

The Role of Village-Owned Enterprises (BUMDes) in Increasing Community Income in Buleleng Bali



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ABSTRACT: The presence of BUMDes is an implementation of Law no. 6 of 2014 concerning villages in an effort to increase community income through mobilizing village potential which is formed directly according to community initiatives. Thus, the presence of BUMDes must be seen as a process that includes various changes to the social structure, community participation and existing institutions, as well as pursuing accelerated economic growth. One of the villages that established BUMDes with the aim of strengthening the economy of Bebetin Village, Sawan District, Buleleng Regency is BUMDes Banwa Bharu which was founded in 2009. This type of research uses qualitative research, namely research aimed at describing and analyzing phenomena, events, social activities, attitudes, beliefs, perceptions and thoughts individually and in groups. The research results show that BUMDes Banwa Bharu is a facility or business unit that can help the community increase their income. The role of BUMDes Banwa Bharu in helping overcome the community's economic problems is sufficient, although not optimal. Several business units run by BUMDes Banwa Bharu have been running well, as can be seen from the ease with which people can borrow capital to develop their businesses. Although there is one type of business that is not running, namely tourism management, such as cow racing performance, which is the legacy of the ancestors of Bebetin Village, Sawan District, Buleleng Regency.

KEYWORDS: BUMDes, Community Income, Community Participation, Economic Problems.

1. BACKGROUND

Village-Owned Enterprises (BUMDes) are village businesses managed by the village government and as legal entities (Winarsih et al., 2018). The village government can establish a Village-Owned Enterprise according to the needs and potential of the village (Kania et al., 2021). The formation of a Village-Owned Enterprise is determined by village regulations. The management of Village-Owned Enterprises consists of the village government and local village communities. Capital for village-owned enterprises can come from the village government, community savings, government assistance, provincial government and district/city government, loans, or capital participation from other parties or profit-sharing cooperation on a mutually beneficial basis (Ikhwansyah et al., 2020). Village-owned enterprises can make loans, which can be done after obtaining BPD (Government Bank) approval. The Village Revenue and Expenditure Budget, hereinafter abbreviated as Village APB, is the annual financial plan of the village government which is discussed and approved jointly by the Village Government and BPD, which is determined by Village Regulations (Fatimah et al., 2023). Village-Owned Enterprises (BUMDes) are new economic institutions operating in rural areas whose role is to improve community welfare, help supervise the implementation of village economic activities, assist village governments in efforts to develop natural and human potential sources in villages to be developed into a source of economic resources and becomes a medium for the village government to realize development plans, especially in the economic sector (Sara et al., 2020). This Village-Owned Enterprise (BUMDes) has been run by the Bebetin Village community, Sawan District, Buleleng Regency since January 31 2017, with the types of business units namely Savings and Loans Business Unit, Village Drinking Water Management Unit, Bali Cattle Fattening Business Unit. The existence of BUMDes is still not effective in overcoming poverty in Bebetin Village, Sawan District, Buleleng Regency

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(Gunawan et al., 2021). Therefore, researchers want to know the role of village-owned enterprises (BUMDes) in increasing community income.

2. LITERATURE

2.2 Economic Problem

The economic problem is the fundamental challenge facing all societies, which is how to satisfy unlimited wants and needs with limited resources (Sukmawati et al., 2020). Because resources such as land, labor, and capital are scarce, people and societies must make choices about how to allocate them. Said by (Eckhardt et al., 2019), The 5 basic problems of an economy are as follows: 1) What to produce and what quantity to produce? 2) How to produce? For whom to produce the goods? 3) How efficient are the resources being utilized? 4) Is the economy growing? The great economic problem is how to arrange our limited resources to satisfy as many of our wants as possible (Vogel et al., 2021). Resources are not equally valuable in all uses, so we must choose where to allocate our resources in order to get the most value out of those resources (Rockwood & Theou, 2020).

2.2 Village Owned Enterprises

According to him, in the difficult times caused by the current Covid-19 pandemic, it is hoped that BUMDes can emerge as an institution capable of saving the village economy (Gobel et al., 2023). Through various managed businesses, BUMDes is expected to reduce unemployment in villages and increase the income of village communities. Village-Owned Enterprises (or abbreviated to Bumdes) are village businesses managed by the Village Government, and have a legal entity. Can village officials become BUMDes administrators? "BUMDes must be an independent body, it cannot be intervened by the village head or village officials because this is what the community benefits from," (Rachmawati et al., 2021).

