

## STRENGTHENING FINANCIAL REPORTING CAPACITY IN VILLAGE-OWNED ENTERPRISES: A PHASED PARTICIPATORY MENTORING MODEL FOR SAK EMKM ADOPTION IN SAMOSIR REGENCY, NORTH SUMATRA

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### ABSTRACT

*Village-Owned Enterprises (BUMDes) constitute a cornerstone of Indonesia's rural economic development strategy, yet inadequate financial reporting capacity among their managers continues to erode organizational accountability and governance credibility. This community service activity addressed that challenge through a three-phase participatory mentoring program involving 25 BUMDes managers from three villages in Samosir Regency, North Sumatra namely BUMDes Marsada Tahi, BUMDes Hutnamora, and BUMDes Saoloan. The intervention progressed sequentially through a needs assessment Forum Group Discussion (FGD), a two-day intensive SAK EMKM focused workshop, and four rounds of direct field mentoring. Effectiveness was measured using a one-group pre-test–post-test design and analyzed with a paired-samples *t*-test. Findings revealed a highly significant improvement in mean knowledge scores from 42.6 to 79.3 (an 86.2% gain;  $t = -18.42$ ;  $p < 0.001$ ;  $df = 24$ ). At program conclusion, 88% of participants had independently produced SAK EMKM compliant financial statements encompassing income statements and statements of financial position. Qualitative field observations confirmed a substantive shift from rudimentary cash-book recording toward disciplined double-entry bookkeeping practice. These results affirm the efficacy of structured, phased, practice centered mentoring as a capacity-building strategy for rural economic entities and offer a transferable model for financial governance improvement across BUMDes in North Sumatra.*

**Keyword:** *BUMDes, Capacity Building, Financial Reporting, Participatory Mentoring, SAK EMKM, Village Governance.*

### INTRODUCTION

The enactment of Law No. 6 of 2014 on Villages fundamentally reshaped Indonesia's rural governance architecture by granting villages both substantive fiscal autonomy and the mandate to establish Village Owned Enterprises (Badan Usaha Milik Desa, BUMDes) as locally rooted vehicles for community economic development (Republic of Indonesia, 2014). Since 2015, the central government's village fund mechanism has transferred in excess of IDR 400 trillion to more than 74,000 villages nationally a considerable portion of which has been directed toward BUMDes capitalization (Sidik & Habibi, 2024).

Yet the translation of this fiscal commitment into tangible rural economic progress has been uneven, and a recurring structural constraint is the deficiency in managerial capacity, particularly in financial management and reporting.

Transparent, standards compliant financial reporting is not merely a compliance imperative; it is the operational foundation upon which stakeholder trust, governance legitimacy, and access to external financing are built (Fitriani et al., 2024). Empirical research has consistently shown that the majority of BUMDes particularly those in geographically peripheral regions do not maintain systematic accounting records or

produce structured financial statements (Ismail et al., 2026). This gap between formal regulatory expectations and on-the-ground practice is especially acute in areas where access to accounting professionals and formal financial education is limited.

To address this structural gap, the Indonesian Institute of Accountants (Ikatan Akuntan Indonesia, IAI) introduced the Financial Accounting Standards for Micro, Small, and Medium Entities (Standar Akuntansi Keuangan Entitas Mikro, Kecil, dan Menengah, SAK EMKM) as a simplified reporting framework designed with small-scale entities including BUMDes as its primary audience (IAI, 2018). SAK EMKM requires only three core documents: an income statement, a statement of financial position, and notes to the financial statements, rendering it substantially less burdensome than full IFRS adoption. However, the existence of a simplified standard does not automatically produce compliance; practical adoption requires targeted knowledge transfer and sustained technical support.

