

# Village-Owned Enterprises (BUM Desa) Management Strategy Towards Sustainable Village Development

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**Abstract.** *The amount of village funds distributed by the government to villages should be accompanied by an excellent performance of the empowerment programme and the improvement of the village economy through Village-Owned Enterprises (BUM Desa). However, many BUM Desa have stopped operating. This study aims to explore the causes of BUM Desa's poor performance using ethnographic research strategy. The results of this study revealed that the cause of BUM Desa's poor performance is that the community prefers BUM Desa that have physical buildings rather than implementing community empowerment-based businesses through modern cultivation and agriculture. In addition, many villages require higher capacity to formulate a vision for sustainable development. Both factors occur due to the low education level of village heads and communities. The weak performance of BUM Desa is exacerbated by the community culture that considers a person's height not based on capacity but age. In many villages, elders are often more dominant in making proposals than the village head, leading to a lack of focus on the direction of village development. BUM Desa performance is currently at the stage of fulfilling fiscal and social accountability but needs to be more effective in delivering empowerment benefits.*

**Keywords:** BUM Desa, economic performance, barriers, community empowerment, sustainability, village development

**Abstrak.** *Besarnya dana desa yang disalurkan pemerintah ke desa seharusnya dibarengi dengan kinerja yang sangat baik dari program pemberdayaan dan peningkatan ekonomi desa melalui Badan Usaha Milik Desa (BUM Desa). Namun banyak BUM Desa yang berbentuk beroperasi. Penelitian ini bertujuan untuk mengeksplorasi penyebab buruknya kinerja BUM Desa dengan menggunakan strategi penelitian etnografi. Hasil penelitian ini mengungkapkan bahwa penyebab buruknya kinerja BUM Desa adalah karena masyarakat lebih memilih BUM Desa yang mempunyai bangunan fisik dibandingkan melaksanakan usaha berbasis pemberdayaan masyarakat melalui budidaya dan pertanian modern. Selain itu, banyak desa memerlukan kapasitas yang lebih tinggi untuk merumuskan visi pembangunan berkelanjutan. Kedua faktor tersebut terjadi karena rendahnya tingkat pendidikan kepala desa dan masyarakat. Lemahnya kinerja BUM Desa diperparah dengan budaya masyarakat yang menganggap tinggi badan seseorang bukan berdasarkan kapasitas melainkan usia. Di banyak desa, para tetua seringkali lebih dominan dalam mengajukan usulan dibandingkan kepala desa, sehingga menyebabkan tidak fokusnya arah pembangunan desa. Kinerja BUM Desa saat ini berada pada tahap pemenuhan akuntabilitas fiskal dan sosial namun perlu lebih efektif dalam memberikan manfaat pemberdayaan.*

**Kata kunci :** BUM Desa, kinerja perekonomian, hambatan, pemberdayaan masyarakat, keinginan, pembangunan desa

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## Pendahuluan

The mandate of the 1945 Constitution regarding the progress of the Indonesian nation that is evenly distributed without inequality between one region and another is the responsibility of all Indonesians, especially the government which has the mandate to implement the 1945 Constitution. Development inequality is mainly felt by marginalised communities. According to (Kauppila et al., 2009) most peripheral areas have a rural character, which is often associated with low wages in the agricultural sector, depopulation, and limited local investment. Therefore, building Indonesia from the periphery / village is the government's concern, as stated by the Minister of Villages, Development of Disadvantaged Regions and Transmigration, A. Halim Iskandar in (Andari, 2021) revealed that most of the development challenges in Indonesia will be resolved if social and economic problems in rural areas can be resolved by increasing human development, improving the economic system and improving people's welfare, and realising Indonesia to be more advanced, starting from the village.

According to the 2015 Index of Developing Villages (IDM) of the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendes PDTT), out of 73,709 villages across Indonesia, poverty is still a major problem, and most villages are categorised as underdeveloped. "(Hamidi et al., 2020). Underdevelopment is explicitly divided into poverty and unemployment rates.

(BPS, 2019) noted that the rural poverty rate in 2015 was 14.09%; in March 2016 it increased to 14.11%. The rural poverty rate has always exceeded the urban poverty rate. The number of villages throughout Indonesia consists of 74,954 villages - this number can be classified as 20,167 villages (29%) in the category of underdeveloped villages, 51,022 villages (68%) in the category of developing villages, and only 2,904 villages (4%) are developing villages. (Darmi & Mujtahid, 2020).

One of the government's efforts to alleviate rural poverty was the issuance of Law No. 6/2014 on Villages. The Village Law states that village development aims to improve the welfare of the village community and the quality of human life as well as poverty reduction through the fulfilment of basic needs, the development of village facilities and infrastructure, the development of local economic potential, and the sustainable use of natural resources and the environment.

