

OPTIMIZATION OF VILLAGE FUNDS WITH THE DEVELOPMENT OF VILLAGE-OWNED ENTERPRISES (BUMDES) TOWARDS AN INDEPENDENT VILLAGE IN MARYKE PLANTATION VILLAGE

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ABSTRACT

This study aims to determine the optimization of village funds with the development of village-owned enterprises (BUMDes) towards an independent Village in Maryke Plantation Village. This type of research is descriptive qualitative, data collection is done through focus group discussion techniques, in-depth interviews (in-depth interview), observation, and documentation. Data analysis using interactive analysis includes data collection, data reduction, data display, and conclusion. The result of this research is that Maryke Plantation has distributed some ADD to BUMdes. The existence of BUMDes in Maryke village is able to absorb labor. Factors inhibiting the existence of BUMdes in Maryke plantation are budget factors and Human Resources factors. Supporting factors for the existence of BUMDes are government commitment and Natural Resource Potential.

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1. INTRODUCTION

One of the development that is being carried out by the government today is through economic development. Economic development leads to policies taken by the government in order to achieve employment opportunities and sustainable economic growth building is one way to improve the welfare of society. The village is the first government agency in implementing development, because development at the village level is directly related to the community. In an effort to encourage development at the village level, the government gives authority to the village government to manage the area independently.

According to Law No. 6 of 2014 concerning villages, the village government has an obligation to manage village finances in the form of village funds for the benefit of the village and fully for the welfare of the village community. Village finances obtained from village income sources must be managed properly in order to achieve village development. However, we know that the source of village income mostly comes from the help of the central government and local governments because the village is a small autonomous region so that if you only rely on the original income of the village will not be able to improve village development both in terms of infrastructure and in terms of administration. It needs good management and management in village original income and village finances so that the village has adequate Village original income (PADES) to support the welfare of the village community.

One of the strategies in making it easier for villages to get Village income sources is that the government makes policies as stated in Law Number 6 of 2014 concerning villages, one of the obligations that must be done by Villages is to form village-owned enterprises (BUMDes).

The existence of BUMDes is intended to manage village-owned businesses that can be used as a productive economic outbreak of rural communities that are tailored to the potential and needs of each village. However, it is important to realize that BUMDes was established on the initiative of the community based on the potential that can be developed using local resources and there is market demand. In other words, the establishment of BUMDes is not an instructional package

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that comes from the Government, Provincial Government, or district government. If that happens BUMDes feared will run not as mandated in the law. This study aims to elaborate the benefits of natural resources for the sustainability of BUMDes. Village-owned enterprises (BUMDes) is a village business institution managed by the community and village government in an effort to strengthen the village economy and formed based on the needs and potential of the village.

Therefore, serious efforts are needed to make the management of BUMDes run effectively, efficiently, proportionally and independently. To achieve the objectives of BUMDes is done by meeting the needs (productive and consumptive) of the community through the distribution of goods and services managed by the community and the village government. The existence of BUMDes has contributed to increasing village income and meeting the basic needs of the village. The role of BUMDes is seen in the source of funds for increasing income, the needs of the community that must be felt by the whole community. Independent Village development that does not only depend on the budget and assistance. This study took place in BUMDes Sukarami Village, Balik Bukit District, West Lampung Regency. The research method used in this study is descriptive qualitative method. This method was chosen because it is considered able to explain the phenomenon of research in a complex and in-depth.

Maryke plantation village is one of the villages in Langkat regency where currently the maryke plantation has realized BUMdes for the last 12 years, where currently the running BUMdes consists of three BUMdes, but not all BUMdes in the Maryke plantation are running optimally, of course it needs attention from the community for the progress of BUMdes and capital injections from village funds so, based on the background of the above researchers are interested to conduct research with the title "optimization of village funds with the development of village-owned enterprises (bum Des) towards an independent Village in the village of Plantation Maryke".