A growing body of community service literature in Indonesia demonstrates that structured training programs combining instructional input with field-based mentoring constitute an effective pathway to SAK EMKM adoption among rural managers. Soleha et al. (2023) reported that BUMDes training participants gained meaningful conceptual understanding of accounting standards, though practical implementation remained incomplete without ongoing guidance. Rimawati and Faisol (2021) demonstrated that combining online mentoring with SAK EMKM socialization produced significant improvements in financial statement preparation competency among MSME participants. Dwijayanti et al. (2025) extended these findings by showing that pairing standardized training with digital reporting tools specifically the Lamikro application accelerated skill uptake among managers with no prior accounting background.

Samosir Regency, situated on the shores of Lake Toba in North Sumatra Province, presents a particularly instructive context. Its BUMDes

operate at the intersection of significant tourism-driven economic potential and substantive institutional constraints, including geographic isolation and limited access to professional financial services. Three BUMDes: BUMDes Marsada Tahi (Janji Martahan Village), BUMDes Hutanamora (Huta Namora Village), and BUMDes Saoloan (Huta Tinggi Village) were selected as program partners on account of these shared conditions. This article reports the design, implementation, and outcomes of a phased participatory mentoring program targeting SAK EMKM competency development among 25 managers from these three enterprises.

## **OBJECTIVES & EXPECTED OUTCOMES**

This community engagement activity pursued two principal objectives: (1) to improve SAK EMKM based financial reporting competency among BUMDes managers in Samosir Regency through a structured, participatory mentoring intervention; and (2) to evaluate program effectiveness rigorously through a pre-test and post-test design and document the program's contribution to organizational financial governance.

The program's anticipated outcomes were fourfold: (1) participants acquire sufficient practical knowledge and skills to independently prepare the three core SAK EMKM financial statements; (2) all three partner BUMDes establish routinized, standardized financial reporting practices as part of their regular organizational operations; (3) the accountability and transparency of BUMDes financial management improve in ways discernible to village governments and community stakeholders; and (4) the program generates a replicable mentoring framework adaptable for BUMDes capacity building initiatives across North Sumatra.

## **METHODS**

### **Setting and Participants**

The program was implemented across three villages in Samosir Regency, North Sumatra Province, between February and May 2026. Partner BUMDes: BUMDes Marsada Tahi (Janji Martahan Village), BUMDes Hutanamora (Huta

Namora Village), and BUMDes Saoloan (Huta Tinggi Village) were identified through coordination with the Samosir Regency government on the basis of documented deficiencies in financial recordkeeping. A total of 25 BUMDes managers participated, occupying roles spanning director, secretary, treasurer, and head of business unit.

### Program Design and Approach

The program was structured around a participatory action-based mentoring framework. Participatory approaches are consistently endorsed in community education literature for their capacity to promote active engagement, facilitate peer learning, and generate contextually embedded skills that endure beyond the immediate training event (Rimawati & Faisol, 2021; Lestari et al., 2023). Each phase was designed to elicit participant involvement through problem-posing, guided practice, and iterative corrective feedback rather than unidirectional instruction.

Phase 1 (socialization and needs assessment) was conducted during the first week of February 2026 through a joint FGD with managers from all three BUMDes. The FGD mapped existing financial management practices, surfaced specific knowledge gaps, and secured participant commitment to the program. Phase 2 (intensive workshop) took place over two consecutive days (10–11 February 2026) at the Pangururan District Office Hall. Day 1 introduced foundational accounting principles and the structural logic of SAK EMKM, followed by guided exercises in journal entry recording and ledger posting using simplified case materials. Day 2 focused on constructing income statements and statements of financial position using each BUMDes's actual transaction data, enabling direct transfer of skills to the participants' own organizational context. Phase 3 (field mentoring) spanned March through May 2026, during which the service team conducted four on-site visits per BUMDes. Each visit combined direct observation of bookkeeping practice, targeted error correction, and individualized problem-solving support.

