

## Bumdes Governance As A Benchmarking For Village Fund Management In Alasbuluh Village, Wongsorejo District, Banyuwangi Regency

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### ABSTRACT

Village Owned Enterprises are business units that are profit oriented because they are not the same as village enterprises business in general, so that social considerations must be considered in implementing it. On basically BUMDes is a form of consolidation or strengthening of village economic institutions and is wrong one goal is to accelerate the advancement of the village economy. So that people can directly feel the impact. The Randu Jaya BUMDes owned by the Alasbuluh Village government currently still exists and developing, so that it can provide concrete evidence of its success in managing BUMDes, Villages Alasbuluh is used as a benchmark by other villages wishing to learn about management BUMDes. This study used a qualitative method approach with a descriptive research type, in determining the research subject to use purposive as well as using data collection through observation, interviews and documentation. The results of this study are, management of village funds and business development which was formed and managed by BUMDes Randu Jaya in Alasbuluh Village. And BUMDes Randu Jaya's efforts to design itself as benchmark as stages benchmarking wheel, with policy innovations that are carried out, namely partnering work, forming a standardization team and optimizing social media.

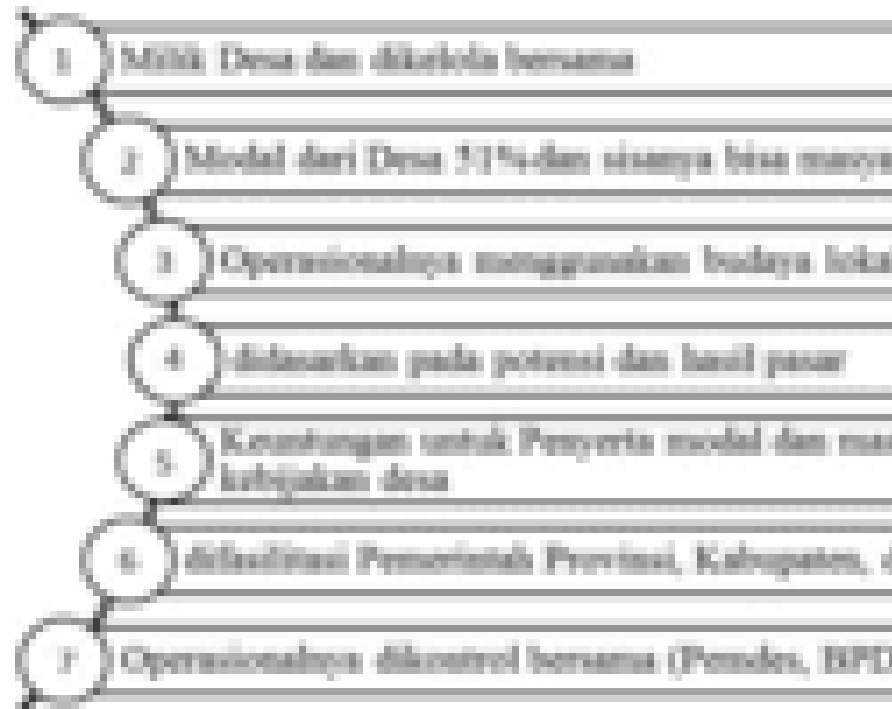
**Keywords :** Governance; Benchmarking; Village Fund Alasbuluh

### 1. INTRODUCTION

Along with the times, the development of the national economy continues to be pushed forward by the Indonesian government through several sectors, one of which is the economic sector through Village-Owned Enterprises (BUMDes). It is undeniable that the pattern of communication between the central government and the regions is highly dependent. Over time, year after year population growth is getting higher. This resulted in the central government being overwhelmed in accommodating economic, political and social activities both administratively and in the field. Therefore, autonomy is needed in order to improve service to the community for the better. Since the formation of Law Number 5 of 1974 concerning Principles of Regional Government, Regional Autonomy began applies in which the region has the rights, authorities and obligations to regulate and manage its own household in accordance with the legislation, also the village must be able to be independent in managing its territory. Regional Autonomy is a new opportunity to open up creative space for regional apparatus, especially the village in managing the village according to the resources owned, both natural resources and human resources, effectively.

