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Governance Analysis of Village-Owned Enterprises in Increasing Revenue in Kombiling Village, Pangale District, Central Mamuju Regency

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A B S T R A C T
This study aims to analyze the implementation of governance (good governance) and its impact on the revenue of BUMDes Kombiling, Pangale District, Central Mamuju Regency. Methodologically, a descriptive qualitative research design was employed, utilizing purposive sampling to select 13 key informants representing policy makers, executive managers, technical operators, and community beneficiaries. Data collection was conducted through in-depth interviews, direct observations, and documentation checklists, with verification achieved via rigorous source triangulation across four functional roles. The analysis followed the interactive model of Miles, Huberman, and Saldaña. The results reveal that the application of good governance principles—specifically transparency, accountability, and participation—remains suboptimal, creating information asymmetry and administrative deficiencies, such as the absence of official transaction receipts and delayed financial reporting. Furthermore, the diversification into three business units (fisheries, clean water services/BPSPAMS, and tunnel rentals) has not yielded maximum revenue due to poor financial management, high consumer arrears, and the absence of preventive maintenance SOPs, resulting in inflated emergency costs that erode net profits. Conversely, natural and infrastructure potentials serve as key enablers, while limited accounting capacity and weak municipal oversight act as major constraints.

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INTRODUCTION

Village development is an integral part of national development that aims to improve community welfare, reduce disparities between regions, and realize sustainable village independence. Law of the Republic of Indonesia Number 6 of 2014 concerning Villages provides broad autonomous authority for village governments to regulate and manage their own economic potential independently. As the main instrument for driving the village economy, the existence of Village-Owned Enterprises (BUMDes) plays a very central role in absorbing local economic potential, creating daily jobs, and making a real contribution to increasing Village Original Income (PADes) (Miftaqhulhayat, et al., 2025).

Good governance of village-owned enterprise (BUMDes) funds is an absolute prerequisite for the success and sustainability of daily village business units. The application of governance principles including transparency, accountability, participation, effectiveness, and efficiency will help managers optimize available financial resources (Addink, 2019). Public and stakeholder trust can only be built if every rupiah of village capital is managed professionally and responsibly (Mardiasmo, 2018). Conversely, weak and unstructured governance will trigger daily information gaps, administrative vulnerabilities, budget waste, and an overall decline in revenue, which threatens the institution's survival (Latif et al., 2025).

Kombiling Village, located in Pangale District, Central Mamuju Regency, has dual geographic characteristics that combine coastal areas (the Makassar Strait maritime area in the west) with land areas consisting of daily community oil palm plantations. Utilizing this real potential, the Kombiling Village-Owned Enterprise (BUMDes) was established to manage three of the village's leading business units: a fisheries business unit (partnership with daily sea fishermen), a BPSPAMS unit (providing paid clean water for hamlet residents), and a village tunnel rental service unit. Despite the availability of natural potential and real infrastructure assets are very adequate, the realization of the Kombiling BUMDes contribution to the village's original income is still very minimal daily.

Based on the results of initial observations and field interviews, a phenomenon of weak financial governance was discovered in the daily Kombiling Village-Owned Enterprise (BUMDes). These include the absence of a monthly periodic financial reporting system for the community, undisciplined completion of transaction receipts for tunnel rental payments, low community commitment in paying BPSPAMS clean water service fees, the failure of the fisheries unit to compete with the debt trap of traditional middlemen outside the village for partner fishermen, and operational cash inefficiencies due to high emergency costs for repairing water pumps that suddenly break down. These conditions indicate the need for an in-depth qualitative analysis of the governance of the Kombiling Village-Owned Enterprise (BUMDes).

This study aims to critically analyze the implementation of good governance dimensions in the Kombiling Village-Owned Enterprise (BUMDes) and its implications for village business revenue. The novelty of this research lies in its focus on a detailed analysis of the operational tactical challenges of the

Kombiling BUMDes using rigorous source triangulation techniques across four functional role axes (Policy, Executive, Technical Implementation, and Social Control). Furthermore, the analysis is academically aligned with previous empirical research and philosophically integrated with Islamic economic ethics regarding theological mandates and public justice based on Surah An-Nisa verse 58.

