that all the factors on the sub-cluster of Village development planning are a priority to be addressed.

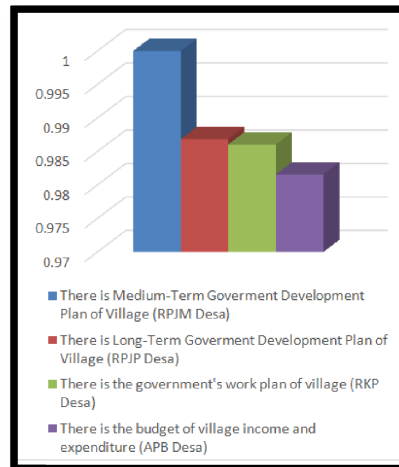


Figure 6: Influence of Village Development Planning

In addition to the village planning aspects, in the subculture of power expressed also the importance of well-organized sub-cluster regulation. This indicates that the village/State community in Ambon City requires regulations related to the financial management of the village clear, complete, no overlap, not contrary to other regulations, as well as practical and understandable and Implemented. In this well-organised sub-cluster of regulations the ANP results are presented in Figure 7 below.

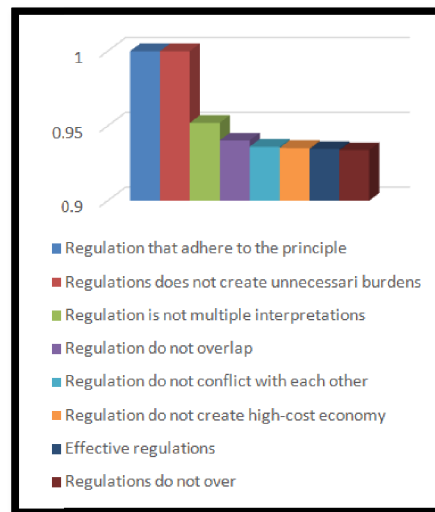


Figure 7: Influence of Regulatory Arrangement

From the perception of experts who become respondents in this study obtained information that strict regulations of the Azas and regulations that do not create unnecessary burdens are two factors that most affect the regulation of good regulations. This means that regulations should be obedient to the principle (according to the rules of regulation) and do not cause unnecessary burden.

The power subculture also identifies good financial governance factor as one of the factors influencing the efforts to improve the welfare of the village/state community in Ambon City. The important aspects assessed in the experts' perception are presented in the following table.

From Table 1 it can be seen that the fostering and supervision factors whose recommendations can be followed up, which provide feedback for improvement, village financial planning that is synchronous with the RKP, transparent village financial reporting, and supervision and guidance carried out by competent people are factors that provide the greatest influence in the sub-cluster of good village financial governance.

These variables indicate that village financial governance still depends a lot on parties outside the village / state government structure who have the task and authority to provide guidance and supervision of village / state financial management. The role is owned by the Central Government, Maluku Provincial Government, Ambon City Government including Village Assistance.

Description	Priority	Limiting	Influence
Village finance supervision and coaching whose recommendations are followed up	0,04698	0,003275	1,000000
Village finance supervision and coaching that provides feedback for improvement	0,04695	0,003273	0,999389
Village financial Planning in sync with RKP	0,04695	0,003273	0,999389
Transparent Village Financial Reporting	0,0467	0,003255	0,993893
Village finance supervision and coaching conducted by competent person	0,04637	0,003232	0,98687
Village finance implementation that is realized based on his Village has been approved	0,04608	0,003212	0,980763
Village financial planning supported with definite funding sources	0,04596	0,003204	0,978321
The village's financial administration which has clear guidelines	0,04581	0,003193	0,974962
The village's financial implementation of its acceptance and expenditures is backed by valid evidence	0,04572	0,003187	0,97313
Village financial planning that clearly states what to do, who is responsible, how it is done, when done	0,04572	0,003187	0,97313
Careful Village Finance Administration	0,04545	0,003168	0,967328
Village financial planning supported by a system of clear planning procedures	0,04519	0,00315	0,961832
Well planned village financial supervision and coaching	0,04516	0,003148	0,961221
Village financial reporting based on clear guidelines	0,0451	0,003144	0,96
Village financial accountability equipped with evidence	0,045	0,003137	0,957863
The village's financial supervision and coaching carried based on standards	0,04487	0,003128	0,955115
Village financial accountability made under the guidelines	0,04483	0,003125	0,954198
Orderly Village Financial administration	0,04482	0,003124	0,953893
Informative Village Financial Reporting	0,04456	0,003106	0,948397
Timely Village Financial reporting	0,04431	0,003089	0,943206
Village financial accountability based on the validity of evidence	0,04421	0,003082	0,941069
Village finance implementation that realization of acceptance and spending through village cash account	0,04325	0,003015	0,920611

