

Analysis Of Factors Inhibiting The Formation Of Sharia Based Bumdes In The Village Of Kota Pari, Serdang Bedagai.

Heriyati Chrisna, Hernawaty, Noviani, Miftahurrahmah Sinaga

Abstract

This study aims to analyze the factors hindering the establishment of Village-Owned Enterprises (BUMDes) in Kota Pari village, Pantai Cermin subdistrict, Serdang Bedagai district. In an effort to improve the village economy, each village needs a BUMDes to meet the needs and manage the potential of the village, which is managed by the village community so that the impact will directly help the village community. Within the development strategies and policies of Kota Pari Village, the establishment of a BUMDes is one of the key strategies and policies aimed at improving the local economy. However, to date, this initiative has not been realized. The establishment of a sharia-based BUMDes is actually very appropriate for Kota Pari Village, given its predominantly Muslim population. However, the lack of human resources (SDI) is the primary factor delaying the establishment of a sharia-based BUMDes in this village. Kota Pari Village lacks human resources (HR) with the ability to develop sharia-based entrepreneurship, so village officials and the community are still unsure about the business model they will develop once the BUMDes is established. Based on these findings, the recommendation is to collaborate with various sharia financial institutions to develop the capital for the sharia-based BUMDes. Additionally, activities such as community service and mentoring from higher education institutions, particularly the University of Panca Budi Development, are essential to formulate the appropriate model and strategy for establishing and developing a sharia-based BUMDes in Kota Pari Village.

Keywords: BUMDes, Sharia, Factor, Inhibiting

Heriyati Chrisna

Accounting Study Program, Universitas Pembangunan Panca Budi, Indonesia

e-mail: heriyatichrisna@dosen.pancabudi.ac.id

Hernawaty, Noviani, Miftahurrahmah Sinaga

e-mail: hernawaty@dosen.pancabudi.ac.id, noviani@dosen.pancabudi.ac.id,

mifrahurrahmah26@gmail.com

2nd International Conference on the Epicentrum of Economic Global Framework (ICEEGLOF)

Theme: Navigating The Future: Business and Social Paradigms in a Transformative Era.

<https://proceeding.pancabudi.ac.id/index.php/>

Introduction

Indonesia has a diverse range of cultures in every village, encompassing various traditions, customs, and arts. These diverse cultures can become promising economic opportunities for the community through cooperation between the community and the village government. To accommodate this, villages can form business entities under the guidance of the village government. According to Article 87 of Law Number 6 of 2014, it is stated that villages can establish a Village-Owned Business Entity (BUMDes), which can operate in the fields of economy and/or universal services. This is further reinforced by Ministerial Regulation No. 4 of 2015 on the Establishment, Management, and Dissolution of BUMDes, which states that villages can own and develop businesses that can increase income and revenue for the village treasury and the community in that village.

To start a business that will be run by BUMDes, the village government must of course adjust to the potential and needs of each village. BUMDes (Village-Owned Enterprises) have many types of businesses that can be developed, depending on the potential and needs of each village and, most importantly, in accordance with the local wisdom of the village concerned. Local wisdom refers to the wise ideas or values that have grown and been embraced within a local community, reflecting their perspectives, knowledge, and various life strategies manifested in activities aimed at addressing issues and fulfilling their needs. By drawing on this local wisdom, BUMDes can operate an economic system that aligns with the character, culture, and in line with the religious beliefs of the majority of its Muslim residents. The government itself guarantees freedom for every citizen to worship according to their religion and beliefs, as enshrined in Article 29, Paragraph 2 of the 1945 Constitution. Working to earn a living is one of the acts of worship in Islam and is considered a very important and recommended act of worship. to seek halal sustenance to meet the needs of the family. One means of earning a livelihood for rural communities is undoubtedly through the development of a sharia-based village economy. The sharia economic and financial system is a truly tangible manifestation of an equitable economy, implemented in accordance with Islamic law and teachings that are a mercy to all creation, based on mutual cooperation, and free from exploitation by any party in trade and business.