### Evaluation Design

Program effectiveness was assessed using a one-group pre-test and post-test design, widely employed in community training and adult education evaluations for its practicability and capacity to capture individual-level knowledge change within single-cohort interventions (Lestari et al., 2023). A 20 item multiple choice instrument assessed knowledge of SAK EMKM principles, transaction recording, and financial statement preparation. Pre-test and post-test scores were compared using a paired-samples t-test ( $p < 0.05$ ). Qualitative data were gathered through direct observation during field visits and semi-structured discussions with participants, providing practice level evidence complementary to the quantitative scores.

### Participant Profile

Table 1 presents the demographic and professional profile of the 25 program participants.

**Table 1.** Profile of Program Participants

| Participant Characteristics       | n         | %            |
|-----------------------------------|-----------|--------------|
| <b>Position in BUMDes</b>         |           |              |
| Director                          | 7         | 28.0         |
| Secretary                         | 6         | 24.0         |
| Treasurer                         | 7         | 28.0         |
| Head of Business Unit             | 5         | 20.0         |
| <b>Level of Education</b>         |           |              |
| Senior High School (SMA/SMK)      | 9         | 36.0         |
| Diploma (D1–D3)                   | 5         | 20.0         |
| Bachelor's Degree (S1)            | 11        | 44.0         |
| <b>Years of Service in BUMDes</b> |           |              |
| Less than 1 year                  | 6         | 24.0         |
| 1–3 years                         | 12        | 48.0         |
| More than 3 years                 | 7         | 28.0         |
| <b>Total</b>                      | <b>25</b> | <b>100.0</b> |

The participant group reflected relatively strong educational attainment: 44% held

bachelor's degrees (S1), 36% had completed senior secondary school, and 20% held diploma qualifications. Directors and treasurers each comprised 28% of the cohort, ensuring substantive representation of key financial decision-makers. Nearly half (48%) had served in their BUMDes for one to three years, providing sufficient operational context for learning while confirming the absence of prior formal accounting training. This profile is consistent with Soleha et al.'s (2023) characterization of BUMDes management as educated but technically undertrained in financial reporting a pattern also noted by Sujarweni (2019) as widespread across rural enterprise management in Indonesia.

## RESULTS AND DISCUSSION

### Phase 1: Baseline Financial Management Conditions

The FGD conducted during Phase 1 produced a granular baseline picture of pre-intervention financial management across all three BUMDes. All 25 participants (100%) confirmed having received no formal accounting training before this program. Financial recordkeeping was confined to manual cash books maintained on a cash basis, with no systematic categorization of revenues, expenditures, assets, or liabilities. None of the three BUMDes had produced an income statement or a statement of financial position in any form. Specific deficiencies identified included: (1) inconsistent and incomplete transaction documentation; (2) the complete absence of a double-entry system, leaving no structured distinction between entity assets and personal or village funds; (3) non periodic recording that had allowed unrecorded transaction backlogs to accumulate over multiple reporting cycles; and (4) widespread unfamiliarity with foundational accounting concepts, including the debit-credit convention, chart of accounts structure, and balance sheet logic.

These baseline conditions are broadly consistent with the governance literature on Indonesian BUMDes. Fitriani et al. (2024), in a multi-province study published in *Cogent Business & Management*, document a persistent structural mismatch between the financial

reporting standards mandated by regulatory frameworks and the organizational capacity of BUMDes to fulfill them a gap most pronounced in remote regions with minimal access to accounting expertise. Ismail et al. (2026), in a scoping review of governance and accounting practices, similarly identify inadequate accounting knowledge as a systemic constraint on BUMDes accountability. Sujarweni (2019) further argues that the absence of a structured accounting system constitutes not merely a compliance failure but a governance vulnerability, as it prevents village governments and community stakeholders from exercising substantive oversight of BUMDes financial operations. The baseline findings in this study confirm that the three partner BUMDes exhibited all of these structural deficiencies prior to intervention, underscoring the urgent need for the capacity-building program described here.