Table 1: Results of ANP Processing – Village Financial Governance Cluster

Furthermore, in the economic sub-culture factors identified effective management of BUMDesa and partnerships with the business world as two important factors that influence the economic sub-culture in improving people's welfare (Figure 8)

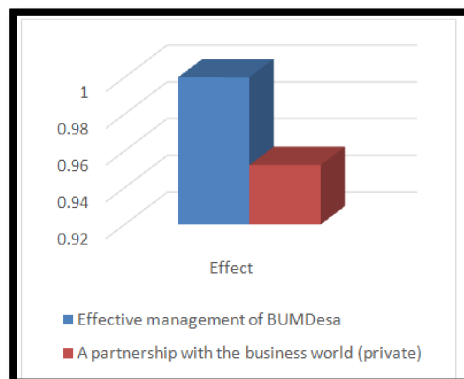


Figure 8: The Effects of Economic Clusters

From the graph, it reveals that the effective management of BUMDesa is the most influential factor in the economic sub-cluster to improve community welfare. But if the difference is seen by the factor The existence of partnership with the business world (private), which is equal to 0.05, it can be stated that the two factors have almost the same impact to improve the welfare of rural / state communities in Ambon City. To realize an effective BUMDesa, then sub cluster is analyzed the existence of an effective BUMDesa into variables as shown in the following Table 2.

Information	Priority	Limiting	Impact
The existence of financial capital in managing BUMDesa	0,11447	0,004969	1
The existence of Participatory Principles exist in the management of BUMDesa	0,11307	0,004908	0,987723888
The existence of human capital in the management of BUMDesa	0,11295	0,004903	0,986717649
The existence of Accountable Principles in managing BUMDesa	0,11226	0,004873	0,980680217
The existence of transparent principles in managing BUMDesa	0,11148	0,004839	0,973837794
The existence of a cooperative principle	0,11088	0,004813	0,968605353
The existence of the Sustainability Principle in the management of BUMDesa	0,11012	0,00478	0,961964178
The existence of social capital in the management of BUMDesa	0,10933	0,004746	0,955121755
The existence of Emancipative Principles in managing BUMDesa	0,10544	0,004577	0,921110888

Table 2: Results of ANP Processing - Sub-Clusters Existence of Effective Bumdesa

The eight variables of effective BUMDesa are experts' opinions which are then confirmed by their importance to respondents in applying the ANP method which is believed to be experts related to village financial management and effective BUMDesa management. The variable that most determines the management of BUMDesa is financial capital, which is currently obtained from capital investment from village finances, in addition to incompetent human resources. Furthermore, it also can be seen that the factor of financial capital in managing BUMDesa is the most important factor, which shows that to run BUMDesa effectively financial capital is the most necessary factor. However, the importance of this factor is almost as great as factors such as: The existence of participatory principles in the management of BUMDesa, the existence of human capital in managing BUMDesa, and the existence of accountable principles in the management of BUMDesa. These factors are believed by experts in the ANP questionnaire in this study which most influences the effectiveness of BUMDesa management.

Meanwhile, in the sub-cluster partnership with the private sector the results of the opinions of experts are presented in Figure 8. With results that do not differ much, the principles offered in partnership with the business world such as the principle of mutual benefit, the principle of mutual development and the principle of mutual need are principles that are important in fostering partnerships between villages / countries and the business world in order to improve the welfare of rural / state communities.