LITERATURE REVIEW

The Concept of Good Governance

Good governance is a public management concept that emphasizes the decision-making process and budget implementation based on the principles of openness and social responsibility (Addink, 2019). At the village-level community economic institutional level such as BUMDes, Mardiasmo (2018) emphasizes the importance of five pillars of governance, namely: (1) Transparency, which requires easy access to accurate financial report information for all residents; (2) Accountability, which requires managers to be legally and administratively responsible for every cash transaction (Mahmudi, 2015); (3) Participation, which involves active citizen participation in business planning and supervision deliberations (Adisasmita, 2017); (4) Effectiveness, namely the level of optimal achievement of business targets; and (5) Efficiency, namely the utilization of budget costs by controlling operational expenses to avoid waste (Handoko, 2016).

Theory of Business Income

Business revenue is defined as the total value received from product sales or the provision of services to consumers within a planned accounting period (Phillips, 2021). According to Kasmir (2019), revenue levels are heavily influenced by internal factors such as the quality of the management system, the competence of human resources, the availability of working capital, and cost-efficiency controls. Poor financial governance can lead to cash flow leakage, outstanding accounts receivable, and ballooning daily emergency operating costs, which cumulatively erode the remaining operating profit (SHU) and reduce the Village-Owned Enterprise (BUMDes) dividends to the village's daily original income (Soemarso, 2018).

Previous Research

Analysis of village organizational governance consistently uses a qualitative approach because the depth of the sociological context is prioritized over statistical generalizations (Sugiyono, 2023). Several previous empirical studies provide a strong foundation for this study. Research by Miftaqhulhayat, et al. (2025) and Andriana (2023) on the Salubiro Village-Owned Enterprise (BUMDes) in Central Mamuju found that weak human resource competencies and low reporting transparency were the main obstacles to optimizing daily village income. Latif, et al. (2025) in their study in Gowa emphasized that challenges to active citizen participation and information transparency that are not systematically addressed will continue to erode community ownership.

Asriadi & Wahyuni (2024) quantitatively proved that accountability and effective supervision have a positive and significant impact on the efficiency of BUMDes financial management. Meanwhile, a flexible reorientation of maritime business strategies is needed to free coastal fishermen from the grip of traditional middlemen (Ramli, 2025), and planned and scheduled operational management has been proven to be able to reduce cash waste (Tilmizani, 2025).

METHODOLOGY

This research was designed as a purely descriptive daily qualitative study with an interpretivism paradigm (Sugiyono, 2023). The qualitative approach was deliberately chosen because the focus of the analysis of village economic institutional governance is contextual and multidimensional, thus requiring in-depth cross-confirmation in the field that cannot be simplified through statistical measurements alone (Nazir, 2014). The research was conducted in Kombiling Village, Pangale District, Central Mamuju Regency, West Sulawesi Province, for four months from April to July 2026.

Primary data sources were obtained directly through semi-structured in-depth interviews with 13 key informants selected purposively based on data saturation criteria. To ensure the objectivity and robustness of scientific cross-checking of qualitative data, the 13 informants were grouped into Four Functional Role Axes (source triangulation):

1. **Policy, Regulation, and Internal Supervision Axis:** The Village Head (HM) as the BUMDes advisor/mentor and the Village Secretary (MK) as the representative of the BPD/daily village government elements.
2. **Executive Axis / Core Management of BUMDes Management:** Director of BUMDes Kombiling (MY) and daily BUMDes Treasurer (BD).
3. **Technical Implementation Axis of Business Unit Field:** Fisheries Unit Manager (UP), BPSPAMS Unit Manager (UA), and Daily Tunnel Rental Service Manager (UT).
4. **Axis of Social Control and Beneficiaries:** Community Leaders (YF), Traditional Leaders (AB), Fishermen Partners (NL), Clean Water Customers (PL), and representatives of residents of Pesisir Hamlet and Tengah Hamlet (JM, RD) daily.

