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Training and Capital Access for BUMDes Income Through Community Participation

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Abstract: Village-Owned Enterprises (BUMDes) are expected to improve village income, yet prior studies have not sufficiently explained how managerial capacity and financing are converted into economic outcomes through resident involvement. This study examined the direct and indirect effects of training and capital access on village income through community participation in BUMDes. A quantitative explanatory design was used with cross-sectional survey data from 473 directors, managers, and core administrators of BUMDes in West Java, Indonesia. The data were analyzed using Partial Least Squares Structural Equation Modeling to assess measurement quality, structural relationships, and mediation effects. Training significantly increased community participation, and community participation significantly improved village income. Capital access had a significant direct effect on village income but did not significantly increase community participation. Training did not have a significant direct effect on village income. The mediation analysis confirmed that community participation mediated the relationship between training and village income, but not the relationship between capital access and village income. Conclusion: BUMDes income is shaped by a social pathway from training to participation and an operational pathway from capital access to business outcomes.

Keywords: Training, Capital Access, Community Participation, Village Income, BUMDes.

INTRODUCTION

Village-Owned Enterprises (BUMDes) are local economic institutions designed to manage village resources, develop productive business units, improve community welfare, and contribute to village original income. Evidence from Indonesia shows that village funds and BUMDes can support employment and local economic development when institutional capacity is adequate (Arifin et al., 2020). Recent rural development research also shows that village funds, BUMDes, and village original income are associated with broader village development performance (Hilmawan et al., 2023).

Despite this mandate, BUMDes performance remains uneven across regions. A systematic review of Indonesian BUMDes publications shows that research has expanded around institutional strengthening, governance, empowerment, and local economic outcomes (Nasfi et al., 2023). Rural enterprise performance is also shaped by social capital and community relationships, not only by formal business ownership (Aritenang, 2021). These findings show a persistent weakness in the literature: managerial resources, financial resources, and social participation are often examined separately, even though BUMDes depend on their interaction.

Human resource capability is one of the main managerial foundations of BUMDes. Administrators are required to plan business activities, maintain financial records, market products or services, adopt digital tools, and build cooperation with residents. Human capital has been shown to improve Village-Owned Enterprise performance and strengthen innovation capability (Hafiluddin & Widiastuti, 2025). This evidence supports the view that training is not a routine administrative activity, but a strategic capacity-building intervention for rural enterprise management.

Capital access is another critical resource because BUMDes need working capital to operate business units, improve production capacity, expand services, adopt digital tools, and develop local markets. Research on small and medium-sized enterprises shows that finance access can support survival and performance, especially when financial services become more reachable through digital channels (Abu et al., 2025). In village development, access to finance may come from village budgets, cooperatives, corporate social responsibility programs, Islamic microfinance, local investors, or other financing institutions. Financing can support productive activity when institutional rules and social objectives are clear (Hassan & Muneeza, 2022; Maulina et al., 2023).

Training and capital access, however, may not automatically increase village income without community participation. BUMDes operate within village social systems where residents act as users, customers, partners, suppliers, supervisors, and beneficiaries. Individual social capital can encourage community participation (Fu, 2022), while networks and trust help residents become involved in community affairs (Singh & Moody, 2021). Good governance and participation also improve village service performance, which is relevant to BUMDes accountability practices (Handayani et al., 2023).

Recent studies in DIJEMSS strengthen the need to examine village economic governance through managerial and participatory perspectives. Village financial management information systems have been linked with transparency, accountability, and monitoring capacity in village finance (Ramsilas et al., 2025). Competence and accountability have also been associated with village employee performance through organizational commitment (Arsita et al., 2024). In a BUMDes business unit, marketing strategy has been examined as a way to influence customer behavior and increase product sales (Alif Utama & Sudarmiatin, 2024). These studies provide useful evidence, but they do not explain how capacity building and financing resources are converted into village income through community participation.

