



FINANCIAL GOVERNANCE ASSISTANCE AND VILLAGE POTENTIAL OPTIMIZATION TOWARDS AN INDEPENDENT AND PROSPEROUS VILLAGE IN SENGANAN VILLAGE, TABANAN

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Abstract:

Senganan Village, Tabanan Regency, faces fundamental problems in financial governance and village potential management, which hinder the achievement of community independence and prosperity. This Community Service Program (PKM) aims to increase the capacity of village officials in transparent and accountable financial management, as well as optimize local potential to encourage economic independence. The method used is participatory-educational mentoring, including quarterly monitoring and evaluation, outreach, training, and direct involvement in resolving BUMDes issues and budget planning. There has been an increase in village officials' understanding of financial management, the formation of a BUMDes Rescue Team, and the realization of financial governance socialization attended by all village elements. Program outputs have been published through online and print media. Ongoing mentoring is needed to ensure the sustainability of the program and the achievement of an independent and prosperous village.

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INTRODUCTION

Indonesia, as the world's largest archipelagic nation, has more than 74,000 villages spread from Sabang to Merauke. These villages not only serve as a frontline for preserving local culture and wisdom, but also play a strategic role as the spearhead of national development. However, along the way, most villages in Indonesia still face complex challenges in achieving economic independence and sustainable community welfare (Saputra, Darmawan, et al., 2024). Data from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration shows that although Village Fund allocations continue to increase annually, many villages still struggle to manage these funds optimally to promote sustainable development (Laksmi & Arjawa, 2023).

Senganan Village in Penebel District, Tabanan Regency, Bali, exemplifies this challenge. This village, located along the Jatiluwih Tourist Attraction (DTW) route, actually has significant potential for development. However, in practice, it still faces fundamental obstacles in governance, particularly in financial management and utilization of local potential (Laksmi & Saputra, 2024). Based on initial observations and discussions with village officials, several crucial issues were identified that hamper village development.

The first and most fundamental problem is suboptimal village financial management (Saputra et al., 2018). This is characterized by weak transparency and accountability in financial reporting, delays in budget absorption, and minimal understanding of applicable village financial regulations among village officials. Budget realization, which only reached 36.35% by the first quarter of 2025, is clear evidence of ineffective village financial management.



Second, the village's potential, including natural resources, culture, and the local economy, has not been optimally developed. Despite Senganan Village's strategic location in the Jatiluwih tourist area, which has been recognized as a UNESCO World Heritage Site, Senganan Village is still strategically located. The potential for developing tourist villages, local products, and tour guide services is actually very promising, but it has not been managed professionally and in an integrated manner (Sara & Saputra, 2021).

Third, low community participation in development planning and oversight is a systemic problem that needs to be addressed immediately. Symbolic community involvement leads to a lack of ownership in implemented development programs, which ultimately impacts their sustainability (Ira & Muhamad, 2020).

Fourth, the suspension of the BUMDes "Bundes Mart" business entity (BUMDes) operations since 2022 due to the impact of the COVID-19 pandemic and internal managerial issues has negatively impacted the village economy. The unclear status of BUMDes assets and the absence of accountability reports from the previous management compound the complexity of the problems faced (Putri et al., 2024).

Through this Community Service Program (PKM), a team from Warmadewa University provides comprehensive assistance to address these issues. The approach used is participatory and educational, involving all stakeholders in the village (Saputra, 2021). This program focuses not only on increasing the capacity of village officials in transparent and accountable financial management but also on optimizing the utilization of local potential through BUMDes revitalization and increased community participation.

Financial governance mentoring focuses on improving village officials' understanding of village budget (APBDes) preparation, financial reporting, and the use of the SISKEUDES application. Meanwhile, to optimize village potential, the program focuses on mentoring the revitalization of village-owned enterprises (BUMDes), developing tourism villages, and increasing community capacity in managing local resources. Through these structured and sustainable interventions, it is hoped that Senganan Village can move towards becoming an independent and prosperous village, in accordance with the mandate of Law Number 6 of 2014 concerning Villages (Fitriyani & Priyono, 2023).

This Community Service Program (PKM) also aligns with Warmadewa University's vision and mission to implement the Tridharma of Higher Education, particularly in community service. By leveraging their knowledge, the team of lecturers and students is committed to making a tangible contribution to village development, while also acting as a bridge between academic theory and practical practice.

Village Financial Governance. Good village financial governance is a fundamental pillar in realizing transparent, accountable, and participatory village development. This concept extends beyond recording incoming and outgoing funds, encompassing the entire process of planning, budgeting, implementation, administration, reporting, accountability, and oversight of village finances. Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management emphasizes that village financial management must be implemented based on the principles of transparency, accountability, participation, and budgetary discipline (Saputra, Pradnyanitasari, et al., 2019).