BUMDes is an important organization in the village, considering that this organization was formed for provide services to the community in increasing the independence of the village economy. BUMDes is a public organization engaged in the rural economy by providing services to the community but also trying to get the benefits obtained are intended for the sake of the welfare of the village community. It's not an exaggeration to say, the birth of BUMDes is early victory for the village. With BUMDes, now the village has the power to determine its own steps to build prosperity, a power that was lost due to policy pattern *stop down* years before. There are 7 (seven) main characteristics that distinguish BUMDes as following namely:

## Gambar 1.1 Ciri-Ciri BUMDes



Sumber: Diolah dari Buku Panduan Pendirian dan  
Milik Desa (BUMDes)

The establishment of BUMDes is based on Law Number 32 of 2004 concerning Regional Government namely article 213 paragraph (1), states that "Villages can establish their own village-owned enterprises accordance with the needs and potential of the village" *Together* Article 78 Government Regulation Number 72 of 2005 about Village. Examining the article, the formation of BUMDes is an interpretation of the article Regional autonomy in exploring the opportunities and potential that exist in the village, so that it becomes an independent village, as well as the creativity of the surrounding community to improve the village economy, this has been proven BUMDes Tirta Mandiri owned by the Government of Pongkok Village, Klaten Regency, Central Java Province, BUMDes Tirta was named the best BUMDes at the national level thanks to the hard work of managers and figures BUMDes Tirta Mandiri community in 2017 recorded an income of 14.2 billion, for deposit to the village treasury or Village Original Income (PAD) worth 1.2 billion. Apart from that all at first Pongkok Village before the existence of this BUMDes was a red zone or poor village, thanks to standing and the progress of the Tirta Mandiri BUMDes, each family in Pongkok Village has shares of 5 million from the unit business, according to Sugeng Pongkok Village Head of Welfare and Services.

Management functions must be implemented to find out where a Business Entity is going in the future, like a vehicle, this management function is the control. A good BUMDes must be Know and apply management functions. Management function *Planning, Organizing, Actuating, dan controlling* (POAC) owned by Terry. These five functions constitute the basic framework *manager* for building common goals for a company or organization, especially in this case the BUMDes context. Java East Is a province that has an area of 47,799.75 km<sup>2</sup> with a population of 47,799.75 Jiwa, quoted from the 2019 Ministry of Home Affairs data. Looking at the population figures and the area of the area if the source human resources cannot explore and manage the existing potential, then the unemployment rate will more increasing. So the East Java provincial government is trying to overcome poverty by a people-centered sustainable economic approach, one of which is through the BUMDes program Through this program it is hoped that village potential will continue to be developed so that poverty in rural areas can be pressed.

When opening the Jamboree and *launching* BUMDes clinic at the Boonpring BUMDes tourist site Kerto Raharjo, Sanankerto Village, Turen District, Malang Regency said:

"Strengthening the centers of new economic growth, carried out by villages through BUMDes, supported by village funds as well as greater community innovation and creativity".

The East Java Governor's efforts to encourage economic growth through BUMDes, Ministry data Empowerment and Disadvantaged Villages 5,432 BUMDes units in East Java out of a total of 7,724 413 BUMDes units are developing and advancing, the rest need assistance. Governor of East Java Khofifah Indar Parawansa appreciates the many BUMDes in East Java which have become references for many other areas under management, for example the tourist village of Boonpring and also the tourist village of Pujon Kulon which located in Malang Regency. And Banyuwangi Regency is the easternmost district of The Province of East Java, which is directly adjacent to the Province of Bali, is a BUMDes that stands according to the data The Ministry of Empowerment and Disadvantaged Villages for Banyuwangi Regency recorded 180 BUMDes units out of 189 villages, there are only a few villages in Banyuwangi Regency that have BUMDes because of the government district continues to push for its establishment. This is proof of the seriousness of the government of Banyuwangi Regency in developing BUMDes.

The focus of the Banyuwangi Regency government is not only on improving services to the community, the economic development of rural communities is also not spared by the district government's aim BUMDes as a driver of the village economy as per the issuance of Regency Regional Regulations Banyuwangi Number 13 of 2015 as the background for the formation of this regulation weigh as it is on the letter b:

"That is to grow the economy, improve the welfare of the village community which is based on the values of family and cooperation, can be formed as a Private Enterprise Village".

## **2. RESEARCH METHODOLOGY**

This study used a qualitative method approach with descriptive and in-depth research determine the subject of research using *purposive* as well as using data collection through observation, interview and documentation. Where qualitative research is a research method that more emphasis on observing phenomena and examining more into the substance of the meaning of these phenomena. So that qualitative research is greatly influenced by the strength of the words or sentences used. And This research is used to build a knowledge through the discovery and understanding of surrounding environment or to be tested. Qualitative research is research based on an event or social phenomenon and human problems by investigating using discovery and understanding. In this study, the researcher makes a picture, examines the words, detailed reports from the views of respondents and conduct studies on the situation experienced.