All stages of field data collection adhered to daily scientific formal administrative normative procedures. The researcher equipped himself with an official Research Permit Application Letter from LPPM Muhammadiyah University of Mamuju Number `019.02/LPPM-PNL/UMM/VII/2026` (signed by the Head of LPPM Mu'fidatul Nurul Hajjad, SE, MM) and an official Reply Letter of Research Permit Granting from the Kombiling Village Government Number `001/DK/VIII/2026` (signed by the Village Head Mr. Hammading). Compliance with research ethics (informed consent) was proven through the signing of a written Interview Statement Letter by informants (such as Ms. Jamaria dated May 17, 2026, Ms. Rosdiah dated May 17, 2026, Mr. Hammading, Mr. Malkam, and Mr. Yusuf) before digital audio recording began. Field notes were compiled in parallel to observe the informants' non-verbal expressions.

Secondary data included the management's Accountability Report (LPJ), the General Cash Book (BKU), the 2024-2025 financial accounting draft, and the daily Kombiling village profile. Data were analyzed interactively using the interactive model of Miles, Huberman, and Saldaña (2014), which encompasses three simultaneous activity streams: data reduction (selection and organization of verbatim transcripts according to the study's focus), data presentation (qualitative descriptive narratives and tables), and conclusion drawing/verification. Internal validity of the data was rigorously tested through source triangulation, which cross-compare verbal data across functional axes to evaluate the consistency of daily responses.

RESEARCH RESULTS AND DISCUSSION

Administrative Compliance and Data Collection Ethics

The qualitative validity of this study was based on strict adherence to scientific norms. The primary data collection process through in-depth interviews began with an explanation of the scientific intent, the signing of an informed consent form, and a commitment to maintain the confidentiality of daily data. This was crucial for establishing the psychological comfort of informants, enabling them to provide honest information free from researcher bias. Verbatim transcriptions were compiled in their entirety, preserving the distinctive Mandar/Mamuju dialect to maintain the authenticity of daily verbal expressions.

Source Triangulation Results Based on Good Governance Dimensions

1. ***Dimensions of Transparency in Financial Management***

   In-depth interviews revealed a significant information gap between the village-owned enterprise (BUMDes) management and the general public. The lack of published financial reports fueled suspicion among Kombiling villagers. This sentiment was reflected in the account of Mrs. Jamaria, a resident of Babana Hamlet:

   > "*Regarding the BUMDes' funds or what programs they run here, honestly, we ordinary people don't know. There's never been an information board installed in the village office or public places about how much capital they have, how much profit they have, or where the money is being used. We only know they manage clean water by renting tunnels, but no one has ever told us, the residents of Babana Hamlet, about the income.*" *(Verbatim interview with Jamaria, Babana Hamlet, May 10, 2026)*

   This statement was cross-validated by the Village Secretary, Mr. Malkam, who acknowledged that the monthly periodic public reporting system was not yet operational:

   > "*From an administrative perspective, we from the village government and the BPD do receive reports from the BUMDes management, but that's usually only at the end of the year during the Village Deliberation (Musdes) for accountability reports. Monthly or quarterly publications that can be accessed directly by residents via the village noticeboard have not been carried out regularly. This has sparked suspicion among residents...*" *(Verbatim Interview with Malkam, Pandang Sari Village, May 13, 2026)*

The Director of BUMDes Kombiling, Mr. Muh. Yusup, confirmed that the obstacles stemmed from limited bookkeeping human resource competency at the daily unit level:

"It's not that we want to hide our financial reports, but our problem lies in the capacity of our financial management human resources. Daily business unit managers still record transactions using ordinary notebooks, receipts are often lost, and the internet signal on the coast is unstable..." (Verbatim interview with Muh. Yusup, Babana Village, May 20, 2026)

The triangulation of sources above reveals a chain of daily technical and managerial barriers to transparency. This condition aligns with Andriana's (2023) research, which found low transparency of village-owned enterprise (BUMDes) funds in Central Mamuju due to the lack of an integrated periodic reporting system. It also aligns with Latif et al.'s (2025) analysis that the lack of consistent publication media will create systemic public distrust on a daily basis.