2. LITERATURE REVIEW

Village Fund

The determination of the definition, allocation and transfer mechanism for village funds is regulated in government regulation (PP) number 60 of 2014 concerning village funds sourced from the state budget (APBN). Based on Government Regulation No. 60 of 2014, village funds are funds sourced from the state budget intended for villages that are transferred through the regional budget (APBD) District/ City and used to finance the administration, implementation of Development, Community Development and Community Empowerment.

The village fund details of each village as referred to in Paragraph (1) of Government Regulation Number 60 of 2014 concerning village funds sourced from the state budget, calculated by population, poverty rate, area, and level considering the number of geographical difficulties of each district/city as referred to in Article 2 Paragraph (3) letter b, calculated by the following weights: 20 1) 30% (thirty percent) for the number of villagers; 2) 20% (twenty percent) for the area of the village; and 3) 50% (fifty percent) for the poverty rate of the village. The geographical difficulty level of each village as referred to in Paragraph (2) is used as a factor for the calculation results as referred to in paragraph (3).

Village Fund Disbursement Mechanism

The distribution of village funds is carried out by book-entry from the State Public Treasury Account (RKUN) is the account of the state money depository determined by the minister as the state treasurer to accommodate all state revenues and pay all state expenditures to the central bank) to the Regional Public Treasury Account (RKUD) is the account of the regional money depository determined by the Regent/ mayor to accommodate all regional receipts and pay all regional expenditures to the designated bank) and ultimately transferred to the village Cash Account (RKD) is the village government money depository account that holds all village receipts and is used to pay all village expenses to the bank as stipulated in Article 15 Paragraph 1 which

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is then explained again the presentation in the next paragraph which is carried out no later than the second week of the month from the RKUN account to the RKUD and no later

BUMDES

BUMDes is an agency established or formed jointly by the community and the village government and its management is carried out by the village government and the community in order to obtain mutual benefits as one of the original sources of Village income (Pradnyani, 2019). Village-owned enterprises are village business institutions managed by the village government as well as the village community with the aim of strengthening the village economy and formed based on the needs and potential in the village. Bumdes is a business entity that is able to help the community in everything, among others, meet their daily needs, become a business opportunity or employment, add insight to the village community.

As one of the economic institutions operating in rural areas, BUMDes is intended that the existence and performance of BUMDes are able to make a significant contribution to improving the welfare of villagers. BUMDes is in the ownership of the village government, used to prosper the village community, both the establishment, capital, and implementation of the profits obtained under the auspices of the village (Sujarweni, 2020). BUMDes was established, among others, in order to increase the original income of the village.

The formation and management of BUMDes is highly dependent on the leadership ability of the village head. The village head is a milestone in mobilizing the spirit of kinship and cooperation of the village community in realizing village independence through BUMDes. The issue of the establishment and management of BUMDes is actually not only about inventorying assets and regional potential, then utilizing it into a business, but also related to human resource management, allocation and management of funds, as well as about planning a form of village business that is acceptable to the market.

Business Entity Objectives :

The purpose of the establishment of village-owned enterprises in the village Minister Regulation No. 4 of 2015 BUMDes was established with the following objectives Improving the village economy, Optimizing Village assets to be beneficial for the welfare of the village, Improving community efforts in managing economic potential, Develop business cooperation plans between villages and / or with third parties, Create Opportunities and market networks that support the general service needs of citizens, Open up jobs, Improving the welfare of the community through the improvement of public services, economic growth and equity of the village.

Increase the income of the village community and the original income of the village. The rural economy with the BUMDes model is expected to be able to improve the economy of the village community. In addition, it is also to increase the original Village income (PAD).

The four main objectives of establishing BUMDes according to (Rangga, 2019) :

- 1) improving the village economy.
- 2) increase the original income of the village
- 3) Improving the management of village potential in accordance with the needs of the community.
- 4) become the fondation of rural economic growth and equity.