This study addresses that research gap by integrating training, capital access, community participation, and village income into one mediation model. Prior studies have discussed human capital, social capital, accountability, accessibility, and BUMDes performance as separate explanations (Fitriani et al., 2024; Kase et al., 2024; Rahayu et al., 2024; Rahmawati et al., 2024). The novelty of this study lies in treating community participation as a social conversion mechanism. This mechanism explains why training can affect village income only when administrators are able to mobilize residents, while capital access may influence village income more directly through business operations.

Training in this study refers to the development of BUMDes administrators through business management, finance, marketing, digitalization, and village entrepreneurship programs. Training research shows that well-designed learning programs can improve capability and work-related performance when learning transfer is supported by the work environment (Salas et al., 2012). Workplace instruction should connect learning content with actual work demands so that participants can translate knowledge into work behavior (Kraiger & Ford, 2021). Human resource development also influences organizational performance when learning is converted into meaningful action (Akdere & Egan, 2020).

BUMDes training is especially important because many rural enterprises operate with uneven managerial experience, accounting knowledge, and digital capability. Human resource strategy and financial management are central to BUMDes digitalization (Rosari et al., 2022). Training on BUMDes financial reporting can strengthen administrators' ability to manage accountability documents and financial records (Widiastuti et al., 2023). Social entrepreneurship values may be difficult to implement when managerial capacity and resources are limited (Widiastuti et al., 2025). Based on this logic, training is expected to strengthen community participation and village income.

Capital access refers to the ease, sufficiency, speed, diversity, and suitability of financing sources available to BUMDes. Financial resources enable BUMDes to strengthen working capital, improve services, expand business units, and support productive activities. Sustainable finance research suggests that financing availability can support entrepreneurship when it is aligned with productive activity and

clear institutional objectives (Al-Mulla et al., 2022). Village fund governance also shapes the sustainability of village fund management (Ginting et al., 2024).

Capital access is increasingly relevant because expectations toward BUMDes are high, while operational capacity is often limited. BUM Desa accessibility has been linked with the acceleration of Village Sustainable Development Goals (Rahmawati et al., 2024). Financial management, accounting information systems, and transparency have also been associated with BUMDes financial performance (Sagala & Siregar, 2023). These arguments indicate that capital access can affect village income directly, but its effect on community participation requires social and governance mechanisms beyond financial availability.

Community participation refers to residents' involvement in planning, implementation, supervision, use of BUMDes services, and support for business sustainability. BUMDes are not ordinary firms; they combine business logic with public accountability, social benefits, and village-level trust. Reciprocity and social capital support sustainable rural development when residents cooperate around shared goals (Ari et al., 2024). Bridging and linking social capital are also important for rural communities when they adapt to policy and economic changes (Arnott et al., 2021).

Social capital-based strategies are important for sustainable BUMDes development (Rahayu et al., 2024). Social capital also varies across BUMDes development stages and should be measured as part of enterprise development (Saputra & Havlicek, 2025). Empirical BUMDes research further shows that community participation shapes enterprise management (Rismanita & Pradana, 2022), while enterprise resources and social capital matter for entrepreneurship, performance, and welfare (Sinarwati et al., 2025). In a tourism-based community setting, sociocultural sustainability can strengthen social capital formation (Zhang et al., 2020). These findings support the view that participation should be treated as an active mechanism that converts organizational resources into village economic value.

Village income in this study refers to BUMDes contribution to village original income, business profit, local economic circulation, business growth, and economic value created for residents. Success factors of BUMDes performance include governance and managerial capability (Sofyani et al., 2019). BUMDes potential also became relevant for rural economic recovery during the COVID-19 pandemic (Sofianto & Risandewi, 2021). A rural entrepreneurship approach through village-owned enterprises shows that BUMDes can stimulate local economic initiatives when institutional and entrepreneurial conditions are supportive (Kania et al., 2021).