The principle of transparency requires that village financial information be easily accessible to the public, for example, through the display of the Village Budget (APBDes) on notice boards or on the village website (Phoek et al., 2024). Accountability requires that all budget use be legally and



morally accountable to the community and the higher government (Saputra et al., 2021). Meanwhile, community participation is key to ensuring that budget planning and oversight truly reflect the needs and aspirations of residents. In the context of Senganan Village, the implementation of these principles is crucial to restore public trust and ensure that village funds amounting to billions of rupiah can be managed optimally for the common welfare.

The Role of BUMDes in the Village Economy. Village-Owned Enterprises (BUMDes) serve as a strategic instrument for strengthening the village economy and increasing Village Original Income (PADes). The existence of BUMDes is regulated by Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises, which emphasizes that BUMDes are established to leverage the economic potential, digital economy, and village resources to improve community welfare. (Saputra, Laksmi, et al., 2024) As stated by Arifin (2019), the success of BUMDes depends heavily on three main pillars: the quality of the human resources (HR) managers, a professional management system, and regulatory and political support from the village government.

A healthy BUMDes should not only be profit-oriented but also serve as a tool for community empowerment by involving residents in ownership and management. In the context of Senganan Village, the revitalization of the BUMDes "Bundes Mart" and its savings and loan units are strategic steps to revitalize the village economy. With its location on the Jatiluwih tourist route, the Village-Owned Enterprise (BUMDes) should be able to develop businesses in the agricultural trade, handicrafts, tour guide services, or professionally managed homestays. However, as is the case with many BUMDes in Indonesia, the main obstacles often lie in human resource capacity and weak oversight systems (Jayawarsa et al., 2022).

Participatory Mentoring. The participatory approach to community mentoring, as developed by Chambers (1994) in the Participatory Rural Appraisal (PRA) methodology, emphasizes an empowerment process in which communities are not merely objects but active subjects throughout the program cycle—from problem identification and planning to implementation, through monitoring and evaluation. This approach rejects the top-down mentoring model and replaces it with an equal dialogue between mentors and the community (Saputra, Anggiriawan, et al., 2019).

In the context of mentoring in Senganan Village, the participatory approach is realized by involving all stakeholders—from village officials, the Village Consultative Body (BPD), traditional institutions, community leaders, women's groups, youth, and the general public—in every stage of the activity. For example, the formation of the Village-Owned Enterprise (BUMDes) Rescue Team was not unilaterally determined by the village government, but through inclusive village deliberations (Saputra et al., 2021). Similarly, the socialization of financial governance was not conducted in a one-way lecture format, but through discussion forums that encouraged constructive criticism and suggestions from participants. This approach is believed to create a strong sense of ownership of the program, thereby increasing shared commitment to maintaining its sustainability even after the official mentoring program ends (Sara et al., 2020).

METHODS

This Community Service Program (PKM) is implemented using an integrated and sustainable participatory-educational mentoring method for the period of December 2024 to December 2025. The participatory approach was chosen to ensure the active involvement of all village stakeholders, including village officials, the Village Consultative Body (BPD), traditional institutions, community leaders, women's groups, youth, and the general public in every stage of the program. The implementation of activities is systematically designed through three main stages. The preparation



stage begins with an audience and intensive coordination with the Senganan Village Head to conduct in-depth problem identification and needs analysis, followed by the preparation of a proposal and program planning tailored to the specific conditions of the village. During the implementation stage, interventions are carried out in the form of quarterly monitoring and evaluation, socialization and training on village financial governance, technical assistance in the use of the SISKEUDES application, and facilitation of the formation and strengthening of the BUMDes Rescue Team through the village deliberation process. All mentoring activities are carried out using a combination of interactive lectures, focus group discussions (FGDs), practical workshops, and direct mentoring in the field. The evaluation stage is carried out periodically at the end of each quarter through analysis of performance indicator achievements, participatory reflection with the community, and preparation of progress reports along with recommendations for improvement to ensure the effectiveness and sustainability of the program.

RESULTS AND DISCUSSION

Based on the implementation of the mentoring program during the first two quarters (January–August 2025) in Senganan Village, a number of significant results were obtained while uncovering various dynamics that require in-depth reflection. In terms of financial governance, the mentoring program succeeded in significantly improving the capacity of village officials, particularly in the preparation of a more participatory and accountable Village Budget (APBDes). This is reflected in budget realization, which showed an increase from Rp 1,001,372,598.02 in the first quarter to Rp 1,351,797,434.05 in the second quarter, although challenges remain in optimizing overall budget absorption. The financial governance socialization carried out in the second quarter succeeded in achieving comprehensive participation from all village elements, including the Village Consultative Body (BPD), Traditional Village Head (Bendesa Adat), Village Linmas (Landline Guard), Indonesian National Armed Forces (TNI), Indonesian National Police (Polri), village cadres, community leaders, and school principals within Senganan Village (Safari et al., 2023; Sara, Jayawarsa, et al., 2021). This success demonstrates the high level of community awareness of village financial management and opens up broader participation in village-level decision-making.

