

# Institutional Management Model of Joint Village-Owned Enterprises (BUMDes) in North Sumatera

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Abstract : This study aims to find a BUMDes institutional management model in North Sumatra and find an effective BUMDes management model as an independent and professional rural economic institution. As for the research informants are key informants (key informants), namely those who know and have a variety of basic information needed in research. The key information of this study is that officials in the Village Community Empowerment and Sub-District Head of Sei Rampah and the Village Heads in Sei Rampah District, Serdagang Bedagai District, and the main informants, those who are directly involved in the social interactions under study. This study examines the data that has been obtained in depth by examining all available data from various data sources collected. The results of the study showed that the BUMDes and Sei Rampah institutions developed well over the past 2 years since 2017. This happened because the BUMDes and Sei Rampah together with the management continued to reform in all aspects. Among BUMDes Together doing development in terms of Local Resources that is utilizing the village communities who are members of BUMDes to be involved in the development of BUMDes in the future. While the capacity and experience of the managers of the Joint Bumdes became an important capital for the development of the Joint BUMDes Sei Rampah. Another thing is the development of the BUMDes Institution because of financial support from villages that have included their capital in the Joint BUMDes. The creativity of the Joint BUMDes Management Board in collaborating with various other institutions makes the existence of the Joint BUMDes increasingly exist in running the wheels of its business.

Keywords : institution; model; joint BUMDes

#### **I. Introduction**

Based on Law No. 6 of 2014, a Village-Owned Enterprises (BUMDes) is a business entity that is in a village whose entire or most of its capital is owned by the village through direct participation from village assets that are separated to manage assets, services, and other efforts for the maximum welfare of rural communities. Technically the existing BUMDes refers to the Minister of Domestic Affairs Regulation No. 39 of 2010 concerning Village-Owned Enterprises and Law No. 6 of 2014 and Government Regulation No.43 of 2014 concerning Regulation of the Implementation of Law No.6 of 2014 concerning villages, and village government No.4 in 2015 concerning the Establishment, Management and Management, and Dissolution of Village-Owned Enterprises, which serve as guidelines for regions and villages in the formation and management of BUMDes where in the future the village will have greater opportunities to increase its role in the economic development of rural communities.

Data from the Ministry of Villages in 2016 showed the number of Village-Owned Enterprises (BUMDes) rose sharply from 1,022 units in 2015, to 12,848 units in 2016, spread across 74 Regencies, 264 Districts and 1022 Villages. The most BUMDes ownership is in East Java with 287 BUMDes, then North Sumatra with 173 BUMDes. There are at least 40 of them even able to achieve a turnover of between Rp. 300 million to Rp. 8 billion a year.

With the portion of the budget for the development of BUMDes, it is hoped that BUMDes can become the economic locomotive of the village community. So that BUMDes business results can be useful for village development, empowering village communities, and providing assistance to the poor through grants, social assistance, and activities and rolling set in the Village Budget. BUMDes is managed with the spirit of kinship and mutual cooperation and can run businesses in the economy and / or public services.

In *Permendes* Number 4 of 2015 concerning BUMDes (Village-Owned Enterprises) Article 6 is allowed for villages to develop BUMDes together. Therefore, villages that already have BUMDes can work together at the sub-district level. Based on pre-research and interviews with actors or managers and managers of BUMDes in North Sumatra, the most difficulty encountered in the process of establishing a Joint BUMDes is governance and administration BUMDes finance. Therefore, based on the above problems, researchers are interested in researching and knowing the "Joint BUMDes Institutional Management Model in North Sumatra"

# **II. Review of Literature**

# 2.1. Village Community Development and Empowerment

Korten (1993) states that development is the process by which members of a community increase the capacity of individuals and their institutions to produce continuous and equitable improvements in the quality of life in accordance with their own aspirations. In the context of institutional strengthening, structural changes to local institutions are needed to improve living standards, productivity, creativity, knowledge and skills as well as institutional capacity so that they can always survive and be able to adapt to the social changes that surround them own. Even if there is intervention from other parties it is only facilitating.