2. *Dimensions of Cash Management Accountability*

The administrative accountability of the Kombiling Village-Owned Enterprise (BUMDes) was found to be very weak on a daily basis. Tunnel rental payments were not accompanied by officially stamped receipts, but were instead recorded in the unit manager's small book. This testimony was provided by Mrs. Rosdiah, a resident who rents the tunnel:

"When I paid the tunnel rental fee yesterday for my trading business, the manager only recorded it in a small book and didn't give me an official receipt stamped by the Village-Owned Enterprise (BUMDes). He said the receipt was out of stock and would be easy to handle later. As residents, we're worried that manual record keeping like this is prone to misuse..." (Verbatim Interview with Rosdiah, Sendana Village, May 22, 2026)

This condition was cross-validated by the BUMDes Treasurer, Mrs. BD, who complained about the irregularity in reporting of receipts by the daily field unit implementers:

"It's true, technical unit administrators in the field are often slow to submit proof of receipt transactions to me. As treasurer, I have difficulty accurately compiling monthly cash bookkeeping... As a result, there are discrepancies between the physical cash flow recorded and that listed in the draft annual financial report." (Verbatim Interview with BUMDes Treasurer, Babana Village, May 22, 2026)

The Head of Kombiling Village, Mr. Hammading, confirmed that the village government had issued periodic real financial administration warnings:

"As BUMDes supervisors and advisors, we always emphasize in meetings that every rupiah of village capital that comes in and out must be accompanied by an official receipt. We don't want any scribbles from the district inspectors later..." (Verbatim interview with Hammading, Kombiling Village, May 25, 2026)

This triangulation analysis shows that weaknesses in daily administrative discipline trigger real accountability gaps. The absence of transaction receipts risks increasing cash leakage in business units. This finding empirically supports research by Asriadi & Wahyuni (2024), which states that accountability and effective supervision have a positive and significant impact on the efficiency of BUMDes financial management. This accountability weakness is also a major factor hampering the increase in BUMDes net income, as concluded by Miftaqhulhayat et al. (2025).

3. *Dimensions of Community Participation*

Kombiling Village community participation in the BUMDes ecosystem remains passive on a daily basis. Residents are rarely involved in the Village Deliberation (Musdes) forum for planning new business units. Community leader Mr. Yusuf highlighted the limited participation opportunities provided by the management:

"*The community here is rarely involved in planning meetings for new BUMDes business units. Usually, the Musdes is only attended by village officials, the BPD, and core administrators... Because they are not involved, residents become apathetic...*" *(Verbatim Interview with Yusuf, Babana Village, June 9, 2026)*

Passive community participation has become an obstacle for the management in collecting daily clean water service fees from the BPSPAMS (BPSPAMS). The BPSPAMS Unit Manager, Mr. UA, complained about the large number of arrears owed by residents of Babana Hamlet:

"*We're overwhelmed with managing the residents' monthly clean water bills. Many residents of the central hamlet are months behind on their payments... But they don't want to participate in the community service if the water pipes break due to flooding...*" *(Verbatim interview with UA, Babana Village, June 11, 2026)*

This triangulation analysis reveals an imbalance in the rights and obligations of daily participation. The lack of community involvement in strategic planning is countered by residents refusing to participate in pipe maintenance and defaulting on monthly dues, which directly impacts the daily revenue of the BPSPAMS unit. A case study by Latif et al. (2025) confirms a similar pattern, where low participation systematically hinders harmonious synergy between management and the local consumer base.

4. *Dimensions of Management Effectiveness*

The flagship fisheries business unit has not been operating effectively, generating profit sharing due to market intervention from traditional daily middlemen. The Fisheries Unit Manager, Mr. UP, explained this obstacle:

"*This fisheries unit actually has great potential, yes... But the results have not been effective in increasing profits because our fishermen are tied to debt with middlemen outside the village. As a result, fishermen are forced to sell their catch cheaply to these middlemen to pay off their debts...*" *(Verbatim interview with UP, Sendana Village, June 15, 2026)*

Mr. NL, a partner fisherman, confirmed that there is a dependence on daily emergency capital from middlemen outside the village:

"We are greatly helped by the fishing gear provided by the Village-Owned Enterprise (BUMDes). But we cannot immediately get rid of middlemen from outside the village because they are the ones who always give us quick capital loans when we need money urgently..." (Verbatim Interview with NL, Sendana Village, June 15, 2026)

This triangulation analysis demonstrates that the BUMDes fisheries business unit failed to generate optimal revenue due to the lack of a daily emergency capital provision function to cut the chain of middlemen. This field finding is confirmed by Ramli's (2025) research, which concluded that coastal fisheries business units require a business reorientation strategy in the form of providing flexible daily cash advances for fishermen's savings and loans.