3. RESEARCH METHODS

The data analysis method uses an inductive method to draw conclusions about events from data collected through observation, interviews and generalized documentation methods.

According to (Azungah, 2018), in carrying out data analysis, researchers took several steps, as follows:

a) Data Reduction

Reducing data means summarizing the data that is really needed or selecting the main things and throwing away what is not needed. In this way, the reduced data will provide a clearer picture, and make it easier for researchers to collect and then search for it if necessary.

b) Display Data

After the data has been reduced, the next step is to display the data. In qualitative research, data presentation can be done in the form of short descriptions, charts, etc.

c) Drawing Conclusions

Drawing conclusions is the final stage in data analysis which is carried out looking at the results of data reduction while still referring to the problem formulation in terms of the objectives to be achieved. The data that has been compiled is compared with one another to draw conclusions as answers to existing problems.

Data Validity Test

Then, after the researcher has carried out data analysis, the next step is to test the credibility or validity of the data, the aim of which is to find out whether the data obtained is in accordance with conditions in the field (research location). Data validity is the effort made by researchers to prove that what has been researched is in accordance with the circumstances. To determine the suitability between the data that has been researched and the reality that occurs in the field, it is necessary to check the data so that the data becomes valid.

There are techniques for obtaining valid and objective data and its validity can be guaranteed, the techniques used by researchers are:

a. Triangulation

Triangulation (2014), triangulation is a technique for checking the validity of data by comparing data that has been obtained with other sources. Data triangulation is carried out to obtain similar information from other sources. This can be done in the following way:

- 1) Compare observational data with interview data.
- 2) Comparing what people say in public with what they say in private.
- 3) Comparing what people say about the research situation with what they say all the time.

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- 4) Comparing a person's situation and perspective with various opinions and views of people such as ordinary people, people with secondary or higher education, wealthy people, people in government.
- 5) Compare the results of the interview with the contents of a related document.

b. Sufficiency of References

The references used in carrying out this research consisted of documentation material, references from books, interviews. This reference material is a tool for accommodating and completing written criticism for evaluation purposes. A complete reference in a research is a comparison material for the methods and findings at the researcher's location. The researcher's ability to compare findings in the field with references is an effort to realize the validity of the data.

c. Discussion with Colleagues

Discussion with colleagues is an examination carried out by gathering peers who have the same general knowledge about what we are researching so that together with fellow researchers we can review the perceptions, views and analysis that the researcher is carrying out.

4. RESULTS AND DISCUSSION

BUMDes management pattern carried out by the Bebetin Village government, Sawan District, Buleleng Regency

1. Planning

Planning is the process of determining a series of actions to achieve a result. Planning in an organization is really needed because with planning an organization can run well (George, et al., 2019). The running of BUMDes Bebetin, Sawan District, Buleleng Regency, of course has a good planning strategy so that it can have various business units that have developed. An organization certainly needs goals and to achieve these goals, of course it must use strategy. The strategy in question is the long-term goal that BUMDes wants to achieve. The strategy can be an action that the Director wants to decide using many resources or the village community.

Mr. Gede Ardana as Director of BUMDes revealed that:

"In planning activities and establishing business units that will be carried out by BUMDes, the strategy is first, the plan is a proposal from the village community and members of BUMDes, and secondly, the plan must go through member deliberations and village deliberations, so that the plan can be implemented if approved. together"

Based on the results of the interview, in planning activities and business units that will be formed in BUMDes Bebetin, Sawan District, Buleleng Regency, strategies are used. The first strategy is transparency or openness, which means that BUMDes members receive suggestions or proposed ideas from the village community regarding what activities and business units are good for BUMDes, based on the village's potential and the needs of the village community. The second strategy is through deliberation, and these plans must go through two stages of deliberation until a consensus is reached, the first is member deliberation, and the second, village deliberation. So that planning is not only carried out within the scope of BUMDes members. In this way, any activity planning is based on the results of consensus deliberation from members, village deliberations, and supervision by the BPD (Government Bank). Then the researcher asked the same question to the BUMDes Savings Staff to confirm the statement from the BUMDes Director, that the planning carried out was based on deliberation and the result of mutual consensus. However, not all plans start from the village community, but are based on the thoughts of the BUMDes members themselves, because BUMDes members are the ones who are fully responsible for the activities or business units that will be established. However, the plans prepared by members are still discussed through village meetings, because the planned plans cannot be implemented solely with the result of unilateral consensus or only the approval of BUMDes members.