The concept of Village Sustainable Development in the Village Law, as well as the shortcomings of village development measures (Village Development Index/IPD and Village Development Index/IDM) were formulated in more detail into 18 Village SDGs goals. The Village SDGs are stipulated in the Minister of Villages, Disadvantaged Regions and Transmigration Regulation No. 13 of 2020 on the Priority Use of Village Funds (Andari, 2021). With the focused development based on the Village SDGs, it is expected to be able to provide results in the form of village development planning directions based on factual conditions (evidence) in the village. And secondly, it facilitates the intervention of Ministries / Institutions, Regional Governments (Provincial, Regency / City) and the private sector to support village development (M. Ghufran H. & Kordi K., 2020).

The concept of sustainability in all aspects of development certainly needs to be supported by financing that is always available. This is made possible by the rolling out of the village fund, which is quite large. In 2023, the village fund has entered its ninth year with details of 20.67 trillion (2015), 46.98 trillion (2016), 60 trillion (2017), 60 trillion (2018), 70 trillion (2019), 72 trillion (2020), 72 trillion (2021), and 68 trillion (2022) (Kemendes, 2022). If the average distribution of village funds with the number of villages in Indonesia is 74,953 villages, then each village can get 1 billion per year. The increasing trend of village budgets is expected to accelerate the achievement of development in villages, thereby reducing the development gap with cities.

One of the objectives of the village fund allocation is to increase the income of villages and village communities through BUM Desa (Redaksi DJPb, 2021). BUMDes is a village business institution managed by the village government and community to strengthen the village economy. BUM Desa is formed based on the needs and potential of the village through participatory management. With these characteristics, BUMDes can be considered a form of social enterprise that aims to achieve social missions and conduct business through market mechanisms (Saebi et al., 2019; Santos, 2012). Through innovative products and services, social enterprises can change the mindset and behaviour of community members as the profits can address social issues (Nasruddin & Misaridin, 2014)

The development of BUM Desa is considered to be able to realise the Village Sustainable Development Goals (SDGs) programme. According to the Minister of Villages, Development of Disadvantaged Regions, and Transmigration (PDTT), Abdul Halim Iskandar, said that at least BUMDes can be an instrument to achieve five Village Sustainable Development Goals (SDGs) programmes (Saputra, 2021). In line with research conducted by (Fitriana et al., 2023; Humanika et al., 2023), it is concluded that BUM Desa have a role in achieving the Village SDGs, increasing the village IDM level which is also an achievement of the Village National Development Goals (Village SDGs). Ultimately, it contributes to the achievement of the National Sustainable Development Goals (SDGs).

BUM Desa is a pillar of economic activity in the village that functions as a social institution and commercial institution (Alkadafi, 2014). Through BUM Desa, the empowerment of existing potential in the community can be implemented, which has the impact of increasing products and improving the welfare of the village community (Iskandar et al., 2021). BUM Desa must be a social enterprise if it is to improve the village economy. The social impact of BUM Desa must be felt by the

community, so the BUM Desa business unit must focus on the village's potential and superior products (Amrullah & Muhammad, 2021).

Its hybrid characteristics encourage BUM Desa to manage the implementation of commercial and social activities, as well as how to generate revenue and profit without compromising social aspects (Ebrahim et al., 2014). In addition, to align the commercial and social dimensions of the activities, participation of all stakeholders should be prioritised (Pestoff & Hulgård, 2016). There are six principles of BUM Desa management: (1) participatory, (2) cooperative, (3) transparent, (4) accountable, (5) emancipatory, and (6) sustainable (Purnomo, 2016). In addition, there is social responsibility, as described by (Carroll, 1991) in Figure 1, which includes economic, legal, ethical, and discretionary expectations (freedom to make one's own decisions under the circumstances). To achieve the hierarchy of social responsibility in a sustainable manner, a business run in any scale or form must first generate profits. This concept also applies to BUM Desa, referring to the purpose of its establishment, which is to mobilise and organise the economic potential of the village.

In fact, managing BUM Desa is not easy, as can be seen from the number of BUM Desa that have stopped operating. (CNN Indonesia, 2020) noted that of the 51 thousand BUM Desa that existed until 2020, only 37 thousand were actively transacting. Kemendes PDTT stated that in 2020, around 27 thousand BUM Desa stopped operating, which shows the fragile governance and performance of BUM Desa in Indonesia. This is in contrast to several studies conducted in other countries, as shown by a study (Phillipson et al., 2019) in the UK that stated BUM Desa (rural firms) perform better than BUM Kota (urban firms). This shows the importance of BUM Desa in Indonesia being better managed, removing barriers in its management, and the need for what kind of effective strategies should be implemented to achieve BUM Desa with maximum benefits.