5. *Dimension of Budget Efficiency*

The operational cash expenditures of the Kombiling Village-Owned Enterprise (BUMDes) were found to be inefficient due to the lack of daily maintenance funds. The Tunnel Unit Manager, Mr. UT, explained that cash wastage occurred due to maintenance budget inefficiencies:

"This village tunnel is rented out... But so far we haven't had a dedicated budget for routine maintenance. If there's any roof damage or cracked concrete floors, we're forced to request emergency expenses from the BUMDes treasurer, which costs much more..." (Verbatim interview with UT, Babana Village, June 27, 2026)

BUMDes Treasurer, Mrs. BD, confirmed that emergency costs eroded the daily net profit of the BPSPAMS unit:

"Every month, our largest cash expenditure is actually absorbed for emergency repairs to the BPSPAMS water pump machine which suddenly breaks down... Because the unit manager does not carry out routine, inexpensive daily maintenance, we are forced to spend millions of rupiah..." (Verbatim Interview with BUMDes Treasurer, Babana Village, July 3, 2026)

This data analysis shows that BUMDes cash wastage occurs due to the lack of Standard Operating Procedures (SOPs) for regular preventative maintenance on the business unit's physical assets. This aligns with research by Tilmizani (2025), which demonstrated that structured management with scheduled asset maintenance is an absolute prerequisite for avoiding inefficient daily spending.

Table 1 Sociological-Economic Characteristics of Key Qualitative Informants

Code	Role / Position	Hamlet Address	Age	Education	Income / Month
HM	Village Head (Advisor)	Kombiling Village	60 Years	SENIOR HIGH SCHOOL	Rp. 4,000,000 (Siltap)
MY	Director of BUMDes	Babana Village	31 Years	Bachelor of Education	Rp. 2,500,000 (Incentive)
MK	Village Secretary	Pandang Sari Village	33 Years	Bachelor of Economics	Rp. 2,800,000 (Siltap)

BD	Treasurer of BUMDes	Babana Village	28 Years	SENIOR HIGH SCHOOL	Rp. 1,500,000 (Incentive)
UP	Fisheries Unit Manager	Pandang Sari Village	42 Years	JUNIOR HIGH SCHOOL	Rp. 1,800,000 (Profit Sharing)
UA	BPSPAMS Unit Manager	Babana Village	35 Years	SENIOR HIGH SCHOOL	Rp. 1,500,000 (Incentive)
UT	Tunnel Unit Manager	Pandang Sari Village	45 Years	Elementary School	Rp. 1,200,000 (Incentive)
YF	Community Leader (Teacher)	Sendana Village	31 Years	Bachelor of Teaching	Rp. 2,200,000 (Certification)
JM	Community (IRT)	Sendana Village	52 Years	Elementary School	Rp. 900,000 (Side Job)
RD	Community (IRT)	Babana Village	21 Years	SENIOR HIGH SCHOOL	Rp. 800,000 (Side Job)
NL	Fishermen Fishery Partners	Pandang Sari Village	38 Years	JUNIOR HIGH SCHOOL	Rp. 2,000,000 (Sea Products)
AB	Traditional / Community Leaders	Sendana Village	55 Years	SENIOR HIGH SCHOOL	Rp. 1,500,000 (Palm Oil Farming)
PL	Clean Water Customers	Babana Village	29 Years	SENIOR HIGH SCHOOL	Rp. 1,700,000 (Private)

Source: Primary Field Research Data, processed 2026.

Academic Discussion and Theological Integration of Amanah Ethics

Field findings in Kombiling Village indicate a very close causal relationship between the quality of implementation of good governance principles and the effectiveness of increasing daily BUMDes business revenue. Based on Public Governance Theory (Addink, 2019), the financial failure of public or semi-public organizations is directly rooted in weak economic institutions and internal oversight mechanisms. In Kombiling Village, administrative weaknesses such as the lack of official transaction receipts, delays in treasurer reporting, and manual daily cash recording are concrete manifestations of the weaknesses in the village's economic institutions.

When compared with the Business Income Theory (Phillips, 2021), business income levels are predominantly influenced by operational management efficiency. Failure to establish a routine preventive maintenance system for BPSPAMS pumping machines and tunnels has triggered massive daily cash inefficiencies. This creates a new theoretical anomaly: the availability of abundant village equity capital will not positively correlate with business income growth unless accompanied by a commitment to accountable and efficient daily financial governance.

