

Social Impact Assessment of the Desa Brilian Program Using the Social Return on Investment Method and Community Satisfaction Index

Dinne Shovia Tresna Amalia¹, Agustya Hendy Bernadi², Agusman Muhammad Latif³
PT Olahkarsa, Indonesia

Email: hendy.bernadi@gmail.com¹, dinneshoviata@gmail.com²,
gusmanmuhammadlatif@gmail.com³

ABSTRACT

The BRILiaN Village Empowerment Program is a corporate social and environmental responsibility initiative implemented by PT Bank Rakyat Indonesia (Persero) Tbk from 2021 to 2024. This program aims to strengthen rural development through training, infrastructure assistance, and business cluster development. Over its four-year implementation, the program has generated tangible impacts on local communities. To evaluate its effectiveness, an impact assessment was conducted using the Social Return on Investment (SROI) methodology combined with the Indeks Kepuasan Masyarakat (IKM). This dual approach provides multidimensional analysis, not only quantifying the social value created but also capturing beneficiaries' satisfaction. The SROI analysis produced a ratio of 2.31, meaning that every IDR 1 invested generated IDR 2.31 in social value. Meanwhile, the IKM result reached 85.53%, categorized as "good," reflecting high community satisfaction. The findings highlight that integrating SROI with IKM offers a comprehensive framework to measure the impact of CSR-based empowerment programs, ensuring that social, economic, and community perspectives are equally represented.

KEYWORDS SROI; CSR; Community Empowerment; Program BRILiaN



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INTRODUCTION

The uneven development of rural areas in Indonesia remains a pressing issue. This is reflected in the Village Development Index (Indeks Desa Membangun or IDM) compiled by the Ministry of Village, Development of Disadvantaged Regions and Transmigration (2024), which reports that 40,289 villages, or 53.96 percent of the total, are categorized as advanced and independent. Meanwhile, 24,516 villages (32.80 percent) are classified as developing, followed by 6,020 disadvantaged villages (8.05 percent) and 3,920 severely disadvantaged villages (5.24 percent). These statistics indicate that a substantial number of villages in Indonesia have not yet achieved progress or independence. The disparity becomes even more apparent when considering the regional distribution. Disadvantaged and severely disadvantaged villages remain concentrated in the eastern part of Indonesia, particularly in Papua, East Nusa Tenggara, and Maluku, where communities face geographic challenges and limited access to basic infrastructure (Badan Pusat Statistik, 2021).

In response to this issue, the government has designated rural development as the sixth national priority in the 2025 to 2029 National Medium Term Development Plan (RPJMN) (Banakar & Patil, 2018; Borodina, 2019; Wijijayanti et al., 2020). One of the main priority activities related to rural development in the RPJMN 2025 to 2029 is the provision of basic services and the development of rural infrastructure. This agenda aligns with the long-term policy direction outlined in the 2025 to 2045 National Long Term Development Plan (RPJPN), particularly in relation to regional development and the strengthening of facilities and infrastructure to support equitable regional growth. Rural infrastructure development can generate a multiplier effect on the transformation of the rural economy, particularly by improving accessibility, enhancing logistics efficiency, and increasing interregional connectivity. In turn, these improvements are expected to accelerate poverty reduction and

decrease inequality (Chaniebate et al., 2023). To measure the progress of these efforts, the government has set a target to increase the percentage of independent villages from 22.85 percent in 2024 to 23.29 percent in 2025, and further to 25.79 percent by 2029 (Subianto et al., 2025).

In line with efforts to increase the proportion of independent villages, the non-government sector, particularly the industrial sector, plays a vital role through various corporate social responsibility (CSR) initiatives (Ayu Purnamawati et al., 2023). These CSR programs are not limited to philanthropic efforts but also aim to support sustainable community empowerment (Setiawan, 2012). Moreover, collaboration between the industrial sector and village institutions can serve as a strategic approach to expand the long-term impact of CSR programs (Ayu Purnamawati et al., 2023), for example, through the strengthening of Village Owned Enterprises (BUMDes). As of 2021, out of 57,273 BUMDes units across Indonesia, 12,040 remained inactive (Iriani et al., 2023). In this context, CSR can partner with BUMDes, which are institutional instruments developed by the government to enhance the local economy. This effort is aligned with the application of open innovation, where BUMDes can be strengthened by actively accessing knowledge and collaboration from external actors such as companies, universities, and civil society organizations (Harinurdin et al., 2025). Entrepreneurial orientation and the adoption of open innovation in BUMDes management have been proven to significantly improve both financial and social performance at the village level (Wulandari & Wardani, 2024).