Theoretical Framework

The following is the framework for optimizing village funds with the development of village-owned enterprises (bum Des) towards independent villages in Maryke Plantation Village :

Village Fund Budget

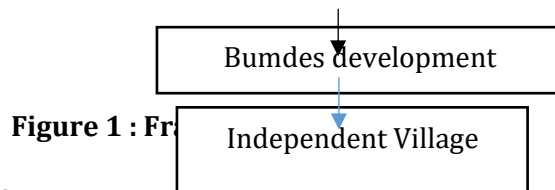


Figure 1 : Framework

3. METHOD

This research is qualitative research with descriptive approach. The focus of this study are: (1) the existence and contribution of village-owned enterprises (2) implementation of Village Fund Administration assistance (3) inhibiting and supporting factors of the existence of BUMDes as strengthening the village economy. The research location that will be used as a partner is Desa Perkebunan Maryke. District Kutambaru.

Data collection techniques

Data were collected through focus group discussion, in-depth interview, observation, and documentation.

Technical Data Analysis

Data analysis using interactive analysis (Huberman in Sugiyono 2012) suggests that the activities in data analysis are data collection (data collection), data reduction (data reduction), data presentation (data display), and conclusion (conclusion). The method is done by comparing the results of interviews with the results of observation, and between the results of interviews with the documentation obtained. The implementation of this research program will be carried out through the following stages:

- 1) conducting focus group discussion related to the collection of information about the existing state of Maryke Plantation Village profile.
- 2) good coordination including Village Government and BPD, as well as the community in the process of planning, implementation, utilization, and maintenance of development results
- 3) the proposer and the team conducted a review discussion by implementing a simple application based on the village Government Accounting Information System with Simple Application Development (XLS) & SIMDes.
- 4) the proposer and the team conducted a Workshop on the preparation of Village Development Plans based on accounting information systems.
- 5) The proposer conducts technical guidance and consultation (Bimkon) on Village Financial Management.

4. RESULT AND DISCUSSION

Maryke Plantation Village Fund Allocation

The following is the allocation of the Maryke Plantation Village Fund for 2018 – 2021

Tabel 1

Tahun	Nama Desa	Jumlah ADD	Anggaran Ke Bumdes
2018	Desa Perkebunan Maryke	Rp. 789.900.000.	10.000.000
2019	Desa Perkebunan Maryke	Rp. 880.000.000	17.500.000
2020	Desa Perkebunan	Rp.	27.000.000

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2021	Maryke Desa Perkebunan	960.000.000 Rp.	30.000.000
	Maryke	1.160.000.000	

Source : Maryke Plantation Village Secretary 2022

Based on the above data, the following allocation of village funds in the village of Perkebunan Maryke, namely:

- 1) Village apparatus allocates village funds in the form of road repair, construction of community sewers and repair of village offices
- 2) Maryke plantation Village provides training to village officials in reporting village finances in digital form.
- 3) helping the development of Bumdes, namely oil palm waste management into value-selling materials and currently there are 3 Bumdes in Maryke Plantation Village.

The existence and contribution of Bumdes in Desa Perkebunan Maryke

One way to manage the economy of the village community is to form village-owned enterprises (BUMDes). Based on the results of in-depth interviews and observations, that the optimization of village funds in Maryje Plantation is the implementation of the establishment of village-owned enterprises (BUMDes) which has three (3) business units, namely :

- 1) Bumdes Murni Karya was formed in 2010 with a business unit of buying and selling palm oil and selling non-subsidized fertilizer.
- 2) Means of distributing water pipes to residents ' homes so that residents do not need to take a shower and wash into the river
- 3) Processing palm waste into valuable materials such as palm fronds and palm sticks for resale to agents for export.

Each business unit has a business Unit manager who is responsible from planning to reporting. The five business units are led and coordinated by a director of BUMDes, Mr. Amir Nasution. The business units that are the main priority are BUMDes Murni Karya and BUMDes palm waste processing.

Currently, Bumdes in Maryke Plantation village have contributed to the direct absorption of Labor and minimize palm oil waste and make waste banks as a container for citizen creativity. The mechanism of distribution and utilization of funds to BUMDes is clear, that the initial funds owned by bumdes come from grants provided by the village government to village-owned enterprises. who wants to give capital loans. The contribution of BUMDes in the context of village economic independence, that the sources of funds for increasing village income provided by BUMDes still cannot be said to meet and do not increase village income.