Pranarka & Vidhyandika (1996) explain that "the empowerment process contains two tendencies". First, the empowerment process that emphasizes the process of giving or transferring some power, power or ability to the community so that individuals are more empowered. The first tendency can be called the primary tendency of empowerment. Whereas the second tendency or secondary tendency emphasizes the process of stimulating, encouraging or motivating individuals to have the ability or empowerment to determine what their life choices are through the process of "dialogue" by Sumardjo (1999) mentioning the characteristics of empowered citizens namely:

- 1. Able to understand themselves and their potential, able to plan (anticipate future conditions of change)
- 2. Able to direct himself
- 3. Has the power to negotiate
- 4. Having adequate bargaining power in conducting mutually beneficial cooperation, and
- 5. Responsible for his actions.

Slamet (2003) explains in more detail that what is meant by empowered communities is people who know, understand, understand motivated, have opportunities, take advantage of opportunities, have energy, are able to work together, know various alternatives, are able to take decisions, dare to take risks, are able to find and capture information and able to act according to the situation. The empowerment process that gives birth to people who have the

expected nature must be carried out continuously by optimizing community participation responsibly.

# 2.2. The Concept of Village Institutional Development

According to Law Number 6 of 2014 concerning Villages, there are six Village institutions namely:

- a) Village Government (Village Head and Village Official);
- b) Village Consultative Body (BPD);
- c) Community organizations;
- d) Customary Institutions;
- e) Inter-Village Cooperation; and
- f) Village-Owned Enterprises (BUMDes);

In carrying out village development, the village utilizes institutions as mentioned above, for the implementation of the functions of the administration of the Village Government, implementation of Village development, community development of the Village, and empowerment of the Village community. Each of the Village institutions has certain positions, duties and functions in construction village government administration namely:

- 1. The position of a village institution reflects the role assumed by the village institution.
- 2. Duties and positions of village institutions are derivations or further elaboration of village authority, so that all village authorities can be effectively exercised by the village institutions.

# **2.3. Village-Owned Enterprises Institutional (BUMDes)**

In the BUMDes Guide book published by the Ministry of National Education in 2007 it is explained in detail that there are several stages in the process of establishing BUMDes. It also explained about the ways and conditions for the establishment of BUMDes consisting of:

- 1. Establishment of BUMDes based on District Regulations
- 2. Arranged based on village government
- 3. One village, there is only one BUMDes
- 4. Regency Government facilitates the establishment of BUMDes
- 5. BUMDes can be established in the form of a Joint Venture (UB) or other forms, but not a Cooperative, a PT, a Regionally Owned Enterprise, CV, UD or financial institution (BPR)

In the Minister of Village Regulation No. 4 of 2015 article 5 also explains the process of establishing BUMDes which reads "Establishment of BUMDes as referred to in Article 4 agreed upon through Village Deliberation, as stipulated in the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration concerning Guidelines for Procedures and the Village Consultative Decision Making Mechanism". The Village Deliberation referred to in this article discusses several matters related to the process of establishing a village. The main points of the discussion are:

- 1. Establishment of BUMDes in accordance with the economic and socio-cultural conditions of the community;
- 2. BUM Village management organizations;
- 3. BUMDes's business capital; and
- 4. Articles of Association and By laws of BUMDes

These four main points of discussion later became the basis of guidelines for the Village Government and the Village Consultative Body to establish a Village Regulation concerning the Establishment of a BUMDes.

#### 2.4 Village-Owned Enterprises (BUMDes)

According to Article 1 No. (6) of Law No. 6 Year 2014 concerning Villages, Village-Owned Enterprises, hereinafter referred to as BUMDes, is a business entity whose entire or most of its capital is owned by the village through direct participation originating from village assets separated by the village. managing assets, services and other businesses for the maximum welfare of the village community.