Therefore, Basri (2014) and (Mohamed, Abdul Majid & Ahmad, 2010) concluded that the focus of qualitative research lies in the process and the meaning of the results and the attention of qualitative research more focused on human elements, objects and institutions, as well as the relationships between interactions between elements intended to understand an event, behavior or phenomenon.

Qualitative research places more emphasis on meaning and is value bound, and researchers are key instruments. Therefore, researchers must have broad theories and insights in order to be able to ask questions, analyze and construct the object under study to be clearer. Basically qualitative research is finding out, analyzing or observing something that exists in the surrounding environment and interacting with it. Try to understand interpretations and language about what they experience, approach people related to research objectives in order to get the desired goals, and explore their views and experiences to get the information needed by researchers.

According to (Sofaer, 1999) qualitative methods help provide rich descriptions of phenomena. Qualitative research encourages an understanding of the substance of an event, so that qualitative research is not only to fulfill the researcher's desire to get a picture or explanation, but also to help get a deeper explanation. Researchers who use qualitative research need to equip themselves with adequate knowledge regarding the subject or problem to be studied. Supported by descriptive analysis this research is able to assist in describing or summarizing the important points needed.

## **3. PLACE AND TIME OF RESEARCH**

In this study, researchers in obtaining clear, accurate and easy information in conducting interviews and observation research. The researcher determined the research location as the place to carry out the research, the location is located in Alasbuluh Village, Wongsorejo District, Banyuwangi Regency. This research was conducted for 3 days with 5 predetermined.

#### **4. DATA COLLECTION TECHNIQUES**

According to Moleong (2000), an interview is a conversation between two people who have been determined or targeted, namely the interviewer (interviewer), where the interviewer will ask a few questions that have been made and those that will be interviewed (interviewee) will give answers that are was given by the interviewer. In this case, the researcher used structured interviews, ie the interviewer sets his own problem or questions to ask looking for answers to the rigorously structured hypotheses of Moleong (2000). According to Arikunto (2000), In conducting interview techniques (interviews), the interviewer must be able to create a positive relationship good so that informants are willing to cooperate and feel free to speak so they can provide actual information. The interview technique used by the researcher was an indirect interview structured (conversation), namely by preparing in advance the questions that will be submitted to informants. This is intended so that the conversation in the interview is more focused and focus on the intended purpose and avoid talking that will later expand to the topic other. In addition, it is used as a general standard and can be developed by researchers through questions that arose during the interview. This interview method, used by researchers to explore data regarding BUMDes Governance as Fund Management Benchmarking Village In Alasbuluh Village, Wongsorejo District, Banyuwangi Regency. and the resource person at interviewed were the Village Head, Head of BUMDes, Secretary, Treasurer and BUMDes Unit Manager.

#### **5. DATA ANALYSIS TECHNICAL**

- a. Data reduction, namely making abstract data of all data that has been obtained from all field notes from the results of observations and interviews that have been conducted. Data reduction is a form of data analysis by taking what is important and removing what is not needed, and classifying it so that it is systematic so that it can make meaningful data conclusions without eliminating the value of the data itself.
- b. Presentation of data, namely collecting information that has been arranged and providing the possibility of a conclusion in data collection. The process of presenting the data that will be presented reveals all that has been obtained from the research so that it is easier to read and understand. Presentation of data that is often used in qualitative research is narrative text, where data can describe how the influence of the development of minimarkets has on the continuity of traditional market businesses.
- c. Conclusion and verification of data that has been arranged, compiled and focused systematically and then concluded so that researchers and readers will be able to find meaning in the data that has been found.

#### **6. RESULTS AND DISCUSSION**

Rural economic organization is an important part and at the same time still a weak point in the framework support the strengthening of the rural economy. Therefore a systematic effort is needed to encourage this organization in order to be able to manage strategic economic assets in the village as well as develop networks economy in order to increase the competitiveness of the rural economy. In this context, BUM Desa on basically a form of consolidation or strengthening of village economic institutions. A number of The agenda that can be carried out includes: developing HR capabilities so that they are able to provide added value in managing village economic assets, integrating rural economic products so that it has a good bargaining value position in the market network, realizing competitive economies of scale for the developed economy.