Kota Pari Village is one of the villages in Pantai Cermin Subdistrict, Serdang Bedagai District. Until now, the use of village funds has prioritized infrastructure development such as roads, bridges, drainage, irrigation, and other infrastructure. Economic empowerment of the community has been minimal in terms of village funds, despite the presence of many economic actors with creative businesses that have the potential to be encouraged to become more independent and develop. Within the development strategies and policies of Kota Pari Village, the establishment of a Village-Owned Enterprise (BUMDes) is one of the key strategies and policies aimed at enhancing the local economy. Therefore, the formation of a BUMDes in Kota Pari Village, Pantai Cermin Sub-district, Serdang Bedagai District, is crucial for improving the village's economy, especially since Kota Pari Village is located along the coast, which presents significant opportunities for fostering creative economic activities. The existing potential in the village must be utilized as a tool to enhance the community's economy. For instance, Lubuk Kertang Village has successfully transformed mangrove plants into eco-tourism managed in collaboration with the BUMDes. There are several BUMDes that have been successful in their journey, but there are also some that have stagnated or even failed, and some that have not even started yet. The failure of BUMDes is not only due to a focus on quantity, but also relates to issues of human resources and the types of businesses being run. In this study, the researcher will try to analyze the factors that hinder the formation of sharia-based BUMDes in the village of Kota Pari.

Literature Review

A. Village-Owned Enterprises (BUMDes)

Village-Owned Enterprises, abbreviated as BUMDes, are independent businesses established by village officials, with all or most of their capital owned by the village through direct participation from the village's separated assets, in order to manage assets, services, and other businesses for the greatest welfare of the village community. [1] (Law No. 6, 2014). To establish a BUMDes, several aspects must be considered to ensure its growth and development, namely: (Research and Development Institute & Transmigration, 2016)

- a. The initiator or driving force behind the establishment of the BUMDes
- b. The village's economic potential
- c. The village's natural resources
- d. Human resources capable of managing the BUMDes
- e. Capital

B. Sharia-based BUMDes

As explained in the introduction to this article, Law No. 6 of 2014 contains an article stating that villages can implement an economic system that is compatible with their own character and culture and in line with the beliefs of the majority of their residents who are Muslim. therefore, if the majority of residents in a village are Muslim, all their economic activities should be conducted in accordance with Islamic law. The current practice of muamalah is still largely dominated by conventional business practices that are not in line with the values of society, as they have the potential to cause harm. Therefore, it is necessary to ensure that the development of BUMDes businesses is in line with the resources available in each village. The implementation of a fair sharia system that does not abandon the local wisdom of each region also needs to be developed to support the strength and success of businesses owned by BUMDes and BUMDes Syariah.

Result and Discussion

Before presenting the results of the interviews, the following development strategies for Kota Pari village are presented:

- a. Strengthening the capacity of the village in better village governance and independence.
- b. Empowering community institutions to function more effectively in managing village development.
- c. Increasing the number and quality of economic infrastructure.
- d. Increasing community participation/awareness in the fields of education and health.
- e. Improving the quality of environmental management that is sustainable, well-maintained, and preserved.

The interviews revealed several factors that hinder the formation of sharia-based BUMDes, namely:

- a. Village officials and the community have very limited understanding of Fiqh muamalah, and most of the Muslim community in Kota Pari village only focus on strengthening their faith, morals, and fiqh ibadah. Ustads and preachers at village religious gatherings provide little information about the existence of sharia-based economics for the benefit of the community, one of which could be achieved by establishing a sharia-based BUMDes.
- b. Kota Pari Village does not have human resources (SDI) with sharia-based entrepreneurial skills, so village officials and the community are still confused about what business model they will develop once the BUMDes is formed

- c. Sharia-based managerial and accounting skills are also limited, so plans to form a sharia BUMDes continue to be delayed
- d. Village infrastructure is still very limited, especially in terms of developing technology-based village-owned enterprises (BUMDes).
- e. Some people still have negative perceptions about Islam, a phenomenon known as Islamophobia.
- f. A number of commercial banks have also started to enter villages to offer their products, making the community feel dependent on them.