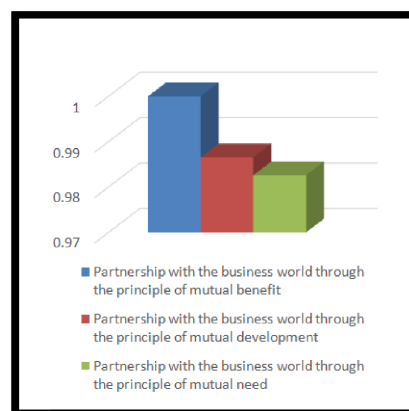


Figure 9: The Effects of Partnership with the Business World

In the social sub-culture, information was obtained that the factors of the existence of community self-reliance and the existence of Community Capacity Building were believed by the respondents in this study as the factors that most

influence the effectiveness of village financial management in improving community welfare. ANP processing results for this social sub-culture are presented in Figure 10 below.

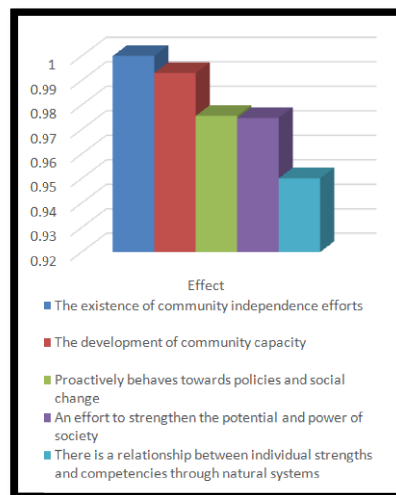


Figure 10: Effects of Social Clusters

Based on these results it can be stated that the variables which have a greater influence are: power sub-culture, economic sub-culture, periodic village development plans, well-organized regulations, social sub-culture, effective management of BUMDesa, presence of partnership with the business world (private). Thus, it can be concluded that these variables are problems that are considered to have the highest level of priority.

Regarding the power sub-culture, it can be explained that the village / state community in Ambon City in general is still a traditional society, which relies on intervention from the power sub-culture (Ambon City Government or Village / State Government). The better the power sub-culture, the more important the impact will be on improving the welfare of rural / state communities.

Related to the economic sub-culture (the private sector), it can be explained that this variable shows the improvement of people's welfare can be more quickly achieved if the private sector also participates. This economic improvement is carried out with a populist economic approach, namely the development of the business community based on community participation.

Furthermore, the existence of periodic village development planning is an important variable explaining that to improve the welfare of rural/state communities a good and periodically scheduled development plan is needed. Thus the measurement of improving the welfare of rural/state communities can be done periodically as well.

The existence of effective financial governance is the next important variable. This explains that improving the welfare of rural/state communities in Ambon City can be achieved through local government intervention, private sector participation, periodic village development planning, well-organized regulations, and effective financial governance. The effectiveness of financial governance is explained based on Gibson's theory (1996: 36) which includes clarity of objectives, strategies to achieve goals, a process of analysis and formulation of sound policies, careful planning, preparation of appropriate programs, availability of facilities and infrastructure needed, and monitoring systems and educative control.

4.2. Model Drafting with SSM method

Furthermore, the application of soft system methodology (SSM) to develop a new model of effective village financial management in realizing the independent and prosperous village is done by doing the following steps:

4.2.1. Understanding Problematic Situations (Problem Situation Considered Problematic)

The result of this step is a list of problems that is a tabulation of problems related to the management of village finances from various studies, study, Research and Journal. This study identified 74 issues of KPK Study (2014) as 14 Problems, results of the study of BPK (2017) as many as 15 problems, the results of Prasetyo and Muis (2015) Research of three problems, Iranisa Research (2016) As many as 1 problem, research Widianingsih and Widyaningsih (2017) as many as 3 problems, Azlina research results et.al. (2017) as many as 6 problems, the research results of Diamantina (2017) as many as 7 problems and 25 problems from various sources (2018).

4.2.2. Problem Situation Express

The result of this stage is rich-pictures, as presented greetings Figure 11 follows.