### Phase 2: Workshop Outcomes — Knowledge Gains and Pedagogical Effectiveness

The two days workshop generated strong participant engagement characterized by high question density during plenary sessions, active peer discussion, and collaborative problem solving during practical exercises all consistent with the active learning orientation that participatory frameworks are designed to produce (Rimawati & Faisol, 2021). Table 2 presents pre-test and post-test score comparisons across the three BUMDes.

**Table 2.** Pre-test and Post-test Score Comparison by BUMDes

| BUMDes              | n         | Pre-test Mean | Post-test Mean | Gain        | Improvement (%) |
|---------------------|-----------|---------------|----------------|-------------|-----------------|
| BUMDes Marsada Tahi | 9         | 41.2          | 78.4           | 37.2        | +90.3%          |
| BUMDes Hutanamora   | 8         | 43.5          | 80.1           | 36.6        | +84.1%          |
| BUMDes Saoloan      | 8         | 43.1          | 79.4           | 36.3        | +84.2%          |
| <b>Overall</b>      | <b>25</b> | <b>42.6</b>   | <b>79.3</b>    | <b>36.7</b> | <b>+86.2 %</b>  |

Source: Primary data, 2026

Mean scores improved substantially across all three groups, with an overall gain of 36.7 points (pre-test: 42.6; post-test: 79.3), representing an 86.2% improvement. All post-test means exceeded the 75-point competency threshold established as the program benchmark, indicating that participants had attained a level of accounting knowledge sufficient to support independent SAK EMKM application. BUMDes Marsada Tahi recorded the highest proportional improvement (+90.3%), a result that may reflect its lower pre-program baseline as well as a particularly cohesive group dynamic that enhanced learning transfer during workshop sessions.

A key design feature contributing to these gains was the deliberate use of each BUMDes's own transaction data during Day 2 of the workshop. By anchoring instruction in participants' actual operational reality rather than abstract case studies, the workshop maximized contextual relevance and reduced the cognitive distance between theoretical knowledge and practical application. This design principle aligns with Dwijayanti et al.'s (2025) finding that context-specific instructional scaffolding substantially improves skill uptake among managers without formal accounting backgrounds. The participatory FGD conducted during Phase 1 was instrumental in enabling this design: it surfaced each BUMDes's specific transaction types, recording gaps, and conceptual misunderstandings in advance, allowing facilitators to tailor workshop materials accordingly. This preparatory function of the FGD represents a distinct programmatic strength not commonly emphasized in comparable community service studies (Soleha et al., 2023; Rimawati & Faisol, 2021), and it contributed directly to the pedagogical effectiveness evident in the post-test results.

The paired-samples t-test results are presented in Table 3. The paired-samples t-test returned a t-statistic of  $-18.42$  ( $df = 24$ ;  $p < 0.001$ ), confirming a highly significant difference between pre and post intervention knowledge scores. The size of this effect is consistent with findings from comparable SAK EMKM-focused interventions in the Indonesian literature:

Rimawati and Faisol (2021) and Dwijayanti et al. (2025) both reported statistically significant and practically meaningful knowledge gains, lending cross-study validity to the present results. Suhendri et al. (2026) similarly documented significant post-training improvements in BUMDes financial statement preparation following a field mentoring-based community service program, further corroborating that the combination of structured instruction and on-site guidance yields more durable outcomes than training alone.

**Table 3.** Paired-Samples T-Test Results: Pre-test vs. Post-test Knowledge Scores

| Variable 1             | Variable 2              | t-statistic | p-value | df | Result         |
|------------------------|-------------------------|-------------|---------|----|----------------|
| Pre-intervention score | Post-intervention score | -18.42      | 0.000   | 24 | Sig (p < 0.05) |

Source: Primary data, 2026

### Phase 3: Financial Statement Completion and Practice-Level Outputs

Table 4 summarizes the SAK EMKM financial statement completion status for each BUMDes at the conclusion of the independent field mentoring phase.