2. Organizing

Organizing is the process of connecting people involved in a particular organization and integrating their tasks and functions within the organization. In the organizing process, tasks, authority and responsibilities are distributed in detail based on their respective sections and fields to achieve mutually agreed goals.

3. Actuating

Actuating is arousing and encouraging all group members to desire and make efforts sincerely and in harmony with planning and organizing efforts. Activities carried out by leaders to actuate members who have been given tasks to carry out their duties. In terms of actuating members, the person who is fully responsible is the Director or leader. A leader must be able to strategize how his members can be active in carrying out their duties.

Mr. Gede Ardana as Director of BUMDes revealed that:

"The strategy I do to actuate members is the first, holding meetings every month, the second is good communication and giving motivation to members."

Actuating in BUMDes Banwa Bharu, is fully responsible by the director who makes strategies for how its members can move and

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be active in the organization. The strategy used is the strategy of holding meetings once a month for meetings and motivation strategies with communication that bind members to be willing to understand and contribute energy effectively and efficiently to achieve goals. Influencing by motivating members, with encouraging communication, responsible communication, communication that persuades or invites, communication that looks for a solution, not looking for mistakes, communication that does not explode full of anger and emotion, communication based on facts and data, not lies or manipulation, and repetitive communication.

4. Supervision

Supervision is a manager's activity that ensures that work is in accordance with established plans and achieves the desired results. Supervision is the final action carried out by managers in an organization. Supervision and controlling is the process of observing or monitoring the implementation of organizational activities to ensure that all work being carried out runs according to previously determined plans.

Mr Gede Ardana as Director of BUMDes revealed that:

"To supervise the operation of each unit, I use two methods, namely direct and indirect supervision. This means that indirectly, the unit head makes a report on the running of the business unit, once a month at a meeting".

Supervision in BUMDes Banwa Bharu, the first strategy used is that the head of the unit makes a report on the running of the business unit and the condition of the business unit, and reports it at a meeting once a month. The head and members of each unit report the condition and progress of the unit being managed, whether it is running well or not, so that members of other units can also listen and know the condition of all units. And if there is a problem, we can find a way and solution together. Then apart from making reports, supervision is carried out as stated by the BUMDes director.

He further added that:

"Then, for direct supervision of the unit, for example for the rice field equipment rental unit, I come to the rice field location where the rice field equipment is rented, so that I know how many days and where the rice field equipment is used".

Apart from indirect supervision, the director also uses direct supervision, meaning that the director comes directly to the field to ensure that the reports made and reported by the unit head are correct. Supervision is basically completely directed at avoiding the possibility of deviation or deviation from the goals to be achieved. In supervision, an activity is created that is related to determining and evaluating the extent to which members' work has been carried out. Supervision can also detect the extent to which leadership policies are implemented and the extent of deviations that occur in this implementation.

The role of BUMDes in increasing the income of village communities in Bebetin Village, Sawan District, Buleleng Regency

A role is an action that a person performs in an event. According to Ely Chinoy in Soekanto, every person has various roles that originate from their social patterns in life. This also explains that his role determines what he does for society and the opportunities given to him by society. The importance of a role is because it can regulate a person's behavior. The role of causing a person to certain extents can predict the actions of other people. The person concerned will be able to adjust their own behavior to the behavior of the people around them. In this case, it is based on Sukirno Sadono's theory which states that the level of household income depends on the type of activity carried out. The types of activities involved consist of capital or skills. Therefore, having high labor productivity can ultimately provide large income.