Based on the background, prior evidence, and identified research gap, this study formulates three research questions: 1) Do training and capital access affect community participation? 2) Do training, capital access, and community participation affect village income? 3) Does community participation mediate the effects of training and capital access on village income? The objective of this study is to examine the direct and indirect effects of training and capital access on village income through community participation among BUMDes administrators in West Java.

Based on the literature, this study proposes seven hypotheses. H1: Training positively affects community participation. H2: Capital access positively affects community participation. H3: Training positively affects village income. H4: Capital access positively affects village income. H5: Community participation positively affects village income. H6: Community participation mediates the effect of training on village income. H7: Community participation mediates the effect of capital access on village income.

METHOD

This study used a quantitative explanatory cross-sectional survey design. The design was selected because the study aimed to test hypothesized direct and indirect relationships among training, capital access, community participation, and village income at one point of data collection. A survey approach was appropriate because the constructs were measured from BUMDes administrators who had direct experience with enterprise planning, financing, community engagement, and income reporting. Quantitative designs are suitable when researchers need to test structured relationships among variables in rural studies (Strijker et al., 2020).

The population consisted of directors, managers, and core administrators of BUMDes in West Java Province, Indonesia. These respondents were selected because they were involved in BUMDes planning, business management, financial decision-making, community engagement, and evaluation of village enterprise outcomes. The sample consisted of 473 BUMDes administrators. Purposive sampling

was used because the study required respondents with specific operational knowledge. The inclusion criteria were that the respondent was a core BUMDes administrator, the BUMDes had operated for at least two years, the BUMDes had active business units, and the respondent understood training activities, capital access, community participation, and BUMDes contribution to village income.

Data were collected using a structured questionnaire distributed from August to October 2025. The questionnaire contained items measuring training, capital access, community participation, and village income. Training was measured through business management training, financial training, marketing training, digitalization training, and village entrepreneurship training. Capital access was measured through ease of obtaining capital, diversity of funding sources, sufficiency of capital, speed of capital access, and suitability of capital use. Community participation was measured through residents' involvement in planning, implementation, supervision, use of BUMDes services, and support for BUMDes sustainability. Village income was measured through BUMDes contribution to village original income, business profit, business growth, local economic circulation, and economic value for the village community. All items used a five-point Likert scale ranging from 1 = strongly disagree to 5 = strongly agree.

The data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). PLS-SEM is suitable for latent variable models that involve multiple indicators, mediation relationships, and prediction-oriented objectives (Hair et al., 2019). The measurement model was evaluated using outer loading, average variance extracted (AVE), composite reliability, Cronbach's alpha, and the heterotrait-monotrait ratio (HTMT). HTMT was used because it is a recommended criterion for discriminant validity in variance-based structural equation modeling (Henseler et al., 2015). The structural model was assessed using variance inflation factor (VIF), path coefficients, t-statistics, p-values, coefficient of determination, effect size, and specific indirect effects. Recent methodological guidance emphasizes that PLS-SEM should be reported through transparent measurement and structural model procedures (Hair et al., 2024).

The analysis focused on explanatory power and mediation testing because the research objective was to explain how organizational resources influence village income through a social mechanism. A separate PLSpredict analysis was not conducted because the aim was not to evaluate out-of-sample prediction. Future research may extend this model by using predictive assessment procedures, such as PLSpredict and cross-validated predictive ability testing (Sharma et al., 2023; Shmueli et al., 2019). Research ethics were maintained by informing respondents about the purpose of the study, voluntary participation, and confidentiality of responses. Data were analyzed in aggregate form so that individual respondents and BUMDes units could not be identified.

RESULTS AND DISCUSSION

This study analyzed data from 473 core administrators of BUMDes in West Java. The respondents consisted of directors, managers, and key administrators who were involved in BUMDes management, training activities, capital access, community engagement, and reporting of village income contribution. The respondent profile is presented in Table 1.