BUMDesa is an instrument for empowering the local economy with various types of potential. Utilization of this potential primarily aims to increase the economic welfare of the villagers through development of their economic ventures. Besides that, the existence of BUMDesa also makes a contribution for increasing the village's original source of income which allows the village to be able to implement it optimal development and improvement of people's welfare. Pay attention to some of these things above, then ALASBULUH Village on April 9 2018 established a Village Owned Enterprise or which is often called BUMDes and is named RANDU JAYA. With the establishment of BUMDes RANDU In the future, JAYA is expected to be able to utilize village potential and assets for development the welfare of the Alasbuluh villagers, because it is no longer a 'top-down' program or a program package from regional or central government, but village development driven by the strength of the residents.

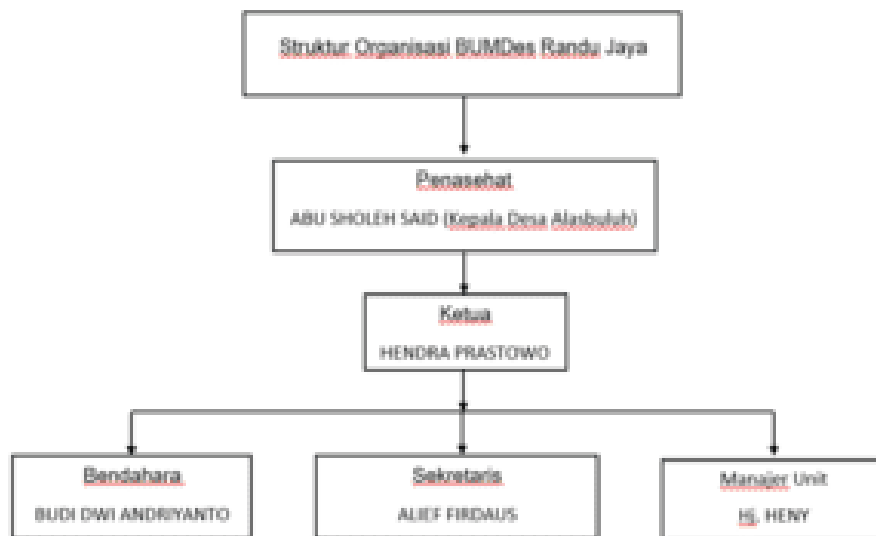
At the beginning of its establishment, RANDU JAYA BUMDes had zero rupiah or knee capital. Even so, it does not mean that BUMDes will be infertile, but can develop rapidly. This is evidenced by the development of new business units managed by BUMDes RANDU JAYA and the increase in assets owned. All of this cannot be separated from exploring the potential at the beginning of its establishment in determining operational units based on human and natural resources. No less important is God's resources as the main basis in developing a business. This condition is used as the basis for preparing an accountability report by managers in the management of RANDU JAYA BUMDes. The vision and mission of BUMDes Randu Jaya are as follows: "The vision of the establishment of BUMDes RANDU JAYA is "Creating an Independent Independent Village". And BUMDes RANDU JAYA has the following mission:

1. Developing BUMDes as a locomotive for economic activity and empowering rural communities to improve the welfare of the people of Alasbuluh Village in realizing independence in all fields.
2. Increasing Alasbuluh Village Original Income (PADes) to improve development and improve services for the people of Alasbuluh Village.
3. Exploring and empowering village potentials to be utilized in an effort to improve people's welfare.
4. Strengthening institutions and expanding work networks through collaboration, both internally and externally in villages with various community potentials and various parties as well as synergizing with government institutions to strengthen the economy of Alasbuluh Village. To be able to carry out business activities, BUMDes RANDU JAYA is guided by:
  1. Law no. 32 of 2004 article 213 concerning BUMDes;
  2. Law no. 1 of 2013 concerning Micro Finance Institutions (LKM)
  3. Law no. 6 of 2014 articles 87 and 88 concerning Villages;
4. PP No. 43 of 2014 and PP no. 47 of 2015 concerning Amendments to PP No. 43 of 2014 concerning Regulations for Implementing the Village Law, in particular CHAPTER VIII concerning BUM Desa article 132 related to the establishment of BUM Desa;
5. Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia No. 4 of 2015 concerning the Establishment, Management and Dissolution of Bumdes;
6. Alasbuluh Village Regulation Number 2 of 2016 concerning the Formation and Management of Village-Owned Enterprises (BUMDes) Alasbuluh.