In the Village-Owned Enterprise (BUMDes) sector, mentoring facilitated the formation of a BUMDes Rescue Team through a participatory process involving all stakeholders. This lengthy process, which began with identifying the root cause—namely, the suspension of "Bundes Mart" operations since 2022 due to the impact of the COVID-19 pandemic and the resignation of management without administrative handover—was ultimately facilitated through a Village Deliberation that decided to dismiss the old management and appoint new ones (Altassan, 2023; Ferwati et al., 2021). The involvement of the PKM team as supervisors in this rescue team demonstrates the high level of trust from the community and village government in the role of academics in resolving strategic village issues. However, the BUMDes revitalization process also revealed the complexity of the problems faced, ranging from the lack of adequate asset documentation, weak accounting systems, and the lack of a clear business plan for future business sustainability (Ratna Susanti et al., 2022; Sara, Saputra, et al., 2021).

In terms of institutional strengthening, the mentoring program has successfully facilitated the establishment of the Merah Putih Cooperative management structure as an implementation of the central government's priority program. Although the institution has been established, in practice, obstacles still arise in optimizing the cooperative's role and function (Sara & Saputra, 2021a). This indicates that institutional formation alone is insufficient without being accompanied by



strengthening management capacity and providing clear operational guidelines. Similarly, the issue of village waste management, although already on the agenda for discussion in the mentoring program, still requires further intervention to find a comprehensive and sustainable solution (Saputra et al., 2021; Sarjana et al., 2024). Click or tap here to enter text.

In the context of strengthening community participation, the mentoring program has successfully created a more inclusive dialogue space between the village government and various community elements. Open access to information through the display of the Village Budget (APBDes) on village notice boards and increased community participation in village deliberations are positive indicators of increased public participation (Ma et al., 2023; Purnamawati et al., 2022). However, challenges remain in transforming symbolic participation into substantive participation, where the community is not only physically present but also has the capacity and courage to contribute critical and constructive thinking (Kusworo, 2023; Wang et al., 2022).

Successful program outputs achieved through the second quarter include publications in various online media outlets such as KabarBaliHits, YouTube, Facebook, Instagram, TikTok, and the print media, Fajar Bali Newspaper. This publication not only serves as a form of public accountability but also serves as a medium for socializing and disseminating good governance values to a wider audience (Arismayanti et al., 2017; Astawa et al., 2019). The video documentation of the activities produced also serves as an effective monitoring and evaluation tool for the team to reflect on the process and outcomes achieved.

Overall, the results obtained up to the second quarter indicate that the participatory-educational mentoring approach has yielded significant positive impacts, although various challenges remain that require ongoing management (MS et al., 2022). Increasing the capacity of village officials, revitalizing village-owned enterprise (BUMDes) institutions, and strengthening community participation are key achievements that need further consolidation. However, this success is the initial step in a longer transformation process toward truly transparent, accountable, and participatory village governance. Regulatory changes at the national level affecting Village Fund distribution are also external factors that need to be addressed collectively, while also highlighting the importance of building an adaptive and resilient system to higher-level policy dynamics (Jayawarsa et al., 2021).

This mentoring process also revealed the need for a holistic and integrated approach to improving village governance. Village financial issues are inseparable from strengthening Village-Owned Enterprises (BUMDes) institutions, and both aspects require active and critical community participation (Atmadja & Saputra, 2018; Mariyatni et al., 2020). Going forward, mentoring needs to focus more on strengthening systems and institutions that can endure beyond the program period, so that the resulting transformation is truly sustainable and does not depend on the presence of external mentors.

CONCLUSION

Based on the implementation of the mentoring program in Senganan Village during the period January-August 2025, the participatory-educational approach has yielded significant results in improving the capacity of village financial governance and initiating the process of revitalizing the BUMDes institution. This program succeeded in increasing village officials' understanding of the principles of transparency and accountability in financial management, as reflected in the increase in budget realization from the first quarter to the second quarter and the implementation of socialization attended by all elements of the community. The formation of the BUMDes Rescue Team



through a village deliberation process is evidence of the effectiveness of the participatory approach in resolving strategic village issues. However, challenges remain in optimizing budget absorption, implementing the Red and White Cooperative program, and handling village waste issues. The sustainability of this program requires a strong commitment from all stakeholders, especially in aspects of institutional strengthening, utilization of information technology, and development of innovative village business units. Strategic recommendations include ongoing mentoring, development of a structured monitoring and evaluation system, and optimization of the potential of tourist villages, considering Senganan Village's strategic position in the Jatiluwih tourist area. With consistent implementation, Senganan Village has great potential to become an independent and prosperous village that is able to manage resources optimally for sustainable prosperity.

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