A successful case of collaborative models between the industrial sector and village institutions through Village Owned Enterprises (BUMDes) can be found in Ponggok Village, located in Klaten, Central Java (Tempo, 2017). The Ponggok Village Government utilized funding sourced from corporate contributions and local community investments to revitalize the natural tourism potential of Umbul Ponggok Spring. Through the allocation of funds from the village budget (APBDes) and external financial support, a comprehensive revitalization was carried out. This effort successfully transformed Umbul Ponggok into the leading business unit generating the highest revenue within the management structure of BUMDes Tirta Mandiri (Sidik & Nasution, 2018). This case serves as concrete evidence that the participation of the private sector, village-level institutions, and local communities represents a relevant and effective strategy to support the achievement of the 2025 to 2029 RPJMN targets for advancing independent village development.

In this regard, PT Bank Rakyat Indonesia (Persero) Tbk has initiated the BRILiaN Village Empowerment Program as part of its commitment to implementing corporate social responsibility (CSR) and supporting the achievement of the 2025 to 2029 National Medium Term Development Plan (RPJMN) targets related to independent village development. The BRILiaN Village Empowerment Program is a rural empowerment initiative that aims to create role models in village development through the implementation of strong village leadership practices and a spirit of collaboration to optimize local potential based on the Sustainable Development Goals (SDGs). Villages that are part of this program are expected to become sources of inspiration for rural progress that can be replicated in other villages. Through this program, PT Bank Rakyat Indonesia (Persero) Tbk also contributes to the achievement of the Sustainable Development Goals, particularly Goal number 10, which focuses on reducing inequality.

The success of corporate social responsibility (CSR) programs cannot be measured solely by the number of targeted locations or the types of interventions implemented, but rather by the tangible impacts experienced by local communities in terms of economic, social, and environmental well-being (Nicholls et al., 2012). In this context, social impact assessment becomes a crucial aspect in evaluating the extent to which program interventions truly deliver meaningful benefits to society. The evaluative approach used to assess the effectiveness of

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social and environmental responsibility programs is the Social Return on Investment (SROI) method. The results of this assessment can serve as input for formulating policy recommendations, particularly for the industrial sector, so that the implementation of CSR programs can contribute more significantly to rural development in a systematic and measurable way.

With this background, this study aims to evaluate the impact of the BRILiaN Village Empowerment Program initiated by PT Bank Rakyat Indonesia (Persero) Tbk through the Social Return on Investment (SROI) and Community Satisfaction Index (IKM) methods. This evaluation was carried out to measure the social value produced and assess the level of community satisfaction as program beneficiaries. The results of this research are expected to provide academic benefits in the form of contributions to the development of scientific studies on the evaluation of CSR-based community empowerment programs with a quantitative approach of SROI and IKM; practical benefits in the form of input for PT Bank Rakyat Indonesia (Persero) Tbk and other private parties in designing and implementing CSR programs that are more effective, sustainable, and aligned with the needs of the village community; and policy benefits in the form of data-based recommendations for the government in strengthening synergy between the public and private sectors in village development towards the 2025–2029 RPJMN target.

METHOD

This research employs the Social Return on Investment (SROI) method to assess the success of the program. SROI is a measurement and accounting framework that quantifies the social value generated by a program in monetary terms, allowing it to be compared with the resources or costs that have been invested. SROI does not merely produce a final ratio as the outcome but also provides a narrative of the social changes that occur from the perspective of key stakeholders (Arvidson et al., 2013). The SROI analysis in this research follows five main stages: defining the scope and identifying stakeholders, mapping outcomes, establishing indicators for each outcome, determining the impact, and calculating the SROI ratio. The application of the SROI approach in this study also adheres to seven key principles: involving stakeholders, understanding change, valuing what matters, including only what is material, avoiding overclaiming, being transparent, and verifying the result (Nicholls et al., 2012). This study uses an evaluative SROI model, which measures the impact of a program that has been implemented from 2021 to 2024.