Figure 1. Pyramid of Social Responsibility  
Source: adapted from (carroll 1991)

Therefore, the objectives of this study are (1) to explore the constraints in the establishment and management of BUM Desa, ranging from the formulation of the proposed village potential to the clash between actors and interests; (2) to analyse the performance level of BUM Desa; (3) to analyse the BUM Desa management system between democratic and stewardship models to select a more appropriate management system in realising BUM Desa with maximum benefits.

This research is important to analyse the operational constraints of BUM Desa in Indonesia and provide practical implications regarding the appropriate management that should be applied to develop BUM Desa in Indonesia and other developing countries that share similar characteristics in terms of democratic systems and diverse population backgrounds, to be on par with the progress obtained by BUM Desa in more developed countries.

*Literature Review*

The Village Law grants sovereignty and authority to villages to govern themselves through the authority of origin, local scale village authority, and assignment. Thus, the village is the smallest unit of government that is the spearhead of Indonesia's development. 'Villages build and develop villages' has become a slogan and noble ideals to build

Indonesia from the village (Widiastuti et al., 2019). One of the efforts made by the government is the establishment of Village-Owned Enterprises (BUM Desa) with the hope of supporting the village economy.

Furthermore, this is regulated in Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises which explains that BUM Desa is not only for profit but also as a community servant for community empowerment and driving the village economy (BPK, 2021). Therefore, there needs to be cooperation between the government and the community to realise the positive goals of BUM Desa through good governance (Khotami, 2017).

In running its business, the principles of efficiency and effectiveness must always be emphasised. BUM Desa, as a legal entity, is formed based on the prevailing laws and regulations, and in accordance with agreements developed in the village community. Thus, the form of BUM Desa can vary in every village in Indonesia. This variety of forms is in accordance with the local characteristics, potential, and resources of each village. The Village Government must collectively work with the community to develop BUM Desa in accordance with the local potential of each village. This is certainly different from other business units such as cooperatives or other collective economic business units that seem exclusive and only involve their members..



The most researched topics related to BUM Desa, as explained (Kusuma et al., 2021), are about the welfare of village communities and the village economy related to the active role of BUM Desa in it, as well as topics related to BUM Desa financial accountability and reporting related to the inadequate skills of village communities in BUM Desa management. This is in line with the results of research conducted by (Zulbetti et al., 2019). This research takes a new perspective on the causes of many BUM Desa that have stopped operating, namely not due to fraud, errors in financial recording, but the most basic problem is the error in choosing the type of business.

This research outlines the causes of many villages forming BUM Desa that are not in accordance with the village's potential. The stages in establishing BUM DESA, according to (Melatyugra et al., 2020) are:

*- Establishment*

Implemented by the Village Government based on Village Deliberation which is then stipulated by Village Regulation.

*- Establishment of the Organisation.*

In this stage, it must be understood that the BUM Desa organisation is separate from the Village Government. The BUM Desa organisation consists of; advisors, operational executors and supervisors.

*- Operational Executive*

The operational executor is an individual who is appointed and dismissed by the Village Head Decree. The executor is tasked with managing BUM Desa in accordance with the bylaws and acts for and on behalf of BUM Desa. As the manager, he/she is responsible for any losses suffered by BUM Desa.

*- Business Activity Development*

Establishment, management and management of BUM Desa business activities in accordance with the provisions of laws and regulations.

## Research Methodology

This research applies an ethnographic strategy to provide a holistic picture of the situation regarding BUM Desa in Indonesia. (Creswell, 2015) mentions that in ethnographic research,

the emphasis on describing everyday situations is carried out by interviewing in depth individuals who are closely related to the subject of study, as well as making observations over a long period of time in various situations. Ethnographic research presents an in-depth description of the culture of a society that is the object of research. Ethnography has the characteristics of being comprehensive and integrated, rich descriptions and strong qualitative analysis where researchers are in the position of the community as the owner of culture (Siddiq & Salama, 2019). Added by (Bernard, 2012) states that cultural descriptions increase knowledge about human traits that can influence each other with the existence of culture.

The object of ethnographic research in the form of culture can be divided into three aspects, namely (1) social activities, (2) ideas (ideas, values, worldviews, principles), and (3) cultural objects. Ethnographic research observes and analyses culture holistically, both spiritually and materially. This holistic analysis is conducted in this study because culture can relate to and influence the formation of individual and collective behaviour. (Moleong & Surjaman, 1989) mentioned two typical data collection methods in ethnographic research, namely in-depth interviews and participant observation. The ethnographic design was chosen so that there is intensive interaction between researchers and building connections so that data sources are relatively easy to obtain. Therefore, this kind of research allows for a massive dialogue between theory and data (Hammersley & Atkinson, 2019).