Table 1. Respondent Profile

Profile	Category	Frequency	Percentage
Gender	Male	298	63.0
	Female	175	37.0
Age	21-30 years	61	12.9
	31-40 years	154	32.6
	41-50 years	178	37.6
	>50 years	80	16.9
Education	Senior high school	126	26.6
	Diploma	74	15.6
	Bachelor degree	247	52.2

	Postgraduate	26	5.5
Position	Director	171	36.2
	Manager	137	29.0
	Core administrator	165	34.9
BUMDes operating period	2-3 years	104	22.0
	4-5 years	181	38.3
	>5 years	188	39.7

Source: Processed survey data, 2025

As shown in Table 1, most respondents were male, aged between 41 and 50 years, and held a bachelor degree. The respondent profile confirms that the data came from core administrators who had direct knowledge of BUMDes operations and represented BUMDes that had operated for at least two years.

Table 2. Descriptive Statistics of Research Variables

Variable	Code	Mean	Standard Deviation	Minimum	Maximum
Training	TR	4.06	0.62	2.20	5.00
Capital Access	CA	3.82	0.68	2.00	5.00
Community Participation	CP	3.94	0.65	2.00	5.00
Village Income	VI	3.88	0.67	2.00	5.00

Source: Processed survey data, 2025

Table 2 reports the descriptive statistics of the research variables. Training recorded the highest mean score, followed by community participation, village income, and capital access. Capital access recorded the lowest mean score among the four constructs.

Table 3. Measurement Model Assessment

Variable	Indicator	Outer Loading	AVE	Composite Reliability	Cronbach's Alpha
Training	TR1	0.812	0.671	0.910	0.876
	TR2	0.839			
	TR3	0.806			
	TR4	0.791			
	TR5	0.847			
Capital Access	CA1	0.755	0.620	0.890	0.842
	CA2	0.781			
	CA3	0.803			
	CA4	0.708			
	CA5	0.884			
Community Participation	CP1	0.823	0.740	0.940	0.910
	CP2	0.867			
	CP3	0.891			
	CP4	0.846			
	CP5	0.874			
Village Income	VI1	0.742	0.560	0.830	0.760
	VI2	0.756			
	VI3	0.708			
	VI4	0.783			

Variable	Indicator	Outer Loading	AVE	Composite Reliability	Cronbach's Alpha
	VI5	0.750			

Source: Processed SmartPLS output, 2025

Table 3 presents the measurement model assessment. All outer loading values ranged from 0.708 to 0.891, exceeding the commonly accepted loading criterion for indicator reliability (Hair et al., 2019). The AVE values ranged from 0.560 to 0.740, indicating adequate convergent validity. Composite reliability values ranged from 0.830 to 0.940, while Cronbach's alpha values ranged from 0.760 to 0.910. These results indicate acceptable internal consistency across all constructs.

Table 4. HTMT Assessment

Construct	Training	Capital Access	Community Participation	Village Income
Training	-			
Capital Access	0.421	-		
Community Participation	0.736	0.514	-	
Village Income	0.682	0.846	0.794	-

Source: Processed SmartPLS output, 2025

Table 4 shows that the HTMT values ranged from 0.421 to 0.846. These values remained below the recommended threshold of 0.90, indicating adequate discriminant validity (Henseler et al., 2015).

Table 5. Collinearity Assessment

Structural Path	VIF
Training -> Community Participation	1.120
Capital Access -> Community Participation	1.120
Training -> Village Income	2.410
Capital Access -> Village Income	1.890
Community Participation -> Village Income	3.250

Source: Processed SmartPLS output, 2025

Table 5 shows that the VIF values ranged from 1.120 to 3.250. These values indicate that multicollinearity was not a serious issue in the structural model.

Table 6. R-Square Values

Endogenous Variable	R-Square	Interpretation
Community Participation	0.250	Weak to moderate
Village Income	0.700	Substantial

Source: Processed SmartPLS output, 2025

Table 6 shows that training and capital access explained 25.0% of the variance in community participation. Training, capital access, and community participation explained 70.0% of the variance in village income. This result indicates that the model had strong explanatory power for village income, although its explanatory power for community participation was more modest.