To calculate the SROI ratio, it is essential to conduct an impact adjustment process to avoid overclaiming and to ensure that the results are credible. Impact adjustment involves accounting for several factors that influence the creation of outcomes, namely deadweight, attribution, displacement, and drop off (Nicholls et al., 2012). After adjusting for these factors, the impact value is calculated by comparing the total value of benefits generated to the total investment made. This calculation can be simply expressed using the following formula:

$$\text{SROI} = \frac{\text{Net Present Value of Benefit}}{\text{Net Present Value of Investment}}$$

This study also employs the Community Satisfaction Index (IKM) method, which was popularized by Bhote (1996), to assess overall community satisfaction by incorporating public

perceptions regarding the implementation of the BRILiaN Village Empowerment Program. To calculate the IKM score, the following simplified formula is used:

$$IKM = \frac{T}{5xY} \times 100\%$$

The data used in this study consist of both primary and secondary sources. Primary data were obtained through direct interviews with program beneficiaries, conducted in 31 villages across 12 provinces throughout Indonesia between 18 February and 23 June 2025. The data collection aimed to capture an overview of program activities and achievements. Secondary data include written information and documentation related to program planning, implementation, and reporting.

Table 1. Research Locations

No	Location	No	Location
1.	Sukalaksana, Garut, Jabar	17.	Mergahayu Tengah, Bandung, Jabar
2.	Butuh, Magelang, Jateng	18	Pionoto, Buol, Sulteng
3.	Ketapanrama, Mojokerto, Jatim	19	Trawas, Mojokerto, Jatim
4.	Sanankerta, Malang, Jatim	20	Bansari, Temanggung, Jateng
5.	Tebara, Sumba Barat, NTT	21	Cikaso, Kuningan, Jabar
6.	Kertayasa, Pangandaran, Jabar	22	Lerep, Semarang, Jateng
7.	Benteng, Bogor, Jabar	23	Tanjung Haro Sikabu-kabu, Lima Puluh Kota, Sumbar
8.	Canggu, Badung, Bali	24	Padang Panjang, Banjar, Kalsel
9.	Tunjungan, Blora, Jateng	25	Ketawi, Lampung Selatan, Lampung
10	Pujonkidul, Malang, Jatim	26	Angseri, Tabanan, Bali
11	Bhinor, Probolinggo, Jatim	27	Wawowas, Ngada, NTT
12.	Pecatu, Badung, Bali	28	Sukamulyo, Gresik, Jatim
13.	Watuhadang. Sumba Timur, NTT	29	Ibu, Muaro Jambi, Jambi
14.	Megulung Kidul, purworejo, Jateng	30	Air Lengit, Natuna, Kepulauan Riau
15.	Mijen, Kudus, Jateng	31	Puubunga, Kolaka, Sultra
16.	Tanjung Kerajan, Lampung Tengah, Lampung		

Sumber: Olah Data Penelitian, 2025

RESULT AND DISCUSSION

BRILiaN Village Empowerment Program

The BRILiaN Village Empowerment Program is a rural development initiative carried out by PT Bank Rakyat Indonesia (Persero) Tbk, aimed at creating role models for optimizing village potential based on the Sustainable Development Goals (SDGs). The program begins with a registration process for villages that wish to participate in the BRILiaN Program. After registration, participating villages are selected according to eligibility criteria, with three selection batches conducted each year. Following the selection, a virtual kick-off event and a Social Impact Assessment of the Desa Brilian Program using the Social Return on Investment Method and Community Satisfaction Index

two-month online training are held, consisting of 16 sessions. The training covers various topics including village leadership, village enterprise (BUMDes) governance, innovation and entrepreneurship, digitalization, and communication capacity building.

Upon completion of the training, a selection process is carried out to choose 15 outstanding villages from the 40 best-performing participants. These selected villages receive annual recognition through the *Nugraha Karya Desa BRILiaN* awards in three main categories: Overall Winner, Special SDG Award, and Promising Village by Region (western, central, eastern Indonesia). The 15 selected villages receive direct mentoring from PT Bank Rakyat Indonesia (Persero) Tbk and financial support, which can be allocated for advanced training, rural infrastructure development, or the expansion of local business clusters. This financial support is managed independently by the village, based on proposals submitted to the nearest BRI office.

This approach encourages villages to design interventions based on real needs and strengthens their autonomy and long term sustainability in local economic development. The activities of training, mentoring, and needs-based fund management serve as the foundation for building a resilient, inclusive, and digital village economy ecosystem, while simultaneously supporting the achievement of various SDG indicators at the village level. This framework is aligned with the theory of change used in the SROI approach, in which each stage of the program is mapped according to the logical relationship between the initial village conditions, the strategic interventions provided, and the expected outcomes resulting from those interventions.