Ethnographic research presents an in-depth description of the culture of a community that is the object of research (Satori & Komariah, 2014). Ethnographic research observes and analyses culture holistically, both spiritually and materially. The selection of the ethnographic method is because the BUM Desa issue is a multidimensional problem that must be viewed as a whole. Ethnography is an appropriate design to reveal the factors of BUM Desa business selection that are not in accordance with village potential.

The selection of the ethnographic method in this study is possible because the researcher is a community member who has lived in the research location since childhood. The closeness and daily interaction with the object of research gives strength in the presentation of data. Based on the conditions of intensive interaction between researchers and connections that have been built for a long time, it is expected that data sources are relatively easy to obtain and participant observation is more in-depth.

The type of research used in this study is exploratory qualitative research. According to (Arikunto, 2006), exploratory research explores the causes of something. Exploratory research also seeks to explore new knowledge to find out a problem that has or can occur. The exploratory method was chosen so that the questions prepared by the researcher do not limit the things conveyed by the interviewees. Exploring the meaning of BUM Desa formation and management dynamics is a sensitive issue. Therefore, semi-structured interviews were used as a communication approach. The interviews gave the informants the freedom to explain everything related to the research topic, and some important things that would most likely be missed if using a formal approach and structured interviews.

The data collection process was conducted around the end of 2018 until June 2023. The data collected included primary and secondary data. Primary data was obtained through interviews with several key informants. Key informants in this study include; (1) Village Head who is also the Chairperson of the Village Heads Forum in Kabupaten X, hereinafter referred to as Informant X1; (2) BUM Desa manager, hereinafter referred to as Informant X2; (3) Head of the village where the BUM Desa is located, hereinafter referred to as Informant X3; (4) Highly educated village youth leader, hereinafter referred to as X4. Information from Informant X1, who is the head of the village head forum in kabupaten X, can represent the general condition of BUM

Desa management in kabupaten X, as the village head forum regularly holds coordination meetings.

All interviews were conducted separately to avoid intervention and create freedom of expression. The blurring of informants' identities was due to some sensitive matters conveyed by the informants. The village head forum regularly conducts meetings that discuss the challenges faced by each village. Therefore, the data obtained by researchers represents the field conditions to be used as material for the formulation of appropriate policies. Secondary data was obtained from the Central Statistics Agency (BPS) and village monographs X1 and X3.

## Results and Discussion

Based on observations of community conditions and the general development of BUM Desa in the research locations and interviews with key informants, the causes of the slow development of BUM Desa businesses can be identified. The information obtained also shows the extent of BUM Desa's achievements in terms of its social responsibility as a public institution in the village and how to manage BUM Desa so that it can survive and develop optimally and effectively.

### *The Vulnerability of Community Participation 'Mandates' and the Crucial Period of BUM Desa Establishment*

Referring to (Undang-Undang Republik Indonesia Nomor 25 Tahun 2004 Tentang Sistem Perencanaan Pembangunan Nasional, 2004), community participation should be the main priority in development planning as a democratic process. Planning as the initial stage of development must involve all elements of society through a representative mechanism. Decentralisation gave birth to budgetary participation that makes the community a policy formulator and policy user. (Mikkelsen, 2003) explains that community participation

includes identification of village problems and potential, selection and decision-making, and finding solutions (Deviyanti, 2013; Wirawan et al., 2015). The participatory planning process is a planning process that brings together top-down and bottom-up planning mechanisms that are harmonised through development planning meetings (Imtihan et al., 2017).

Based on this law, all village governments conduct deliberations that involve the community in every budgeting process and implementation of village programmes. One of the budgeting and implementation programmes is BUM Desa. An adequate feasibility study is required to achieve good BUM Desa performance. The number of BUM Desa that have ceased operations indicates that feasibility studies need to be conducted more appropriately.

Informant X1 explained:

*“The process of formulating the BUM Desa entity to be established has different challenges in each village, with the most crucial period in the establishment of BUM Desa being the formulation of the type of entity that becomes the candidate BUM Desa. Often a clash of views between village actors occurs during the formation of the BUM Desa body, what BUM Desa will be established.”* (interview on 26 April 2023).

Informant X2 provided an explanation that corroborated X1's statement:

*“(Time) for the establishment of the BUM Desa business type is the most important period. If the feasibility study is done well, and the proposal is accepted, the potential for the BUM Desa to grow is also good. There is capital participation, so if the type of business does not take into account the potential of the village, the money will be wasted. The money is limited, so it must be managed well”* (interview dated 15 May 2023).