According to the Center for Study on Dynamics of Development Systems in the Establishment and Management Guide of BUMDes (2007: 4-5), there are 7 (seven) main features, which distinguish BUMDes with commercial economic institutions in general, namely:

- a. This business entity is owned by the village and is managed jointly.
- b. Business capital is sourced from the village (51%) and from the community, Disseminated by the Head of the Archipelago Village Empowerment Volunteer Center or PPRPDN (49%) through equity participation (shares or shares).
- c. Its operations use a business philosophy that is rooted in local culture.
- d. The business sectors run are based on the potential and results of market information.
- e. The benefits obtained are aimed at increasing the welfare of members (capital partners) and the community through village policies.
- f. Facilitated by the Government, Provincial Government, Regency Government and Village Government.
- g. The operationalization is jointly controlled (Village Government, Village Consultative Body (BPD), members).

Based on the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 concerning Establishment, Management and Management, and Amendment to Village-Owned Business Entities, BUMDes was established with the aim of:

a. Improve the village economy.

- b. Optimizing village assets to be beneficial for village welfare.
- c. Increase community efforts in managing the economic potential of the village.
- d. Develop business cooperation plans between villages and / or with third parties.
- e. Create market opportunities and networks that support citizens' general service needs. f. Open a work field.
- a Improving community welfor

g. Improving community welfare through improving public services, growth and equitable distribution of the village economy.

h. Increase the income of the village community and the village's original income.

#### 2.5 The Roadmap of Research

Research on "The Applicative Model of The Village-Owned Enterprises (BUMDes,) Development In North Sumatra (2015)", By Agus Suriadi, et al. The results show that there are 4 (four) main agendas that need to be carried out to optimize the role of BUMDes, namely: (a) Institutional Development and Strengthening. This stage includes: the formulation of regulations / arrangements, and organizational structuring. (b) Capacity building. Includes empowerment, training and facilitation in stages. The Government does it to the Regional Government, and the Regional Government does it to the Village Government and BUMDes; (c) Market Strengthening. After BUMDes is established it is expected to collaborate with third parties, expand markets, and get facilitation of access to various resources; (d) Sustainability. Includes organizing, advocacy forums, and promotions.

Research on "Feasibility Study Model Analysis Of Tourism Village-Owned Enterprises (Bumdes) And Supporting Factors In Indonesia (2016)", By Agus Suriadi, et al. The results showed an analysis of the potential business of Simalo Tourism Village, Bandar Pulau Asahan District with a feasibility analysis assessed as feasible and an economic prospect; The results of testing the hypothesis which states that the variable Understanding of the Financial System and Village Assets (X1), Village Fund Distribution System (X2), Reporting & Accountability (X3), Village Financial Management (X4), Village Head Election (X5), Village Assistant (X6) and Economic, Political and Social Policy (X7) affect the Understanding of the Mechanisms for Establishing and Management of BUMDes in North Sumatra.

# **III. Research Methodology**

This study uses qualitative research methods. Qualitative research does not require to make generalizations from its research, therefore in this qualitative study there is no population and sample. Research procedures are based on the logic of inductive thinking so that research planning is very flexible. This research must go through procedures and stages of research that have been determined even though it is flexible (Suyanto and Sutinah, 2008: 170). Qualitative research can be interpreted as research that produces descriptive data about spoken and written words, and observable behavior from the people studied. Taylor and Bogdan (in Suyanto and Sutinah, 2011: 166). In the context of this study, researchers in-depth study and look for the BUMDes Bersama management model in North Sumatra and find an effective Joint BUMDes management model as an independent and professional rural economic institution resulting from the joint BUMDes institutional strengthening activity.

The location of this research was carried out in Serdang Bedagai Regency, where there were Joint BUMDes Institutions that had been and were newly formed, such as the Inter-Village Cooperation Agency (BKAD) and the "Together" Village Owned Enterprise (BUMDes), Hamlet V, Firdaus Village, Sei Rampah District or called with BUMDes with Sei Rampah.