Table 2. Theory of Change of the BRILiaN Village Empowerment Program

No	Stage	Description
1.	Initial Condition	Many villages are still unable to optimize their existing potential.
2.	Intervention	- Capacity building for village human resources and business clusters through training sessions; - Provision of infrastructure and facilities; - Financial assistance for business clusters.
3.	Expected Outcomes	- Increased number of villages categorized as advanced and independent according to the Village Development Index (IDM); - Reduction in rural unemployment through job creation in local tourism and business clusters; - Increased Village Original Revenue (PAD) through tourism management and empowerment of business clusters; - Establishment of a resilient and digitalized local economic ecosystem; - Achievement of shared benefits through inclusive and sustainable empowerment programs.

Source: Processed Research Data, 2025

Stakeholder Identification

The assessment of the benefits of the BRILiaN Village Empowerment Program using the Social Return on Investment (SROI) approach begins with stakeholder identification. This process involves determining who is affected by the program or contributes to its implementation. Stakeholder identification is essential to ensure that all parties involved in the program, whether directly or indirectly, are represented in the evaluation process.

Outcome Mapping and Value Distribution

Outcome mapping is the process of identifying, describing, and measuring the end results of the BRILiaN Village Empowerment Program. These outcomes are closely linked to the objectives intended to be achieved through the intervention process. In this study, outcomes are categorized into three dimensions: economic, social, and environmental aspects. The following are the outcomes generated for each group of stakeholders.

Table 3. Outcome Mapping

Category	Stakeholders	Outcomes
Direct Beneficiaries	Government	• Cost efficiency in the development of infrastructure • Increased BUMDes income • Improved knowledge and skills • Increased tourism attractiveness
	Civil Society Organizations (CSOs)	• Cost efficiency in purchasing business equipment and developing infrastructure • Improved knowledge and skills • Increased business productivity and effectiveness
	Community	• Cost efficiency in purchasing business equipment and developing infrastructure • Improved knowledge and skills • Increased income
Indirect Beneficiaries	Civil Society Organizations (CSOs)	• Increased income
	Community	• Increased income • Enhanced well-being • Greater trust in services • Improved knowledge and skills
Program Implementers	Private Sector	• Enhanced corporate reputation
Media Partners	National and local media (Kompas, IDN Times, CNBC, etc.)	

Source: Processed Research Data, 2025

Based on the outcome mapping, the BRILiaN Village Empowerment Program has generated significant outcome values. The economic aspect recorded the highest proportion of the total outcome value, distributed across several categories. The income category accounted for IDR 33,383,305,700 or 63.53 percent of the total benefits generated. This figure reflects the increase in income experienced by both direct and indirect beneficiaries of the program, including construction workers, training facilitators, tourism staff, motorcycle taxi drivers, and others who received additional earnings through their direct contributions to the BRILiaN Village Empowerment Program. The infrastructure and heritage category contributed IDR 17,133,047,041 or 32.60 percent of the total, representing cost savings in infrastructure development. This was followed by the reputation category, which amounted to IDR 1,832,512,500 or 3.49 percent. Through this program, PT Bank Rakyat Indonesia (Persero) Tbk also received tangible benefits in the form of increased corporate visibility and reputation, supported by media coverage of the BRILiaN Village Empowerment Program in various online news portals.

In the social dimension, the skill and knowledge category generated an outcome value of IDR 195,300,000 or 0.37 percent. Through this program, beneficiaries received various skill-based training as a foundation to help advance the village's economic development. Meanwhile, the livelihood access category accounted for 0.01 percent, equivalent to IDR 4,200,000. This outcome is related to cost savings experienced by micro enterprises in Trawas Village that would otherwise have spent on water access for business operations. With the installation of water tanks and clean water distribution pipes, local enterprises were able to access water services free of charge to support their daily operations.