On a different occasion, informant X3 said:

*“The establishment of BUM Desa, which often takes a long time, the village head has a vision of empowerment-based businesses, which can be based on crafts, small-scale livestock because he understands well the conditions of the rural suburbs. The natural resources are not enough. Other villages can develop well because*

*one of the factors is good natural resources, there are springs and baths and can be used as agro-tourism places. Meanwhile, our agricultural land has been used up for 'house acquisition. Our (village) is also not in a tourist area. If it is based on animal husbandry, the community does not agree, they want something physical. That's why we built retail”.* (Interview on 27 May 2023)

Informant X4, who is a community leader from among the youth, said:

*“The process of establishing a BUM Desa is tough, the time is crucial, and making the wrong decision can bankrupt the BUM Desa. However, we must accommodate the views of the community represented by community leaders. Sometimes our views are different from the community's”* (Interview on 5 June 2023).

All interviews agreed that the negotiation period to determine the type of BUM Desa is a crucial period. Mistakes in determining the type of BUM Desa can increase the risk of business bankruptcy so that the capital participation allocated by the village cannot provide the intended benefits. In addition, villages that have abundant natural resources to manage and tourist areas have a better capital base than suburban villages with minimal natural resources and larger competitors from large companies.

#### *Constraints in BUM Desa Management*

##### *Different levels of understanding about BUM Desa in the community*

The first obstacle encountered in BUM Desa management is the difference in understanding between village administrators and community leaders, which makes it difficult to reach agreement on the type of business and how to run it.

Informant X1 said:

*“Conflicts in determining the type of BUM Desa business are often caused by the level of community mindset. The more diverse the background of community leaders, the more we have to listen to what the community wants.”*

Informant X2 provided further explanation:

*“Here the establishment of BUM Desa and other empowerments are often constrained by differences in preferences, with village officials wanting empowerment that is in line with potential, but the community wanting it to be physical”.*

*a. Constraints from Education*

Informant X1 explained:

*“Conflicts often occur in villages due to the different backgrounds of the village administration and the community. (Generally) villages with BUM Desa are closed because the village head is not in line with the community. We are grateful that the community has a good educational background. So it is easier for us from the village to direct. We can even make a good MOU (work contract). The community can generate benefits as in the MOU, while many other villages do not. The funds, such as grants or assistance, just disappear. The story of forum friends (read: members of the village head forum) is that the community only wants things that are physical, can absorb labour, and want things that are instant and visible.”.*

This condition is generally mapped on the education of village heads in Indonesia (Dihni, 2022). The majority of village heads in Indonesia are high school graduates. In 2021, the percentage reached 57.54%. Meanwhile, only 23.62% of village heads have a bachelor's degree. Even village heads who have less than a high school education are 17.01%. Therefore, although education is not the only factor influencing a person's capacity and credibility, the data can illustrate the general condition of BUM Desa management in Indonesia.

Informant X2 explained:

*“(The village government) feels that it is best if the village has people who have a good educational background, and village officials as well, so that they can have the same vision of development. Alternatively, if the community is uniform, there will be no social disparities, it is easier to manage, compared to a village where the community is very heterogeneous, sometimes the village head is good and has a vision, but the community only wants physical (programmes), sometimes what is proposed by the community is not in line with the potential of the village due to the low level of education.”*

The demographics of the rural population are similar to the education data of the village head. The schooling opportunities of children in rural areas are lower than in urban areas. (BPS, 2022) explained that the percentage of children not attending school (ATS) in the age group of 16-18 years in rural areas in 2021 reached 27.81%. This lack of education creates a pragmatic mindset that tends to ignore the principle of sustainability.

Informant X3 explained:

*“As the village head, I have a vision for BUM Desa, which is empowerment. I come from an NGO background. That vision of empowerment and networking is what I wanted to utilise for this BUM Desa. It's just that I clashed with the community. The law asked us to accommodate the community's proposal. I proposed several work programmes such as poultry farming and modern agriculture. I am well aware that our village lacks resources. It is not a resource-rich area, there are no springs, no regional tourism, and conventional farmland is almost non-existent. But the community wants retail. Actually this is not our potential, we are a border area (suburb). There are already many retailers (from multinational companies). However, we still have to run because it's the people's choice. It is proven that it is currently not profitable. But modern cultivation and agriculture is also a high-risk business, especially since people prefer instant results. Again, this is due to low education.”*

*b. Socio-cultural constraints*

The low level of education cannot be separated from the cultural conditions of the community, which is still thick with the tradition of characterising certain figures based on descent, age, or wealth. This condition was conveyed by informant X1:

*“The community's strong culture of characterisation makes an elder influential in village meetings. Such prominence is often based on age, religious background, and active participation (presence) in village activities”.*

The same thing was also expressed by Informant X2:

*“All decisions in the village must be based on agreement, through deliberation. That is the mandate of the law. Community leaders represent the community. Community leaders are not appointed in villages where people have low education levels because of their capacity. It's because of age, participation level. (Actually) We have people with capacity and higher*



*education, but they are busy. They are workers. So they cannot participate. What stands out because of the level of participation, people with low education have a lot of free time, so they often participate. Then they become leaders and often dominate village meetings.”*

This condition is also generally stated by (Holil, 1980) that the age level determines the activeness of community participation. The older a person is, the less time he or she spends on productive or financially productive activities, so the greater the opportunity to participate in community social activities. This finding is in line with research (Suarjaya, 2021) which explains that only certain groups of people, such as the elderly, are active in proposing development ideas at the hamlet level. The elderly community is considered capable of submitting proposals without considering certain studies. This condition is supported by (Satriajaya & Handajani, 2017), explaining that the contents of the APBDesa must reflect the needs of the village, and the preparation process only involves maximum villagers.

#### *c. Lack of Managerial Capacity*

After the negotiation of the type of business and establishment of BUMDesa is completed, the next step is the process of BUMDesa management. A common obstacle in BUMDesa management is the capacity of BUMDesa managers who need more capacity to run BUMDesa businesses. These capacities include risk assessment, human resource management, finance, and others. This low capacity is derived from the characterisation that occurs in the community. The appointment of managers is also often based on community figures, not capacity.

Informant X1 explained:

*“Those asked to be managers are usually people close to the village head. To be in line, if they have the capacity and can lead, the type of BUMDesa is in accordance with the village's potential. Then, the BUMDesa will progress. If the people chosen based on their fame and stature do not have good capacity, the BUMDesa is at risk of bankruptcy.”*

The same thing was also expressed by Informant X2:

*“Not only education, characterisation also has a structural impact, often the management of BUMDesa is given to community leaders who do not have good management skills. The impact is the loss of the BUMDesa. A loss-making BUMDesa removes the potential for community welfare from the fund. So, education contributes to characterisation that is not based on ability, then that characterisation makes the management of BUMDesa poor. Like a chain. The solution is to improve community education. This large system will take a long time to improve as it relates to regeneration.”*

#### *d. Natural and Social Resource Constraints*

The condition of natural resources and the social capital of the community are among the factors that most determine the development of BUMDesa. As stated by informant X1, the village he leads is located in a well-known tourist area with a relatively educated community, so the village has a much higher capital base than other villages. The village is the destination of various related agencies in providing financial assistance and other grants, such as tourism development assistance from the tourism office, assistance with transportation modes, and others. Such assistance indirectly impacts the rapid growth rate of BUMDesa.

In contrast to village X1, which has a high capital base, village X3, which is a suburban area with a low level of community education, faces many obstacles related to BUMDesa, especially in negotiating the type of business and its management. Village X3 is also not a tourist area and has no ownership of natural resources that can be capitalised and become the main capital of the BUMDesa. The proximity of the X3 village area to the city centre where there are various public facilities cannot be used as a driver for BUMDesa progress. Therefore, the development of BUMDesa should not only be seen from its geographical location, such as proximity to public facilities, but also lies in the basic potential of the village.

### *BUM Desa Accountability and Social Responsibility Results*

UU No. 6/2014 on Villages mandates village government accountability in village financial management. Accountability fuels effective service delivery, good governance, and community empowerment (Brinkerhoff & Wetterberg, 2016). Accountability is a mechanism built to limit dysfunctional behaviour of agents (village government) when managing resources entrusted by resource owners (community and higher government).

Financial reports are a reflection of an organisation's fiscal accountability. The fiscal accountability of an organisation can be seen from the quality of the financial statements prepared to account for the resources entrusted to it. The reference used in the preparation of government financial statements is Government Accounting Standards (SAP). Village governments are not yet required to use an accounting system in their records. However, the Budget Realisation Report (LRA) that must be prepared by the village government is also one of the regulated parts and cannot be separated from the conceptual framework and statements in SAP. (Wahyudi, 2019) concluded that the stages of village financial management have been carried out properly. However, the application of formal accountability is still not sufficient to assess the quality of management. Formal accountability still provides room for government financial managers to abuse authority (Satriaajaya & Handajani, 2017; Setiawan, 2020).

In addition to the quality of financial management, social accountability is the main focus of governance improvement (Ahmad, 2008). In village development, social accountability is understood as the encouragement, involvement, and control of villagers to ensure that the implementation of village development programmes and budgets is more measurable and accountable based on key performance indicators set out in village regulations. Social accountability is an approach to complement the shortcomings of

formal accountability. It effectively encourages the government to be more transparent and enables community involvement (Wahyuningsih & Hastjarjo, 2015). Social accountability can be seen as an instrument that has several objectives, namely (Brinkerhoff & Wetterberg, 2016) increasing the effectiveness of public services, improving the quality of governance and democracy, and increasing community strengthening.