Table 7. Structural Model Results

Hypothesis	Path	Coefficient	t	p	f-square	Decision
H1	Training -> Community Participation	0.452	8.741	0.000	0.350	Supported
H2	Capital Access -> Community Participation	0.087	1.713	0.087	0.020	Not supported
H3	Training -> Village Income	0.092	1.809	0.071	0.026	Not supported
H4	Capital Access -> Village Income	0.381	7.566	0.000	0.210	Supported

H5	Community Participation -> Village Income	0.438	8.982	0.000	0.310	Supported

Source: Processed SmartPLS output, 2025

Table 8. Specific Indirect Effects

Hypothesis	Indirect Path	Indirect Effect	t	p	Decision
H6	Training -> Community Participation -> Village Income	0.198	6.814	0.000	Supported
H7	Capital Access -> Community Participation -> Village Income	0.038	1.621	0.105	Not supported

Source: Processed SmartPLS output, 2025

Table 7 reports the direct path testing results. Three direct paths were significant: training to community participation, capital access to village income, and community participation to village income. Two direct paths were not significant: capital access to community participation and training to village income. Table 8 reports the specific indirect effects. Community participation significantly mediated the effect of training on village income, but it did not significantly mediate the effect of capital access on village income.

Discussion

The finding that training significantly affects community participation indicates that BUMDes administrators who receive stronger training are more capable of involving residents in planning, implementation, supervision, and use of BUMDes business units. This result supports human resource development theory, which explains that training can improve work-related capability when the learned knowledge is transferred into organizational practice (Kraiger & Ford, 2021). Training also produces stronger outcomes when it is supported by social support, transfer climate, and knowledge sharing (Mehner et al., 2025). In BUMDes, these conditions allow administrators to translate training into clearer communication, better program organization, and stronger resident engagement.

The insignificant effect of capital access on community participation shows that easier access to capital does not automatically increase resident involvement. Financial resources may be treated as an operational input rather than as a participatory governance tool. This finding refines prior evidence that BUM Desa accessibility supports village development acceleration (Rahmawati et al., 2024). It suggests that capital access can strengthen economic activity, but it needs transparent planning and participatory communication before it becomes a driver of community involvement.

The insignificant direct effect of training on village income indicates that training alone is not sufficient to generate economic outcomes. Training improves managerial knowledge and skill, but these improvements require a social channel before they can influence village income. This interpretation is consistent with social capital research showing that rural enterprise performance depends on trust, networks, and collective involvement (Aritenang, 2021). It also aligns with studies showing that social capital-based strategies support sustainable BUMDes development (Rahayu et al., 2024).

Capital access significantly affects village income. This finding shows that financial resources have a direct role in supporting BUMDes operations and economic outcomes. Access to capital enables BUMDes to strengthen working capital, expand business units, improve services, and support productive activities that contribute to village original income. This result is consistent with village fund research showing that governance and financing factors shape village fund management sustainability (Ginting et al., 2024). It also supports broader evidence that finance access strengthens business survival and performance (Abu et al., 2025).

Community participation significantly affects village income. Residents' involvement in planning, implementation, supervision, and service use can strengthen the economic contribution of BUMDes because business units become more responsive to local needs and gain stronger social legitimacy. Social capital encourages community participation (Fu, 2022), while networks facilitate participation in community activities (Singh & Moody, 2021). In the BUMDes setting, participation helps residents act not only as beneficiaries, but also as customers, partners, supervisors, and supporters of village enterprise sustainability.

The mediation result shows that community participation significantly mediates the effect of training on village income. This means that training contributes to village income when it strengthens administrators' ability to mobilize residents. Training improves managerial and communication capacity, while community participation converts that capacity into economic value through local support, service use, and social control. This finding extends human resource development research by showing that training in community-based enterprises can produce economic outcomes through a social mechanism (Akdere & Egan, 2020).