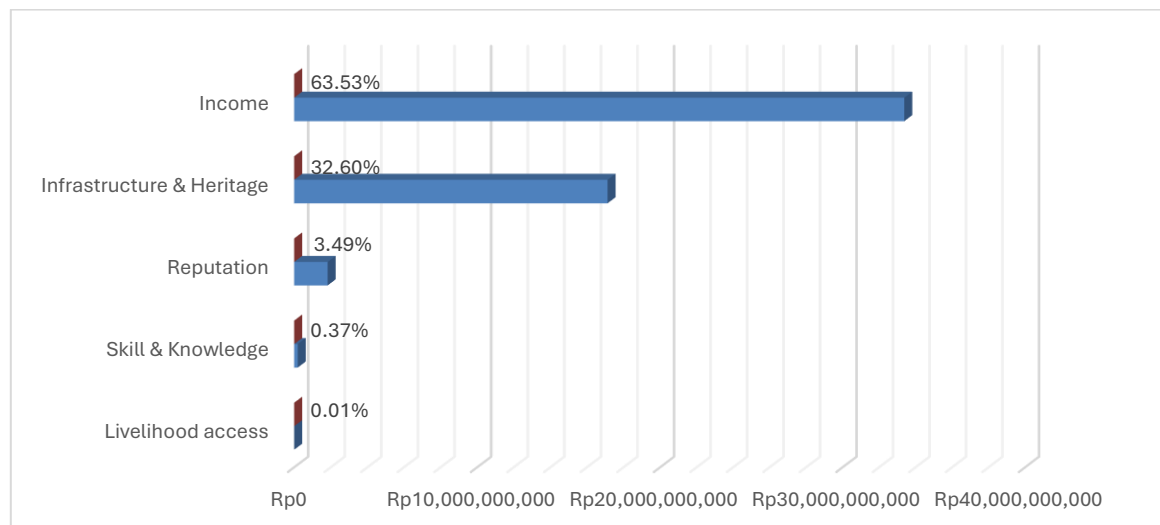


Chart 1. Distribution of Outcome Values by Category

Source: Processed Research Data, 2025

Outcome Value Based on Program Benefits

Economics

The greatest impact of the BRILiaN Village Empowerment Program was observed in the economic dimension, with a total outcome value of IDR 50,520,552,741, accounting for 96.14 percent of the total benefits. Cost savings and income increases were the most commonly identified outcomes. Through this program, beneficiaries were able to reduce expenses related to the construction or renovation of infrastructure, as well as costs associated with purchasing tools or machinery needed to support the operations of community-based business clusters.

Direct beneficiaries such as BUMDes or BUMNag, business clusters, and tourism management groups experienced increased income following their participation in the BRILiaN Village Empowerment Program. In addition, indirect beneficiaries also reported income improvements. These included construction workers, training facilitators, tourism staff, BRI-affiliated and non-BRI micro enterprises, agricultural land operators, and village operators responsible for waste and clean water services.

Social

The BRILiaN Village Empowerment Program has also generated positive social impacts. The total measurable benefit reached IDR 2,027,812,500 or 3.86 percent of the overall outcome value. This result reflects the program's success in enhancing beneficiaries' skills and knowledge through intensive training, as well as in strengthening institutional reputation at both the village and corporate levels. In addition, PT Bank Rakyat Indonesia (Persero) Tbk, as the program implementer, benefited from an enhanced corporate image through extensive media coverage of the BRILiaN Village Empowerment Program activities.

The BRILiaN Village Empowerment Program demonstrates a tangible contribution in promoting community participation, particularly in the empowerment of vulnerable groups and the strengthening of local institutional capacity. One concrete example of this social approach is the active involvement of women as key actors in village-level economic activities. At the institutional level, the program successfully engaged a wide range of stakeholders from government agencies, civil society, and the private sector. Through multi stakeholder collaboration and an inclusive empowerment approach, the BRILiaN Village Empowerment Program has fostered strong social networks and established a development ecosystem that positions communities as the main agents of rural transformation.