As a form of academic commitment, the discussion of the results of this research is integrated theologically with the ethical values of public asset management in Islam based on the Qur'an, Surah An-Nisa, Verse 58:

> "*Indeed, Allah commands you to convey the message to those who are entitled to receive it, and when you determine a law between people, you must determine it fairly. Indeed, Allah gives you the best teaching. Indeed, Allah is All-Hearing, All-Seeing.*" *(QS. An-Nisa [4]: 58)*

The above verse lays a very solid theological foundation for the obligation to uphold trustworthiness and uphold justice in the daily management of public funds. The initial capital investment in the Kombiling Village-Owned Enterprise (BUMDes) is a public trust sourced from public funds (APNDesa). The practice of not disclosing monthly cash information to coastal hamlet residents, rental transactions without official daily receipts, and the minimal involvement of community leaders in the Village Consultative Meeting (Musdes) demonstrates a disregard for the theological value of this trust.

Islamic economic ethics require that the management of BUMDes be directed entirely towards the common good (maslahah ammah) and avoid daily economic injustice. When the fisheries unit management allowed Kombiling coastal fishermen to be trapped in debt to traditional middlemen without any effort to protect their capital, BUMDes was deemed not to have implemented distributive justice optimally on a daily basis. Therefore, strengthening the governance of BUMDes Kombiling through improved financial administration, transparent cash reporting, participatory mutual cooperation, and efficient daily asset maintenance is not merely the fulfillment of worldly administrative obligations, but rather a form of real daily worship in embodying the values of theological trust and public justice for the physical and spiritual well-being of the village community as a whole on a daily basis.

CONCLUSION AND RECOMMENDATIONS

The implementation of good governance principles, encompassing transparency, accountability, participation, effectiveness, and efficiency, within the Kombiling Village-Owned Enterprise (BUMDes) has not been optimally and systematically implemented. The most critical fundamental obstacle is identified in the area of financial transparency and accountability. Management has not prepared operational financial reports routinely and transparently to the public, creating a wide information gap between management and the village government and the community. Regarding participation, active community involvement in the Village Deliberation forum for planning new business units remains very low, preventing a sense of shared ownership. This has directly impacted community commitment to paying clean water service fees (BPSPAMS) and a reluctance to participate in community maintenance projects.

The Kombiling Village-Owned Enterprise (BUMDes) management's efforts to increase village revenue through a diversification strategy of three business units (coastal fisheries partnerships, BPSPAMS clean water services, and village tunnel rental) have not yet provided maximum economic contribution. Low revenue is caused by the lack of a professional financial administration system, a lax clean water fee collection system, the disorganized recording of tunnel rental payment receipts, and the fisheries unit's inability to compete with the debt trap of outside village middlemen that binds partner fishermen.

The main supporting factors for the Kombiling Village-Owned Enterprise (BUMDes) are the abundant potential of marine resources in the Kombiling coastal area, the high daily basic needs of residents for clean water, and the ownership of physical infrastructure assets in the form of village tunnels with high economic value for rent. Conversely, the dominant inhibiting factors are the limited quality of human resources in managing basic accounting and formal financial management competencies, the absence of Standard Operating Procedures (SOPs) for periodic preventive maintenance of physical assets of business units that trigger inefficiencies in monthly operational cash expenditures, and the lack of active periodic guidance and supervision functions from the Village Government, Village Consultative Body, or constructive social control of the community. Comprehensive improvements to accountable and transparent financial governance, disciplined transaction administration with valid receipts, and the implementation of preventive maintenance SOPs are strategic steps that must be taken immediately to revitalize the function of BUMDes as a pillar of village economic independence.

ADVANCED RESEARCH

The study finds that good governance in Kombiling BUMDes remains suboptimal due to weak financial transparency, accountability, and community participation. Although BUMDes has significant potential through fisheries, clean water services, and tunnel rentals, its economic contribution remains limited by poor financial administration, ineffective fee collection, limited human resource capacity, and weak supervision. Strengthening financial governance, improving community participation, and implementing clear SOPs are therefore essential to enhance BUMDes performance and support sustainable village economic independence.

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