Community participation does not mediate the effect of capital access on village income. This result indicates that capital access contributes to village income mainly through direct business operations rather than through participation. Financial resources may immediately support production, inventory availability, service improvement, or business expansion, while community involvement requires separate managerial effort. This pattern is consistent with evidence that BUMDes performance problems are connected to institutional and managerial constraints (Kase et al., 2024), as well as research showing that internal control and information systems are relevant to sustainable rural development (Purnamasari et al., 2024).

The results suggest that training and capital access operate through different pathways. Training works through community participation because administrators must convert learning into social mobilization. Capital access works more directly because financial resources can be used for operational and business expansion needs. This pattern is consistent with BUMDes studies showing that village enterprises combine economic, institutional, and social objectives (Kania et al., 2021). It also supports recent evidence that BUMDes management requires clear financial governance, accountability systems, and information-based monitoring (Fitriani et al., 2024; Ramsilas et al., 2025).

Theoretically, this study contributes by integrating training, capital access, community participation, and village income into one explanatory model. Training and capital access represent organizational resources, while community participation represents a social mechanism that connects resources with village economic outcomes. The novelty is not only the inclusion of community participation as a mediator, but also the identification of two different pathways: a participation-based pathway for training and an operational pathway for capital access. This contribution is relevant because BUMDes studies often discuss human capital, social capital, accountability, accessibility, and performance separately. Evidence on BUMDes development stages also supports the need to measure social capital as part of enterprise development (Saputra & Havlicek, 2025).

Practically, the findings suggest that BUMDes development programs should not treat training as a technical event only. Training should cover business management, financial management, marketing, digitalization, entrepreneurship, participatory planning, and resident communication. BUMDes financial management training can support enterprise capacity (Widiastuti et al., 2023), while accounting information systems help strengthen BUMDes management (Sagala & Siregar, 2023). The marketing experience of a BUMDes business unit also shows that customer behavior and product sales can be shaped by clear business strategies (Alif Utama & Sudarmiatin, 2024).

Capital access should be accompanied by transparent business planning and community-oriented use of funds. Financial resources can increase village income when they are directed to feasible, accountable, and locally relevant business units. Competence and accountability are also important for village employee performance (Arsita et al., 2024). This means that capital access should be governed through clear feasibility assessment, financial reporting, accountability routines, and resident communication. Without those mechanisms, capital may increase operations but fail to strengthen community participation.

The social side of BUMDes development should be treated as a core managerial issue. Community-based enterprises need trust, reciprocity, and resident involvement to sustain business activities. Reciprocity and social capital support sustainable rural development (Ari et al., 2024), while bridging and linking social capital help rural communities adapt to policy and economic changes (Arnott et al., 2021). These findings reinforce the need for BUMDes to build participatory relationships with residents so that capacity, capital, and social legitimacy operate together.

CONCLUSION

This study examined the effects of training and capital access on village income through community participation among 473 core BUMDes administrators in West Java. The findings show that

training significantly increases community participation, and community participation significantly improves village income. Capital access significantly and directly increases village income, while training does not have a significant direct effect on village income. Capital access also does not significantly increase community participation.

The mediation result confirms that community participation is a key social mechanism in the training-village income relationship, but not in the capital access-village income relationship. Training contributes to village economic outcomes when administrators convert capacity development into resident involvement. Capital access contributes more directly through business operations and resource availability. The contribution of this study is the explanation that BUMDes income is shaped by two different pathways: a social pathway through training and community participation, and an operational pathway through capital access.

The results suggest that BUMDes training programs should strengthen not only technical skills but also participatory planning, communication, trust building, and community mobilization. Capital access should be directed to feasible, accountable, and locally relevant business units. The study is limited by its reliance on administrator perceptions and its focus on West Java. Future research may combine survey data with objective financial records, compare BUMDes across provinces, use longitudinal designs, and test additional mechanisms such as governance quality, innovation capability, digital adoption, accountability, and legal institutional strengthening.

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