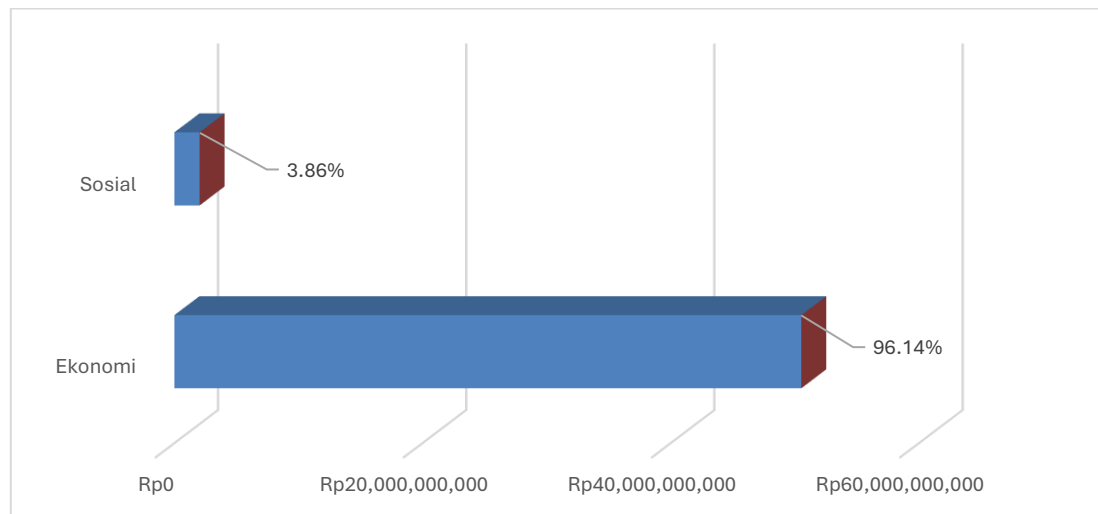


Chart 2. Distribution of Outcome Values by Dimension

Source: Processed Research Data, 2025

Distribution of Outcomes by Type of Stakeholder

The distribution of outcomes from the BRILiaN Village Empowerment Program demonstrates broad coverage, with benefits extending beyond the primary target groups. Stakeholders who experienced positive impacts include government institutions, private sector actors, communities, and civil society organizations. The following presents a mapping of the outcome distribution resulting from the implementation of the BRILiaN Village Empowerment Program.

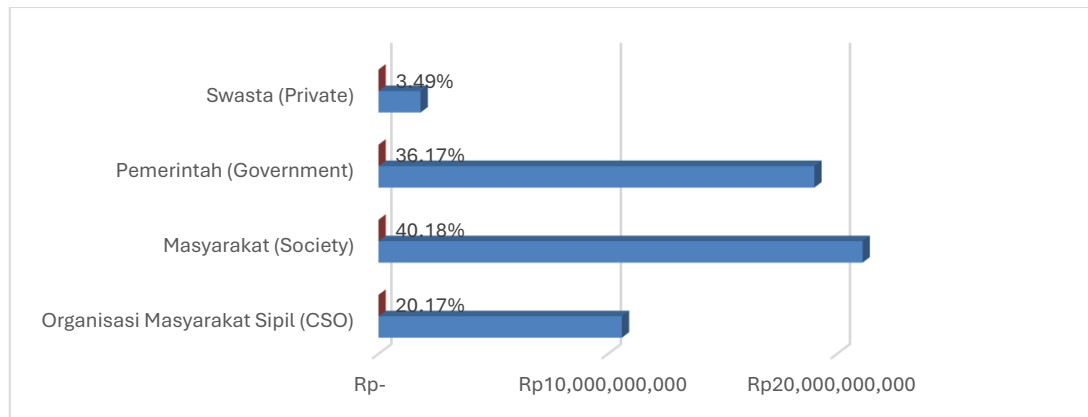


Chart 3. Distribution of Outcomes by Stakeholder Type

Source: Processed Research Data, 2025

The BRILiaN Village Empowerment Program successfully generated benefits for a wide range of stakeholder groups. Among them, the community represents the stakeholder category with the highest outcome value, amounting to IDR 21,113,635,000 or 40.18 percent. This group includes construction workers, tourism workers, parking attendants, mountain motorcycle taxi drivers, BRI and non-BRI micro enterprises, village land operators, waste management operators, clean water service operators, training facilitators, and training participants. The second largest outcome was recorded for the government category, with a total value of IDR 19,005,721,414 or 36.17 percent. Stakeholders in this category include village governments, hamlet-level governments, and BUMDes or BUMNag from beneficiary villages. Next, the civil society organization category contributed IDR 10,596,496,327 or 20.17 percent. This group consists of tourism awareness groups (Pokdarwis) in Ketapanrame and Tebara Villages, farmer group associations (Gapoktan) in Cangu Village, the “Merta Segara” fishermen group in Cangu, tourism management groups, and various business clusters in participating villages. Lastly, the private sector recorded an outcome value of IDR 1,832,512,500 or 3.49 percent. This category refers to PT Bank Rakyat Indonesia (Persero) Tbk as the implementing organization of the program.