Independent Village development should be with the establishment of this village-owned enterprises, the village is considered to be an independent village. This should be the motivation for Maryke Plantation Village. But what happens in the field is that BUMDes is still not fully contributing as an institution engaged in the economic field.

BUMDes Reporting Assistance Implementer

The target objects invited in this training are village heads, along with their devices, BUMDes directors, SME Group Management Units, Village facilitators, Sub-District and District supervisory officers. The implementation of this research program will be carried out through several stages. These stages are:

- 1) Exposure and discussion through focus group discussion with stakeholders related to the collection of information about the state of the existing profile and preparation of the village budget (APB Des) Maryke Plantation Village.
- 2) The proposer will coordinate both the village government and BPD, as well as the community in the process of planning, implementation, utilization, and maintenance of village fund development results
- 3) The proposer and the team conduct a workshop on the preparation of Village Development Plans; and
- 4) The proposer conducts technical guidance and consultation (Bimkon) on Village Financial Management

The mentoring Program is carried out by students who carry out community service activities in Maryke Plantation village so that it is explained how the village fund financial reporting is in accordance with government accounting standards.

Factors inhibiting the existence of Bumdes

- 1) Budget Factors
The budget problem is something that is a little difficult to realize considering that the village fund budget received by the village is also not too large and must be allocated to other posts, so that a breakthrough is needed from BUMDes managers in choosing a business that is in accordance with the budget owned. In order to increase the income of Bumdes required high community participation in the implementation of BUMDes activities through business units owned by BUMDes and community groups that partner with BUMDes. However, there are still obstacles and problems that occur in the implementation and management of BUMDes. The problem that occurs is the potential of the village that can not be developed through BUMDes because there is no capital.
- 2) In terms of financial report, the readiness of BUMDes human resources in preparing financial reporting has not been adequate, the business unit managers have not fully understood the classification of transactions and accounts (accounts) of financial statements.
- 3) Human Resource Factors
Community involvement in BUMDes programs has limitations in developing businesses. According to Ibrahim et al (2017), the distribution of BUMDes programs in Maryke plantations is still focused on palm oil waste treatment programs and waste banks compared to other programs. Today's society expects Bumdes innovation in the form of savings and loan cooperatives. This Program is not optimal because there are still low Human Resources in managing savings and loan cooperatives and of course limited funds.

Supporting Factors BUMdes

- 1) Government Commitment
The government's commitment to the sustainability of BUMDes is evidenced by the provision of funds in an effort to develop BUMDes. This is evidenced by the injection of BUMDes funds from village funds, district budgets, provincial budgets and related ministries. The government strongly supports the improvement of welfare at the village level. In addition to the BUMDes program, the government implements other programs based on village communities. The seriousness of the local government to the sustainability of BUMDes in the gold mining area in Perkebunan Maryke by having a source of BUMDes funds.
- 2) Natural Resource Potential
The existence of BUMDes itself has a purpose that is set based on the regulation of the Minister of Villages, Disadvantaged Regional Development, and Transmigration of the *Optimization Of Village Funds With The Development Of Village-Owned Enterprises (BUMDes) Towards An Independent Village In Maryke Plantation Village - Eka Andriani*

Republic of Indonesia number 4 of 2015 concerning the establishment, management and management, and dissolution of village-owned enterprises.

The existence of this regulation is strengthened in improving the village economy, optimizing the use of village assets and increasing community efforts in managing the village's economic potential. Other objectives that can be achieved by the presence of BUMDes are to develop business cooperation plans between villages and / or with third parties, create opportunities and market networks that support the needs of public services, create jobs, improve community welfare through improving public services, growth and equitable village economy, increase Village Community income and original village income.

CONCLUSIONS

The conclusions that can be drawn from this study are

- 1) Maryke Plantation has distributed some ADD to BUMdes
- 2) the existence of Bumdes in Maryke Plantation village has contributed to the absorption of direct labor and minimize palm oil waste and make the waste bank as a container of creativity of citizens.
- 3) factors inhibiting the existence of BUMdes in Maryke plantation are budget factors and Human Resources factors.
- 4) supporting factors for the existence of BUMDes are government commitment and Natural Resource Potential.

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