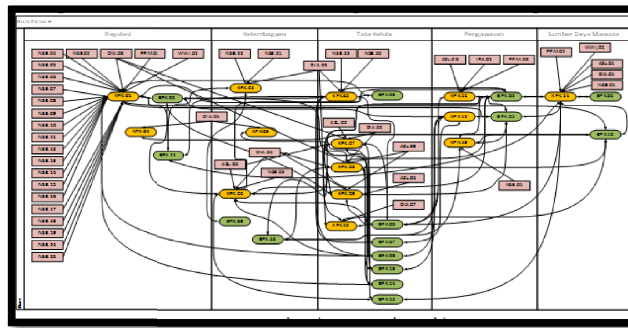


Figure 11: Rich Pictures Problem of Village/State Financial Management
Source: Researcher (Processed Result)

4.2.3. Defining Root of the Relevant Activity (Root Definition of Relevant Purposeful Activity System)

In this step, the definition of the root of the problem is identified based on the 5 (five) aspects of the problem described above. The definition of the problem/activity above is a problem that targets to think about the activities needed to correct the problem. The results of priority identification of ANP is also considered the root definition of this problem.

4.2.4. Build a Conceptual Model Based On the Definition That Is the Root of the Activity (Conceptual Models of the Systems Named in the Root Definition)

The development of this model has included consideration of the results of secondary data processing, from previous studies and research, and primary data, from interviews and ANP results. Conceptual model is a theoretical model, formulated from the analysis of the financial management of the village that is assessed effective in realizing the improvement of the welfare of the village/State community as well as creating independent village in the city of Ambon.

4.2.5. Comparing Conceptual Models with Real World (Comparison of Models and Estate)

In comparing conceptual models with the real world the verification and validation of whether the elements contained in the model, whether identified through the ANP method, the SSM method or formulated in the identification of the supporting factors, has been relevant to the condition in which the village/country is a reality in Ambon city.

4.2.6. Make Decent Changes and Chill (Changes Systematically Desirable, Culturally Feasible)

The model developed was named "Financial management Model of MANISE village". MANISE is a word derived from the research Locus Language (Ambon) which means beautiful or beautiful. In this model MANISE is also an acronym for "independent and prosperous", which is the goal of village development and effective village financial management. The Model is described as follows.

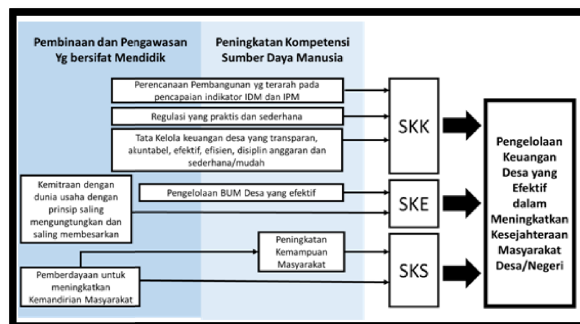


Figure 12: Financial Management Model of MANISE Villages
Source: Researcher (Processed Result)

4.2.7. Make Improvements to the Problem Situation (Action to Improve Situation)

MANISE model is built to be a model of financial management of the village effective in realizing the village independent and prosperous. This Model defines activities that are believed to be able to support the implementation of good village governance in the aspects of SKK, SKE, and SKS that resulted in the outcome of the realization of independent and prosperous villages. Self-contained villages can be realized by directing funding planning on activities that are indicators in the Build Village index (IDM), while improved welfare achieved through convergence of planning activities together. The provincial government of Maluku and Ambon city are directed at activities that support the achievement of welfare indicators according to the Human Development Index (HDI).

5. Conclusions

The effective village financial management Model in realizing this independent and prosperous village was built based on the analysis of the problem of village/State financial management in Ambon City, Maluku Province in the three subcultures of the power subculture, Socio-cultural subcultures, and social subcultures. Based on the results of the analysis is known that the subculture of power becomes the most dominant variable of problems compared to other subcultures. This indicates that the village/State community in the city of Ambon generally still relies on the intervention of subculture (Ambon city government or village/State Government). The better the subculture of this power will be more important impact to the realization of a village/state that is independent and prosperous.

In addition, this model identifies activities that can improve the problem in the form of: planning directed at the achievement of the IDM and IPM indicators, simplification of practical regulations, the financial management of the village transparent, accountable, effective, efficient, budget discipline and simple/easy, building partnerships with the business world with the principle of mutual benefit and raising, effective BUMDesa management, and the community empowerment to improve the skills/ Community skills. All such activities will support the implementation of SKK, SKE, and SKS to create an independent and prosperous village.

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