Impact Adjustment

The assessment of program impact is not limited to calculating the gross outcome value, but also involves applying adjustment factors to ensure that the estimated impact is both realistic and accurate. In the Social Return on Investment (SROI) framework, four types of impact adjustment are applied to refine the outcome values: deadweight, displacement, attribution, and drop off (Nicholls et al., 2012).

Table 4. Impact Adjustment

Impact Adjustment	Description
<i>Deadweight</i>	Refers to the portion of benefits that would have occurred even without the program intervention.
<i>Displacement</i>	Represents the extent to which the benefit replaces other benefits that may have been lost due to the program.
<i>Attribution</i>	Measures the degree to which other parties contributed to the achievement of the outcome.
<i>Drop-off</i>	Indicates the decrease in benefits over time, particularly for long term outcomes.

Source: Nicholls et al., 2012

In the SROI calculation process for the BRILiaN Village Empowerment Program, a total of 64 outcomes were analyzed using the impact adjustment approach to avoid overclaiming. The most dominant adjustment factor applied was attribution, which accounted for 70.31 percent. This indicates that the majority of the outcomes were collaborative in nature and influenced by third parties such as village governments, community members, and local partners. The drop off adjustment was applied to outcomes related to physical infrastructure, such as traditional houses, tourism branding, and ticketing posts, which tend to decline in value over time. Meanwhile, the deadweight factor was primarily applied to informal economic activities, such as motorcycle taxi services and local vendors, whose presence had already been part of the local ecosystem prior to the program's implementation.

Table 5. Impact Adjustment Values

Adjustment Type	Number of Outcomes	Percentage (%)	Example of Outcome
<i>Deadweight</i>	4	6,25%	Income from motorcycle taxi services and vendors in already developed tourism areas
<i>Displacement</i>	3	4,69%	Cost efficiency in infrastructure replacing previously existing needs
<i>Attribution</i>	51	79, 69 %	Income from tourism and business clusters influenced by third parties
<i>Drop-off</i>	6	9,38 %	Outcomes with declining value due to physical deterioration or aging of structures
Total	64	100%	

Source: Processed Research Data, 2025

SROI Calculation

The Social Return on Investment (SROI) for the BRILiaN Village Empowerment Program was calculated by dividing the total value of outcomes by the total investment made. As an evaluative SROI study, the outcome values and the resulting SROI ratio reflect the impact that has been realized from the program's inception in November 2021 through to the calculation period in December 2024. The final SROI value is influenced by several impact adjustment factors, namely deadweight, displacement, attribution, and drop off. Additionally, the SROI value is affected by the applicable interest rate or discount rate. During the time of calculation in May 2025, the prevailing discount rate was 5.75 percent.

SROI Value and Payback Period Calculation

Field data indicates that the BRILiaN Village Empowerment Program implemented by PT Bank Rakyat Indonesia (Persero) Tbk has generated multidimensional benefits across economic, social, and environmental aspects. The resulting SROI value was influenced by the total input or investment amount, which reached IDR 21,470,315,000. Based on this investment, the program yielded an SROI value of 2.31, as presented in the following table.

Table 6. SROI Calculation

TOTAL	IDR 52.548.365.241
Total Benefit After Discount Rate	IDR 49.691.125.524
Total Investment	IDR 21.470.315.000
SROI Value	2,31
Payback Period	5,18

Source: Processed Research Data, 2025

Based on the processed research data presented in the table, the BRILiaN Village Empowerment Program generated a total benefit value after applying the discount rate amounting to IDR 49,691,125,524. Meanwhile, the total investment provided by PT Bank Rakyat Indonesia (Persero) Tbk was IDR 21,470,315,000. The SROI value for the BRILiaN Village Empowerment Program was calculated using the following formula:

$$\begin{aligned} SROI &= \frac{\text{Net Present Value}}{\text{Net Present Investment}} \\ &= \frac{Rp49.691.125.524}{Rp21.470.315.000} \\ &= 2,31 \end{aligned}$$

Based on the calculation, the SROI value for the BRILiaN Village Empowerment Program is 2.31. This figure indicates that the investment made by PT Bank Rakyat Indonesia (Persero) Tbk has surpassed the break-even point, as the value exceeds 1. The outcome generated by the program implementation is greater than the investment provided. In other words, for every IDR 1 invested by the company, a social value of IDR 2.31 was created.