**Profile of Bumdes RANDU JAYA**

BUMDes name: "RANDU JAYA"

Founded Date : 09 April 2018



**Source: Obtained from BUMDes RANDU JAYA**

Law No. 6 of 2014 is a new milestone in the shifting of the center of development, where the village then holds an important position in development. The term developing village becomes strategic and has a new nuance for the community, because development is aligned with the marginalized. The program for developing the management of Village-Owned Enterprises (BUMDes) with the character of social entrepreneurship by increasing community empowerment in activities, is an initiative program created by BUMDes RANDU JAYA as an effort to create an independent, self-sufficient village. In the future, it is hoped that BUMDes activities will be able to assist the village government in fulfilling the needs and/or providing maximum service to the community in all fields. So that the welfare of society can increase. The vision of an independent self-sufficient village will be realized through the activities of forming sustainable business units and in managing BUMDes. In order to develop BUMDes Randu Jaya activities do things as follows:

**A. Exploring Potential**

In order for BUMDes RANDU JAYA to develop rapidly, the critical thing that needs serious attention is identifying village potential. Accuracy in choosing the type of potential business is one of the factors for business success in running BUMDes RANDU JAYA. At the beginning of its establishment, RANDU JAYA BUMDes did not directly carry out business operational activities but instead explored some of the potential that was in Alasbuluh village.

Exploring this potential took approximately one month, due to the geographical location of the Alasbuluh village area which consists of 8 hamlets and the majority of the population work as farmers and most of them also migrate to big cities. Exploration of this potential was carried out between mid-February and March 2016. After obtaining some data, concept maps and pilot projects were made in each place, of course with due regard to human resources and natural resources as supporting activities in determining business units.

#### B. Formation of Business Units

The establishment of business units in BUMDes RANDU JAYA is based on a concept map that has been made in exploring potential. These units are described in the RANDU JAYA BUMDes work system activities, as follows:

##### 1. Cooperation

Collaboration is carried out with various parties with a mutually beneficial orientation, including by:

- a. Bank BNI Agen 46
- b. Bulog
- c. Chicken Egg Breeder (Hj. Luluk)
- d. Dimar Cafe

#### C. Rural Capital Participation

From its inception, BUMDesa RANDU JAYA has not or has not received capital investment from the village. The initial capital that we obtained was from management loans etc.

#### D. Policy Directions That Have Been Taken.

The policies that have been adopted by BUMDes RANDU JAYA are as follows:

1. Cooperating with third parties, as explained in CHAPTER II point B. This collaboration was carried out because at the beginning it did not have capital. With system mutually beneficial cooperation, BUMDes slowly earn income continuous.
2. Collaborating with Agent 46 BNI, distributing BPNT to eligible residents.
3. Cafe Business Unit. Established Café Dimar as a BUMDes business unit on October 2 2019

#### E. Implementation of Management, Problems, Work Program and Finance.

##### 1. Implementation of Management

In carrying out business management activities, BUMDes RANDU JAYA adheres to the principle of Good Corporate Governance (GCG), namely:

###### a. Transparency.

Before making a decision, always coordinate with the Village Party and Member. Especially in the establishment of cooperation and other policy directions. It is to maintain activity openness. In addition, report cash flow to the commissioners periodically at the end month. Also to related parties to find out the development of Bumdes assets RANDU JAYA.

###### b. independence

Independence carried out by the management of BUMDes RANDU JAYA, taking into account 3 working principle, namely:

###### 1. Enhance Competence

Always trying to increase knowledge about BUMDes so that they can do it maximum activity. One form of activity is participating in training training BUMDes organized by Balai PMD Jogjakarta as representative participants from Wonogiri Regency. In addition, doing independent activities, by reading books-books related to villages and or about BUMDes issues. As well as brochures internet regarding BUMDes activities.

###### 2. Increase Collaboration

To be able to develop the business, the management of BUMDes RANDU JAYA is trying increasing cooperation with various parties with a mutual system profitable. In addition, it is also a means of expanding the market network.

###### 3. Minimizing Competition

There are many businesses or establishments of business entities around BUMDes RANDU JAYA not a threat to the survival of the institution. Because in principle all sustenance is rule God Almighty. Establishment of the business or business entity, as opportunities for RANDU JAYA BUMDes in establishing cooperation.