Based on the analysis above, it can be concluded that the creativity or skills possessed by the community in the form of entrepreneurship, art or skills in managing village potential can increase community income in accordance with the theory presented by Sukirno Sadono. The existence of BUMDes has played a good role by providing capital loans to the community so that the community can develop their businesses. The increase in community income occurred due to additional capital provided by BUMDes Banwa Bharu so that the community could develop the businesses and skills they had, so that the businesses or skills possessed by the community were not hampered due to a lack of capital.

The role of BUMDes Banwa Bharu in improving the community's economy is:

1. Building and Managing Village Potentials in an Effort to Increase Community Income.
2. Economic development is an important part of national development with the ultimate aim of increasing the welfare and prosperity of society. Economic development in a region or country can be seen from the development of economic growth in the long term.
3. Playing a role in improving the quality of life of the community.

Whether an organization is good or not in society certainly has a role in its goals. One of the roles that BUMDes Banwa Bharu has given to the community is through palm fiber broom and wood carving craft activities. Through wood carving craft activities, it directs people to have a high artistic spirit so that they can utilize pottery that is no longer used by the community so that it can be turned into a creation, namely Barrel craft. Apart from that, there are still many people who do not have an artistic spirit, there are

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only a few groups who have an artistic spirit, so BUMDes Banwa Bharu distributes palm fiber broom and wood carving crafts to several areas for marketing. The quality of life of the people of Banwa Bharu Village is not only seen from the economic aspect but also from the artistic aspect.

4. BUMDes Banwa Bharu plays a role in improving the quality of life of the community by helping the community in marketing Barrel crafts. Apart from that, the creativity possessed by society can essentially improve the quality of life. Apart from the quality of life that people get, it can also improve their economy. So this is the role of BUMDes in improving the quality of life of the community through crafts made by the community.

5. BUMDes as a Foundation for Strengthening the Community's Economy.

The concept created by BUMDes Banwa Bharu is to strengthen the people's economy because in its implementation it is organized by the people and for the people. This agrees with Sumodiningrat's statement in Mardi, "the people's economy is an economy run by the people. The people's economy is a national economy that is rooted in the potential and strength of society at large to run the wheels of their economy."

BUMDes Banwa Bharu obtains funding through the Village Revenue and expenditure budget which comes from:

1. Government, Provincial Government and Regency/City Regional Government assistance distributed through the Village Revenue and expenditure budget mechanism.
2. Village assets handed over to the Village Revenue and expenditure budget are in accordance with the Legislative Regulations regarding village assets. Banwa Bharu BUMDes funding is in accordance with government regulation Number 60 of 2014 concerning village funds sourced from the state revenue and expenditure budget number 168 of 2014 as amended by government regulation number 22 of 2015 concerning amendments to government regulation number 60 of 2014 concerning village funds. sourced from the state revenue and expenditure budget.

Trying to Realize and Develop the Village Community Economy

The role of BUMDes in achieving the goal of improving the economy of village communities is demonstrated by the capital loan program for community businesses, with the aim of helping economic equality and improving the economy in the village. The existence of BUMDes Banwa Bharu plays a very important role in the economic aspects of the community, as can be seen from the increase in the number of funds borrowed. The manifestation of the economic development of village communities can be seen from the implementation of BUMDes Banwa Bharu in fulfilling aspects of the people's economy, namely as follows:

1. Construction Aspects

In its implementation, BUMDes Banwa Bharu always provides guidance to the community in terms of agricultural training so that the community knows how to plant or eradicate air and can increase good agricultural results. With the guidance provided by BUMDes Banwa Bharu in the form of training on agriculture, the community is very enthusiastic about the BUMDes Banwa Bharu programs, thus creating a view that there is concern from village officials and BUMDes Banwa Bharu.

2. Financing aspects

The financing aspect in BUMDes Banwa Bharu is based on the people's economy and the creative economy. Financing is provided to productive and consumptive communities. Financing BUMDes Banwa Bharu using securities collateral. Providing BUMDes Banwa Bharu loans to the community starting from Rp. 2,000,000/KK up to an unlimited nominal amount.