# **IV. Results of Study**

# **4.1.** Analysis of BUMDes Institutional Development Model with Sei Rampah A. Development of Local Resources

# **1. Human Capital (Human Resources)**

Villages that are members of BUMDes together with Sei Rampah are located around the plantation area, including Sinar Kasih village, Rambung Sialang Hulu Village, Rambung Sialang Tengah Village, Rambung Sialang Hilir Village, Simpang Empat Village and Tanah Raja Village. With the membership of villages in the plantation area, plus the amount of fixed income owned by most of the community is an opportunity in the development of the business sector. The wheels of the economy, if managed properly and can take advantage of existing

opportunities, can accelerate the development of BUMDes business units. BUMDes Manager Together Sei Rampah is quite capable in managing BUMDes administration. Managers have experience in managing business units so they can adopt their experience in BUMDes.

#### 2. Natural Resources

The condition of the villages that are members of the joint BUMDes Sei Rampah area is dominated by the Oil Palm Plantation area and only a small portion of the plantation area belongs to the community. This condition has an opportunity for joint BUMDes to hold sales of Oil Palm Plantation equipment such as fertilizer, stacks, wheelbarrows, dodos, axes, fiber poles, hoes, machete slash and others. The opportunity to take advantage of existing natural conditions is an advantage for the Joint BUMDes.

#### 3. Financial Capital

Equity participation from the Village Governments makes joint BUMDes can develop its business units. Capital is very influential to the fast or slow development of BUMDes.

#### 4. Social Capital

The joint BUMDes Sei Rampah working area is dominated by large family plantations. So that the people already have a sense of unity and harmony, among them there is already established kinship and kinship. This is the key to finding the right approach in convincing the community of the existence of the Joint BUMDes. Most of the people are already familiar with the joint BUMDes management figure. So that the good and bad joint BUMDes with the community already has the initial suspicion. However, the election of the manager of the Joint BUMDes through the process of deliberation and coordination of the Inter-Village Cooperation Agency (BKAD) became a force that the community supported the running of the Joint BUMDes management to develop its business. The joint BUMDes management also cooperates with various parties such as the Health Workforce BPJS, BNI and the North Sumatra Bank as partners and business development.

No	Type of business	Number of people facilitated	Amount of funds lent Rp.
Tilam, Potato Chips, Crackers, Bricks			
2	The Trash Shop, Sembako Shop	151	684.000.000.
3	Oil Palm Agent. Banana Agent, Sweet	6	42.000.000.
	Potato Agent		
4	Goat Cattle	65	360.000.000.
5	Ox cattle	6	38.000.000.
6	Duck and Chicken Cattle	14	49.000.000.
7	Catfishes Cattle	6	9.000.000.
8	Meatballs and Coffee Shops	41	189.000.000
9	Rice fields and land farmers	54	307.000.000.
10	Fisherman	5	25.000.000.
11	Embroidery and Convection	33	197.000.000.
12	Welding Workshop, Motorcycle and Car	7	53.000.000.
13	Procurement of Health and Computer	4	22.000.000.
	equipment		
	Total	416	2.174.000.000

# **B.** Business Activity Development

Table 1 Types of businesses that have support from DNDM EKS funds

# C. Institutional Development of Joint BUMDes with Sei Rampah

In accordance with the MAD results of Sei Rampah District in early 2017 there are at least two main programs that must be carried out by the Sead Rampah District BKAD, including:

- 1. That the BKAD of the Sei Rampah District will continue the activities of channeling loan funds to SPP groups in the Sei Rampah District area
- 2. BKAD Sei Rampah sub-district will build an BKAD office whose agreed budget is Rp.300 million taken from surplus funds withheld.

Since the beginning of January 2017 the activities of channeling loan funds to SPP groups have been carried out in 10 Villages and those receiving EX PNPM loan funds are 39 SPP groups with a total of 416 beneficiaries, with a total loan channeling of Rp.2,174,000,000, and from the initial capital of Ex PNPM funds in 2017 amounting to Rp.1,400,000,000.

The amount of net profit obtained from the revolving funds mentioned above, counting the closing of the book dated December 28, 2017, amounted to Rp.114,377,609, where the Fund is allocated to:

- Receivable Reserve Risk Rp.31,797,198.
- Institutional Funds Rp.24,774,124.
- RTM Social Funds Rp.16,516,082.
- Surplus Detained Rp.41,290,205.