The principle of BUMDes development mentioned above is a form of professionalism management of RANDU JAYA BUMDes so that it does not conflict with various interests and influence/pressure from any party that is not in accordance with the applicable laws and regulations apply and sound corporate principles.

c. Accountable

The existence of BUMDes RANDU JAYA in Alasbuluh village as a development locomotive village economy and increase community empowerment as well as Original Income Village (PADes) which will later be reused for village development. In its implementation always coordinates with the village head as the commissioner and reports the flow cash and or activities on a regular basis is a manifestation of the manager's responsibility for BUMDes RANDU JAYA activities.

d. Accountability

Management accountability is adjusted to the existing laws and regulations apply and sound corporate principles so that activities run optimally as well BUMDes business continuity runs continuously. In addition to making regular reports an accountability report is also made to the village head or Commissioner at the end of the year activity. This report is made as a form of accountability in management as well as material for evaluating activities that are already underway at BUMDes RANDU JAYA.

e. Fairness

The management of BUMDes RANDU JAYA is carried out fairly, meaning that the manager is in conduct business or activities in accordance with applicable regulations. Not made up or engineered, all activities in real or tangible form.

2. Problems

BUMDes RANDU JAYA does not yet have its own office. So far, still riding in Alasbuluh village office so that activity services cannot be felt optimally by public. This is the main problem in providing services in order to create convenience and security in running a business.

3. Work Program

In 2020 the management of BUMDes RANDU JAYA has launched several programs, including:

- a. Developing existing Business Units to increase the business unit's own income.
- b. Established a new business in the form of a MINI MART, the aim of which is to support the demand for raw materials needs a café business unit, as well as serving the surrounding community by selling ingredients or consumer goods at a more affordable price.

4. Financial Reports

The financial statements are attached as follows:

a. Pendapatan dan Pengeluaran

Nomor	Bulan	Pendapatan
1	Januari	620
2	Februari	7,850
3	Maret	3,125
4	April	3,125
5	Mei	3,420
6	Juni	4,741
7	Juli	7,825
8	Agustus	4,815
9	September	6,980
10	Oktober	620
11	November	1,240
12	Desember	2,224

b. Laporan Akhir

Nomor	Uraian	Pendapatan
1	Total Pendapatan	46,626
2	Total Pengeluaran	
3	Saldo	

Source: Obtained from BUMDes RANDU JAYA

c. Remaining Results of Operations And Its Distribution

The calculation is in accordance with village regulation Number 3 of 2018, April 9, 2018, article 15 paragraph 2 Jonto Decree of the Alasbuluh Village Head Number: 188/II/KEP/429.504.2003/2018, April 9 2018 Article 16 Paragraph 3.

Article 15 Paragraph 2 reads: "BUMDesa business results are regulated in the BUMDesa AD/ART, its use includes for":

1. Business Development or Minimum Capital Reserves of 40%
2. CSR Program Minimum 2% maximum 5%
3. Profit sharing for capital owners (equity participation) is a maximum of 40%
4. Maximum management performance reward of 10%

Article 16 Paragraph 3 reads: "The distribution of SHU is divided based on the proportion:

1. Business Development or Minimum Capital Reserves of 40%
2. CSR Program Minimum 2% maximum 5%
3. Profit sharing for capital owners (equity participation) is a maximum of 40%
4. Maximum management performance reward of 10%



Saldo tertahan 45%	Rp 16,920,809.57
Pemodal 40%	Rp 15,040,719.62
CSR 5%	Rp 1,880,089.95
Reward Pengurus 10%	Rp 3,760,179.91
	Rp 37,601,799.05

Source: Obtained from BUMDes RANDU JAYA

## 7. CONCLUSION

BUMDes Randu Jaya before making decisions always coordinates with the village and members, especially in establishing cooperation in making policies. So that the POAC (Planning, Organizing, actuating, controlling) and benchmarking or making comparisons are the main keys to the success of BUMDes Randu Jaya in starting a career. This serves to maintain the openness of activities to the parties related to knowing the development of Bumdes RANDU JAYA assets. Village fund management implemented by BUMDes Randu Jaya, namely BUMDes Randu Jaya business development by means of management in developing BUMDes funds by establishing several businesses managed by Alasbuluh village is like a dimar cafe. In designing himself, BUMDes Randu Jaya made efforts *benchmark* i.e. as stages *benchmarking wheel* or comparison wheel. Namely with innovate in determining the policies it implements such as working partners, forming teams social media standardization and optimization. So that from this BUMDes Randu Jaya can continue developing up to now.

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