The implementation of the BRILiaN Village Empowerment Program resulted in a payback period value of 5.18, which means that the return on investment will be achieved within approximately 5 months and 5 days from the start of the program, assuming the program proceeds as planned. The payback period was calculated using the following formula:

$$\begin{aligned} \text{Payback Period} &= \frac{\text{Net Present Investment}}{\text{Net Present Value}/38} \\ &= \frac{Rp21.470.315.000}{Rp49.691.125.524/38} \\ &= 5,18 \end{aligned}$$

Impact of the BRILiaN Village Empowerment Program

The BRILiaN Village Empowerment Program has generated significant positive impacts for its beneficiaries. These impacts can be assessed using the Sustainability Compass, which examines four key dimensions: environment, economy, society, and wellbeing. To provide a more comprehensive understanding of the program's contribution, the following table summarizes the program's impact across the four Sustainability Compass dimensions: Nature, Economy, Society, and Wellbeing:

Table 7. Sustainability Compass

Impact	Description
<i>Economy</i>	- Budget savings for beneficiaries in infrastructure development or renovation in villages and tourist attractions - Cost savings for business clusters in procuring business-supporting facilities - Increased income for construction workers, tourism staff, training facilitators, and business cluster members
<i>Social</i>	Empowerment of women through their involvement as workers or artisans in business clusters (e.g., 7 women sorting coffee beans in Wawowae Village, 12 women working in the turmeric processing unit in Ibru Village)

Impact	Description
	- Engagement of stakeholders (30 village-owned enterprises, 4 community groups, and 15 business clusters) who played active roles in supporting the management and sustainability of empowerment initiatives - A total of 1,261 individuals involved in various training, production, and local business development activities
<i>Nature</i>	- Reduction in the volume of waste sent to final disposal sites in Margahayu Tengah and Mijen Villages through sorting and eco-friendly incineration practices - Improved water quality due to the installation of drainage systems - Increased water efficiency and reduced pesticide use through greenhouse installation - Utilization of village land for eco-tourism development, including Tebara Village, Benteng Village, Kertayasa Village, Cikaso Village, Lerep Village, and Kelawi Village. Meningkatnya kualitas air dengan adanya instalasi gorong-gorong.
<i>Wellbeing</i>	- Enhanced knowledge and skills among village officials and village-owned enterprise managers regarding leadership, organizational development, and village-level managerial capacity - Improved knowledge and skills among community members and business clusters through training on composting organic waste, cooking, sculpture crafts, English language, MSME development, hydroponics, business digitalization, basic digital marketing, online store management, and technical guidance on popcorn production machinery operations - Fulfillment of clean water needs for MSME actors in Trawas Village

Source: Processed Research Data, 2025

In addition to the Sustainability Compass, the impact of the BRILiaN Village Empowerment Program was also assessed using the Community Satisfaction Index (IKM) to evaluate the program's alignment with community expectations. The IKM was calculated based on ten program evaluation elements, including outreach, planning, implementation, timeliness, budget and cost appropriateness, quality, facilitator competence, facilitator behavior, grievance handling, and perceived program benefits. With an IKM score of 85.53 percent, which falls into the "good" category, the results indicate that beneficiaries were satisfied with the program implemented by PT BRI (Persero) Tbk, as it met their expectations. This index serves as a valuable feedback mechanism that enables the company to improve program implementation and enhance future performance.

CONCLUSION

The BRILiaN Village Empowerment Program by PT Bank Rakyat Indonesia (Persero) Tbk, implemented since 2021 in 31 villages across 12 provinces, focuses on community empowerment through capacity building, infrastructure support, and business cluster development, involving diverse stakeholders including government, private sector, civil society, and local communities. Engaging 30 village-owned enterprises (*BUMDes*), multiple community groups, and over 1,200 individuals, the program demonstrated significant social,

economic, and environmental benefits as measured by a Social Return on Investment (SROI) ratio of 2.31, indicating that every IDR 1 invested generated IDR 2.31 in social value. Additionally, the Community Satisfaction Index (IKM) score of 85.53 percent reflects high beneficiary satisfaction. To further enhance impact and sustainability, future efforts should prioritize deeper beneficiary engagement by delegating financial management directly to community members for more tailored interventions, alongside ongoing mentoring and technical assistance to build institutional capacity and support long-term independent operation. Future research could explore the long-term effects of beneficiary-led financial management on program sustainability and community empowerment outcomes.

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