Helping the community in increasing income so that it can increase the income and prosperity of the community

Increasing income for community prosperity is the ultimate goal of an organization or company. BUMDes is an institution based on the people's economy and the creative economy. The people's economy is an economic system that includes all levels of society in the development process, where all levels without exception act as drivers of development, while the creative economy is a supporting factor for the people's economy in increasing people's income. Apart from that, BUMDes Banwa Bharu has a role in increasing community income by increasing customers in Bebetin Village, Sawan District, Buleleng Regency.

BUMDes Banwa Bharu, the results of management, have been felt by some of the people of Bebetin Village. Because the aim of forming BUMDes Banwa Bharu is to increase people's income both from entrepreneurship and agricultural products. Apart from that, there are business units for palm fiber broom crafts and wood carving crafts which can increase people's income and create jobs. Apart from that, BUMDes Banwa Bharu has played a role in increasing community income as well as in the management of business units which have been running although not yet effective, due to the lack of transparency or socialization of BUMDes Banwa Bharu to the community so that the role of BUMDes Banwa Bharu is only felt by the people who have joined who feel its existence. the role of BUMDes, but for people who have not joined BUMDes Banwa Bharu, they do not know the purpose and benefits of BUMDes so they do not feel the role/benefits of the existence of BUMDes. However, there are several business units that have not run as expected, this is due to the condition of the community who do not want to participate in supporting the

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business units in BUMDes Banwa Bharu.

Based on the results of interviews conducted with customers who had borrowed capital from BUMDes Banwa Bharu, the researchers examined the increase in people's income after borrowing from BUMDes Banwa Bharu. to meet daily needs. Capital loans made by the community to increase business capital so that they can increase income. The efforts to increase income made by BUMDes Banwa Bharu have been felt by the local community, although they have not been optimal. There are several people who borrow capital for businesses whose profits are only to meet their daily needs.

From the explanation above, it can be seen that the role given by BUMDes Banwa Bharu in increasing people's income is sufficient, although not optimal, as can be seen from the increase in income obtained by customers before and after borrowing from BUMDes Banwa Bharu. Because not all Banwa Bharu people participated, the benefits were only felt by the people who participated. One of the reasons people do not participate is that the interest rates are too high, apart from that, there is a lack of outreach by BUMDes Banwa Bharu officers to the community so that there are people who do not know about the existence of BUMDes Banwa Bharu.

Suggestion

Based on the results of the research, the researcher finally came to a conclusion regarding the Management of Village-Owned Enterprises (BUMDes) in increasing community income in Bebetin Village, Sawan District, Buleleng Regency, which has been implemented well.

BUMDes management in increasing income really helps local communities, especially those in Bebetin Village. The pattern of planning, organizing, Actuating and supervising existing in BUMDes Banwa Bharu, Bebetin Village, Sawan District, Buleleng Regency is made based on the thoughts of the community and BUMDes members, then agreed upon through village deliberations, so that the mutually agreed plans are included in the BUMDes planning program.

The role of BUMDes Banwa Bharu, Bebetin Village, Sawan District, Buleleng Regency in increasing community income has been realized, although not yet optimal. The role of BUMDes Banwa Bharu, Bebetin Village, is realized by the existence of business units within it, such as: savings and loan unit, village drinking water management unit, broom craft. palm fiber and wood carving crafts. Loan funds provided by the Village-Owned Enterprise (BUMDes) Banwa Bharu Bebetin Village to increase community income to meet the community's daily needs.

Suggestion

1. BUMDes Banwa Bharu Bebetin Village is expected to increase village potentials such as the tourist attraction of cow racing and improving village drinking water business services. So that it can increase community income by exploring village potential.
2. For the management of BUM Des Banwa Bharu in Bebetin Village, Sawan District, Buleleng Regency, improve the institutional management of BUMDes Banwa Bharu to further maximize business unit performance and human resource performance so that the role of BUMDes towards the community increases. The BUMDes need to hold formal and informal outreach such as advertising, distributing banners, and so on, so that the public knows about the BUMDes activity unit and the goals of the BUMDes itself so that the community is inspired to join in utilizing and developing the Banwa Bharu BUMDes business unit in Bebetin Village.
3. The community should participate and play an active role in the management and use of the Banwa Bharu BUMDes business in Bebetin Village to improve economic life.
4. Future researchers can research in more depth the asset management strategy of BUMDes Banwa Bharu Bebetin Village in order to increase community income.

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