With the BKAD office already being agreed as the Joint BUMNDes Office of Sei Rampah Sub-district, there will be wide open business opportunities and businesses that can be carried out by BKAD and Joint BUMNDes sei Rampah, as an initial form of new business is the existence of the Smart Practice Program facilitated by BNI Branch of Sei Rampah and the existence of an initial transportation service business that has received 1 unit of Microbus Car for free from the Ministry of Health through the Regent of Serdang Bedagai on 6 January 2018 ago. The Joint BUMNDes are very confident that the services of the "Smart Practice" program and transportation services will bring great benefits and benefits for the Joint BUMNDes. Considering that the earliest one to include capital was Sinakasih village and Rambung Sialang Tengah village, the factual lending service was first to the two villages, only then 4 other villages namely Rambung Sialang Hilir Village which explicitly stated that the investment capital was devoted to investment completing their Community loan to loan sharks, so they call it a WAR PROGRAM ON RENTENERS.

Development of the Joint BUMNDes can be seen in accordance with the results of research conducted by Agus Suriadi on The Application Model of the Village Owned Enterprises (BUMDes) Development in North Sumatra (2015) ", which emphasizes that there are 4 (four) main agendas that need to be carried out to optimize the role Village BUM, namely: (a) Institutional Development and Strengthening. This stage includes: the formulation of regulations / arrangements, and organizational structuring. (b) Capacity building. Includes empowerment, training and facilitation in stages. (c) Market Strengthening. After BUMDes is established it is expected to collaborate with third parties, expand markets, and get facilitation of access to various resources; (d) Sustainability. Includes organizing, advocacy forums, and promotions. Therefore the development of the Joint BUMNDes in the future must see the 4 main agenda.

#### **D.** Future Plans and Expectations of the Joint BUMNDes

In fact it can be calculated that the amount of finance as initial capital of EXPNPM funds has been reduced, namely from the initial capital of last year 2017 amounting to Rp.1,400,000,000 has been deducted for office construction of Rp.290,000,000, so the remaining Rp.1,110,000,000 added with loan risk funds and at the end of 2017 Rp.31,797,198 and the surplus held Rp.41,290,205. = Rp.73,087,403. So the initial capital of EX PNPM funds in 2018 amounted to Rp.1,183,087,403. But the Joint BUMNDes did not feel worried about fulfilling community or group loans, because the Joint BUMNDes Sei Rampah whose amount of money was also not small would try to overcome the shortage of funds mentioned above. Thus in 2018 there will certainly be more who will receive benefits as well as more various businesses that will be created in the District of Sei Rampah so that it can truly create real people's welfare.

# **4.2.** Factors That Influence Agency Management and Development Village-Owned Enterprises (BUMDes) with Sei Rampah

# A. Supporting Factors

#### a. Human Resources owned by BUMDes and Sei Rampah managers

Based on quotes from interviews with informants, researchers can analyze that the human resources that are a supporting factor in developing Joint BUMNDes Sei include the experienced BUMDes Director and the supporting Village Head.

#### **b.** Government Fund Allocation

The beginning of the policy of the Village Owned Enterprises and the Joint BUMNDes was an initiation from the regional government that saw that the natural resources owned by each village region could be the main movers in developing rural welfare.

The government through the PDTT Ministry of Villages set four priorities for the use of village funds for 2018, namely the development of superior products in rural areas, development of BUMDes or Joint BUMNDes, embungs and sports facilities. But actually there is still much that the village can do with its village funds in addition to the four cases above.

Based on *Permendesa* No.19 of 2017 concerning Priority in Using Village Funds 2018, various activities or programs that can be carried out by villages with their village funds are:

- a. Supporting in terms of capital in managing productive economic ventures
- b. Carry out the role of distribution and marketing for productive agricultural businesses and other businesses whose direction is the formation of superior village products or superior products of village areas in the Joint BUMDes
- c. Providing capital access to residents / groups, cooperatives and or other village community economic institutions
- d. village funds can be used to expand productive businesses in the village with a capital participation system of management of production, distribution and marketing towards the creation of superior village or rural products for the Joint BUMDes
- e. To support the expansion of employment for rural communities.