**Table 4.** SAK EMKM Financial Statement Completion Status by BUMDes

| BUMDes                        | Income Statement | Statement of Financial Position | Notes to Financial Statements | Completion Status    |
|-------------------------------|------------------|---------------------------------|-------------------------------|----------------------|
| BUMDes Marsada Tahi           | ✓                | ✓                               | ✓                             | Complete             |
| BUMDes Hutanamora             | ✓                | ✓                               | ✓                             | Complete             |
| BUMDes Saoloan                | ✓                | ✓                               | –                             | Partial              |
| <b>Total (22 of 25 = 88%)</b> | <b>25/25</b>     | <b>25/25</b>                    | <b>22/25</b>                  | <b>88% Completed</b> |

Source: Primary data, 2026

A total of 22 out of 25 participants (88%) independently completed both the income statement and statement of financial position in



conformity with SAK EMKM requirements. BUMDes Marsada Tahi and BUMDes Hutanamora achieved full completion of all three required components, including the notes to financial statements (Catatan atas Laporan Keuangan, CaLK). BUMDes Saoloan completed the two primary statements but was unable to finalize the CaLK within the program period, owing primarily to the geographic dispersion of its management team across distant hamlets, which impeded the coordination required for notes compilation.



**Fig 1.** Participant Participation during Training Activities

The 88% completion rate is notably favorable in comparison with outcomes reported in analogous programs. Soleha et al. (2023) found that participants in their BUMDes training program developed conceptual understanding of SAK EMKM but frequently fell short of independent statement completion without sustained follow up. The present program's four-visit field mentoring cycle appears to have provided the scaffolded, iterative support needed to close this implementation gap for the majority of participants. Each visit built incrementally on the preceding one: the first visit stabilized journal entry practice; the second and third visits addressed ledger posting accuracy and account classification; and the final visit verified full statement completion. This structured progression reflects what Lestari et al. (2023) identify as the consolidation phase of skill acquisition the critical interval during which repeated, corrective feedback transforms fragile procedural knowledge into durable, independent competency.

From a governance contribution standpoint, these practice level outputs represent a meaningful advance for all three BUMDes. Prior to the program, none possessed any form of periodic financial statement. Upon program completion, two BUMDes maintained full SAK EMKM compliant documentation sets and one maintained the two core statements. This shift directly enhances the quality of financial information available to village governments, supervisory boards, and community stakeholders for oversight purposes. Sulistyowati and Handayani (2021) argue that the availability of standardized financial statements is a necessary precondition for meaningful accountability in small economic entities a precondition now met by the partner BUMDes as a direct result of this program.

### **Qualitative Evidence of Practice Transformation**

Field observation records from the four mentoring visits document a consistent developmental trajectory across all three BUMDes. At the first visit, participants were recording journal entries but exhibited frequent account classification errors and uncertainty in distinguishing capital transactions from revenue items. By the second and third visits, error rates had declined noticeably, and participants were beginning to generate monthly financial summaries with increasing independence and self-correction. At the fourth and final visit in May 2026, all three BUMDes possessed organized accounting ledgers and were capable of producing monthly financial statements without external guidance.

This progression is consistent with the learning consolidation literature, which holds that the transition from dependent, error-prone procedural application to independent, self-correcting practice requires repeated exposure across spaced feedback intervals (Lestari et al., 2023). The four visit structure was thus not merely logistically convenient but pedagogically calibrated to support this consolidation arc. Qualitative evidence also revealed that inter-visit practice managers recording daily transactions between mentoring visits played an important role

in consolidating gains, suggesting that the mentoring cycle effectively activated self-directed learning behaviors beyond the formal program schedule.