In the first goal, social accountability aims to improve government responsiveness to community needs, provide information in policy making, and further fulfil the social contract between society and government. The second objective, social accountability aims to strengthen the integrity of institutions and public officials. While in its function to strengthen the community, social accountability is aimed at increasing the ability of marginalised community groups to voice their concerns.

According to informant X1, village heads in Kabupaten X generally perform well in fiscal and social accountability. In terms of fiscal accountability, this achievement is based on the village head forum that was established to regularly hold meetings to assist each other in dealing with administrative constraints faced by the village administration. Social accountability was achieved because village heads generally accommodated community aspirations in village meetings and involved them in programme implementation. These achievements are supported by social capital in the form of harmony between residents, mutual trust, and strong social norms. Although fiscal and social accountability have generally been well realised, the effectiveness and economic and social benefits of BUM Desa activities cannot yet be assessed through fiscal and social accountability. Based on informant X1's statement, it can be seen that in Kabupaten X the management of BUM Desa has generally followed the legal aspects by implementing the prevailing laws and regulations. Unfortunately, the economic aspect is not yet appropriate due to the absence

of an adequate feasibility study process. Management that is not based on an adequate feasibility study causes the operational management of BUM Desa to be ineffective, resulting in the non-achievement of economic benefits. This condition is not fully in line with the results presented by (Carroll, 1991).

However, according to (Pradesa & Agustina, 2020), community pressure on BUM Desa to undertake socially responsible activities is expected to increase over time for a variety of reasons, including 1) BUM Desa has direct access to resources (e.g. capital, labour, networks) that other businesses have. buildings around the village do not; 2) Community frustration with other organisations (e.g. non-profit organisations and non-governmental organisations such as NGOs) that fail to address social problems; and 3) Failure of companies or businesses in the vicinity of the village to take responsibility for the problems they cause.

#### *BUM Desa management, between democracy and stewardship governance*

The democratic system in the concept of political trias checks and balances was first coined by John Locke and Montesquieu in the 17th century. The concept assumes that state power should be divided into the executive, legislative and judicial branches (Britannica, 2024; Ott, 2014). The concept of checks and balances is a formula to prevent each power in a state institution from exceeding its power limits, where each branch of power can supervise and balance the other branches of power (Oktavira, 2023).

In regional autonomy, the concept is applied to the central government to the village government. In the village government, the concept of political trias as a form of democratic governance is realised in the cooperation between the executive and legislative branches. The executive is held by the village head and his apparatus, and the legislative is held by the Village Council Body (BPD). If any element or part of the village government system is unable to perform its duties and functions in accordance with the

laws and regulations, it will hinder the running of the village government.

However, the characterisation of individuals and the low level of education in the community often make checks and balances ineffective. Each institution operates independently. In some villages, to counteract the culture of age-based community characterisation that often clashes with the village budgeting and programming process, the village head tries to ensure that BPD members elected by the community are those who have emotional closeness and bargaining power with the village head.

This condition is based on the statement of informant X1:

*"In our village, I encourage people who are competent and respected by the community but share my vision. People who share the same vision will facilitate village deliberations and maintain stability and dynamism. This kind of achievement is important to us. We want to be different from many villages where the village head is not aligned with the members of the Village Consultative Body. On the other hand, this can also reduce the essence of checks and balances. We are aware of that, but again, it is important for stability and good village dynamics.."*

X1's strategy greatly influences the practice of checks and balances. Under these conditions, the village head can influence decisions made by the BPD. If this is not accompanied by the village head's capacity and professionalism, it can lead to abuse of power. Conversely, the strategy can enhance village development if the village head has exemplary professionalism and capacity. Poor democratic governance does not always have a negative impact.

In some cases, a village head with high capacity in developing work programmes will direct the utilisation of the budget and BUM Desa to maximum performance, even in the absence of checks and balances from the BPD. Such conditions explain that the prevailing governance is stewardship governance. Stewardship governance emphasises the performance of each implementer/manager

in relation to organisational goals. Stewards will do things that are deemed necessary so that organisational goals can be achieved (Raharjo, 2007).

The statement regarding the strategy is similar to the results of research (Firdaus, 2018; Masuara, 2014) which concluded that the BPD has not been able to perform its role well. Compared to the village head, the BPD is generally considered weak and unable to fully perform its duties and functions in accordance with the laws and regulations. Ideally, the check and balance process between the village head and the BPD should be balanced. The two institutions should not be too strong or too weak because if this happens, the process of village governance will be ineffective so that the country's goals will be difficult to achieve.