# **B.** Inhibiting Factors

In this subject there are a number of explanations regarding the factors that hinder the management of the Joint Village Owned Enterprises Sei Rampah. As for the inhibiting factors that are explained such as: the geographical condition of the villages that are members of the

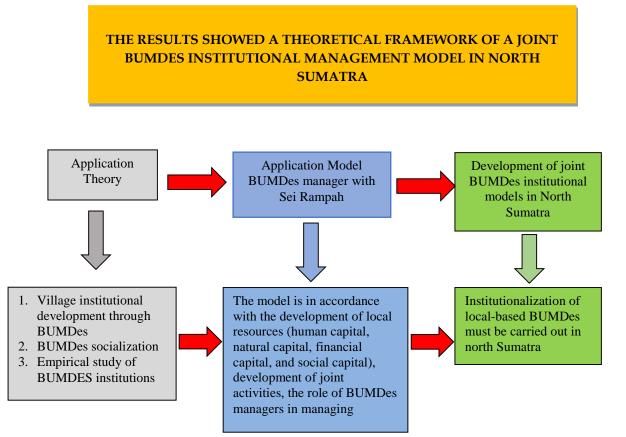
Joint Bumdes and the Community's Assumption that the BUMDes is the same as the community assistance that is usually provided by the government such as BLT.

#### 4.3. Community participation in the development of BUMDes with Sei Rampah

The results of research conducted related to the development of Joint BUMDes Sei Rampah institutions, the role of community participation in the development of Joint BUMDes is divided into 3 (three) stages, namely the planning stage, implementation phase, and maintenance stage. At the planning stage of Joint BUMDes development, community participation is needed through the exploration of ideas at the village level (*musdes*) this discussion activity is carried out to absorb the aspirations of the village community regarding the activities that will be carried out in the upcoming BUMDes program.

The form of community participation given in the planning stage is attendance at meetings and activeness in giving advice or proposals. At the program implementation stage, community participation can be seen from the forms of participation, including taking advantage of existing BUMDes business units such as savings and loans. The level of community participation at the maintenance stage consists of labor and money contributions.

Forms of community participation can be in the form of (a) community participation in the form of labor, such as the willingness of the community to participate in community service activities (b) community participation in the form of property, such as the willingness of the community to make financial contributions for activities (c) community participation in the form of ideas, which is indicated by the participation of the community to take part in village consultative forums.



#### V. Conclusion

Institutional development of BUMDes with Sei Rampah developed well over the past 2 years since it began in 2017. This happened because the Joint BUMDes Sei Rampah and its management continued to reform in all aspects. Among Joint BUMDes doing development in terms of Local Resources that is utilizing the village communities who are members of Bumdes to be involved in the development of BUMDes in the future. The capacity and experience of the managers of the Joint BUMDes is an important asset in developing the Joint BUMDes Sei Rampah. In addition, assets that are less functional in the villages if used properly can have economic value. Financial support from villages that included their capital in Joint BUMDes the was the reason for the success of the development of the Joint BUMDes. Every year Joint BUMDes Sei Rampah receives funding as an investment from villages that continues to grow, and with the support of funds or financial means Joint BUMDes can develop businesses into other business sectors. Creativity of Joint BUMDes Management Managers in establishing cooperation with various other institutions makes the existence of the Joint BUMDes increasingly exist in running their business wheels.

In the process of managing and developing the Joint BUMDes, various influential factors emerge, both supporting and hindering. The supporting factor for the development of the Joint BUMDes is the potential human resource management of the BUMDes that is so extraordinary in developing the Joint BUMDes in the future. While the inhibiting factors include several villages that are members of the Joint BUMDes. Geographical conditions are plantation villages, so that almost all of the land occupied by the community currently has plantations so that they cannot be used arbitrarily for certain purposes so that if anything they must obtain a plantation permit. Another thing that is hampering the development of the Joint BUMDes is the community's opinion that securing BUMDes with assistance such as BLT and other assistance that is not returned. So when the savings and loan business provides loan money to the community they assume that the money also does not need to be returned.

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