### Contribution to BUMDes Financial Governance

Beyond individual competency gains, the program produced substantive organizational-level governance improvements across the three partner BUMDes. Three specific governance contributions warrant explicit articulation. First, the availability of periodic, SAK EMKM-compliant financial statements now enables village governments and community stakeholders to exercise substantive financial oversight a function that Fitriani et al. (2024) identify as currently underdeveloped in most BUMDes due to the absence of reliable financial disclosures. Prior to this program, none of the partner BUMDes could provide the financial information necessary for meaningful stakeholder accountability. Second, standardized financial reporting opens institutional access channels that were previously unavailable. BUMDes seeking additional village fund allocations, grants from regional governments, or credit facilities from rural banks are typically required to submit structured financial statements as a prerequisite; the program has positioned the partner BUMDes to meet this requirement. Third, the shift from cash-basis cash-book recording to double-entry bookkeeping establishes the foundational accounting infrastructure upon which more sophisticated financial management practices including budgetary planning, variance analysis, and asset management can subsequently be built. In this sense, the program's governance contribution extends beyond the immediate reporting period to create the organizational conditions necessary for long-term financial sustainability.

A critical enabling factor in these governance outcomes was the program's deliberate engagement of the full range of BUMDes management roles directors, secretaries, treasurers, and heads of business units rather than targeting only treasurers or finance staff. This breadth ensured that financial governance

improvements were embedded across the organizational structure rather than concentrated in a single role, reducing the risk that staff turnover would erode program gains. This design feature represents a transferable lesson for future BUMDes capacity-building programs. The program also exposed a clear next-step need: the integration of accessible digital accounting tools. Dwijayanti et al. (2025) demonstrate that application-assisted reporting using tools such as the Lamikro application substantially reduces the cognitive burden of SAK EMKM compliance for managers without accounting backgrounds, and future iterations of this framework should explore that integration to strengthen reporting consistency and reduce reliance on manual systems.



Fig 1. Documentation after Community Service Activities

### CONCLUSION

This community service activity implemented a three-phase participatory mentoring program for 25 BUMDes managers across three partner villages in Samosir Regency, North Sumatra, with the primary objective of building SAK EMKM-based financial reporting competency. The program yielded statistically significant knowledge gains (mean score: 42.6  $\rightarrow$  79.3;  $t = -18.42$ ;  $p < 0.001$ ), and 88% of participants independently produced SAK EMKM-compliant financial statements by the program's conclusion. Qualitative field evidence corroborated these quantitative outcomes, documenting a clear transition from informal cash-basis recordkeeping to structured double entry bookkeeping practice. The phased program design combining a participatory needs-assessment FGD, a two day intensive practical workshop, and four rounds of field based

mentoring proved effective in bridging the gap between knowledge acquisition and financial reporting implementation. At the organizational level, the program generated tangible governance advances: two BUMDes now maintain complete SAK EMKM documentation sets, and all three possess the foundational accounting infrastructure required for stakeholder accountability and access to formal financing channels. These outcomes reinforce the evidence base supporting practice-oriented, sustained mentoring as the most effective modality for building accounting competency in rural economic institutions, and the three-phase framework developed here offers a replicable model for BUMDes financial governance reform across North Sumatra and beyond.

Nonetheless, this program is subject to several limitations that warrant acknowledgment. The one-group pre-test and post-test design, while appropriate for this type of community intervention, does not permit causal inference or control for confounding factors that may have influenced participant learning during the program period. The sample, comprising 25 managers across three BUMDes in a single regency, limits the generalizability of findings to BUMDes operating in different geographic, economic, or institutional contexts. Additionally, the program did not include a long-term follow up assessment; consequently, the durability of knowledge gains and the sustainability of the reporting practices established during the mentoring phase remain unknown. Future community service programs should address these limitations by incorporating control comparisons where feasible, expanding program coverage to a larger and more diverse sample of BUMDes, integrating digital accounting tools to reduce reliance on manual systems, and conducting follow-up evaluations at six and twelve month intervals to assess whether SAK EMKM-compliant reporting practices are maintained over time. Longitudinal engagement that progresses from basic competency-building to advanced financial management skills encompassing budgetary planning, internal control systems, and financial analysis would further strengthen BUMDes' capacity to function

as accountable, sustainable pillars of rural economic development.

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