Results from (Cornforth, 2003; Mason et al., 2007) show that there is a shift in social enterprise from a democratic governance model that provides opportunities for all parties to participate and make decisions to a stewardship system that relies on personal/leadership power while focusing on economic goals without damaging social performance. As stated by informant X1, as long as the steward has a high capacity and there is no bad faith or fraud from the steward, the organisation's performance will run optimally. This statement is in line with research conducted by (Muth & Donaldson, 1998) which explains that social corporate governance supported by democratic and participatory principles makes it impossible for a manager to carry out self-serving activities. This finding supports research conducted by (Mswaka & Aluko, 2015), which states that stewardship governance produces economic outcomes that tend to be better than Social Enterprise with democratic governance. The findings of this study generally explain that democratic governance patterns in BUM Desa in Indonesia are relatively well implemented in terms of fulfilling the mandate of laws or regulations and maintaining social stability but not with economic outcomes.

## Conclusion

Based on the above description, it can be concluded that: 1) Some of the causes of the low performance of BUM Desa are the diverse understanding of the community on the BUM Desa to be established, the relatively low level of education, the characterisation of the community that is not capacity-based, the lack of managerial capacity, and village resources that do not heed the BUM Desa business; 2) The performance achievement of BUM Desa is at the level of fulfilling the legal aspects, where BUM Desa has been run based on the mandate of the law but has not fulfilled the economic aspects that provide adequate financial benefits to the village community; 3) One strategy that can be applied in building a strong and sustainable BUM Desa in the current condition is to apply the concept of stewardship governance in the management of BUM Desa, instead of democratic governance.

This research recommends that the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendes PDTT) establish a pilot project to supervise several villages that do not yet have BUM Desa and/or villages whose BUM Desa have stopped operating. BUM Desa management should focus on businesses that utilise village resources with full support from supra-village, kecamatan, and/or kabupaten. Business processes should be implemented based on management standards (good governance) by applying a SWOT analysis (strengths, weaknesses, opportunities and threats), including a proper business feasibility analysis. This analysis is intended to compare the establishment and management of BUM Desa based on directives from supra-village with BUM Desa formed and managed independently. Equally important is the need to approach community role models to determine how good BUM Desa governance can be implemented. A good and correct understanding can encourage leaders to support the creation of BUM Desa governance that can provide optimal benefits to the community.



### *Research Implications and Limitations*

This research has theoretical implications regarding ethnography as a research strategy, which can provide a new perspective in understanding the dynamics within BUM Desa. It also provides a more in-depth explanation of democratic governance patterns in BUM Desa.

This research provides practical implications regarding the management aspects of BUM Desa development in Indonesia and other countries with similar characteristics of local communities: 1) As many BUM Desa have the potential for conflict, especially during the formulation of the BUM Desa entity, it is necessary to involve mediation actors with relevant and sufficient capacity, which can be from the local area or external parties as long as such actors are trusted and respected by the community; 2) support is needed in the areas of financial management, including feasibility studies, as well as BUM Desa management, especially for leaders/managers, including training to improve the financial literacy of the community to build awareness and increase knowledge in certain areas. Improved community financial literacy can also avoid potential financial conflicts in the future; 3)

The need to build community awareness including managers/leaders to create a correct understanding of BUM Desa. When making the transition towards the right level of awareness, BUM Desa management should consider alternative forms of physical entities that can embrace local potential. For example, creating a retail outlet that only sells/distributes local products; 4) provide consulting support to assist in problem solving or planning/managing the BUM Desa. This service will be very useful to support the lack of knowledge due to low level of education or lack of personnel with appropriate capacity in the field; 5) provision of training, either on-demand or required by the government based on professional identification, can also be an alternative to improve the knowledge of the community or key actors as the community usually tends to be reluctant to pursue formal

education; 6) the need to initiate a regeneration process within the BUM Desa management; 7) refinement or development of regulations with necessary instruments regarding the recruitment and selection of BUM Desa management, while taking into account the professionalism aspect but still considering the local socio-cultural aspect. These efforts are important towards stewardship governance to ensure that the selected management personnel have adequate capabilities and prevent conflicts within the community. The limitation of this study is the scope of its location, which is a district in a particular province, so conditions in other areas may differ. The magnitude of conflict dynamics that may occur in the community may vary depending on regional conditions, community ethnicity, education level, and the leadership ability of the village head. Therefore, the recommendation for future research is to add several regions with different characteristics of the region and community. In addition, future research can use different methods such as mixed methods..

### **Declarations**

#### *Author contribution*

All authors contributed equally as the main contributors of this paper. All authors read and approved the final paper.

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#### *Competing interest*

The authors declare that they have no conflicts of interest to report regarding the present study.

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