As explained in the earlier section, the village government of Kota Pari has established a policy to form and develop a Village-Owned Enterprise (BUMDes). However, as of now, this policy has not been implemented due to the factors mentioned above. According to the author's analysis, the most critical issue is the lack of human resources with the capability to manage a BUMDes, especially a sharia-compliant BUMDes, which is still unfamiliar to the villagers. Moreover, the term “syariah” is a heavy burden for the residents to implement, given their limited understanding of economic principles and syariah business concepts. Human resources are the primary factor in the formation of a BUMDes, and this is reinforced by the findings of which concluded that human resources are the most significant factor in the formation of BUMDes in Kota Pari Village. Behind the factors hindering the formation of sharia-based BUMDes, the potential for the formation of sharia-based BUMDes is actually very high because the majority of Kota Pari village residents are Muslim, making it easier to socialize the concept of sharia business. Additionally, the diversity of the village's natural resources presents potential for the development of sharia BUMDes products, especially agricultural and marine products, as Kota Pari Village is a coastal area with many beach tourist spots, which presents a business opportunity for sharia-based BUMDes. To implement the concept of sharia-based business by BUMDes, there are several innovative products that can be offered, where this concept not only emphasizes profit-oriented products but also products that prioritize the welfare of the village community, such as mudharabah in the agricultural sector and musyarakah for the village's premium halal commodities. To meet community needs, BUMDes can also establish sharia-compliant savings and loan units using the Qardul Hasan agreement, as has begun to be implemented by the BUMDes Mozaik savings and loan unit in Pematang Serai Village(Chrisna, 2022).

Conclusion

From the results of the analysis, the author concludes that the most crucial factor hindering the formation of sharia-based BUMDes is human resources. The low level of understanding among village officials and the community regarding the concept of sharia economics makes it difficult for them to formulate a sharia-based business concept for BUMDes. Based on these findings, the author suggests that the government provide support for the development of BUMDes through various policy packages and regulations, collaborate with various sharia financial institutions to develop sharia-based BUMDes capital, and engage in community service activities, particularly through the University of Panca Budi, to provide guidance in formulating appropriate models and strategies for establishing and developing sharia-based BUMDes in the village of Kota Pari.

Bibliography

A.Adhari, (2017), Analisis Hukum Pembentukan Badan Usaha Milik Desa dalam Upaya Meningkatkan Pendapatan Asli Desa di Kecamatan Babalan Kabupaten Langkat, *Dialogia Iuridica: Jurnal Hukum Bisnis dan Investasi* Volume 9 Nomor 1

Chrisna Heriyati, (2022), Analisis Kegiatan Unit Usaha Simpan Pinjam Syariah BUMDes Mozaik Desa Pematang Serai, Langkat, *NUSANTARA: Jurnal Ilmu Pengetahuan Sosial*, vol 9 no 4

Fatimah, P. (2019). Mengembangkan Kualitas Usaha Milik Desa (Q-BUMDes) untuk Melestarikan Ketahanan Ekonomi Masyarakat dan Kesejahteraan Adaptif: Perancangan Sistem Kewirausahaan Desa dengan Menggunakan Model Tetrapreneur. *Jurnal Studi Pemuda*, 7(2), 122. <https://doi.org/10.22146/studipemudaugm.39551>

Hasanah, U., Faried, A. I., & Sembiring, R. (2022). Pemberdayaan Masyarakat Desa Dalam Mengelola Bumdesa Di Kota Pari Kecamatan Pantai Cermin, Kabupaten Serdang

Mardoni, Y., Hadziq, M. F., & Susila, A. R. (2021). Pengelolaan BumdesCikahuripan Maju Berbasis Ekonomi Syariah. *Diseminasi: JurnalPengabdian Kepada Masyarakat*, 3(2),

Peraturan Menteri Desa, Pembangunan Wilayah Tertinggal, serta Transmigrasi Nomor 4 Tahun 2015 tentang Pendirian, Pengurusan serta Pengelolaan, dan Pembubaran BUMDes

Rahima, Handriyani, Ulfa , (2018), Pengembangan BUMDes Berbasis Ekowisata Mangrove Di Kabupaten Langkat, Perpustakaan Nasional

Saniyah. (2020). Strategi Peningkatan Kesadaran Masyarakat Terhadap Pentingnya Badan Usaha Milik Desa (BUMDes) Untuk Mewujudkan Kesejahteraan dalam Perspektif Maqashid Syariah (Studi pada Bumdes Desa Gosari Kecamatan Ujung Pangkah Kabupaten Gresik). Universitas Islam Negeri Sunan Ampel Surabaya.

Suhendi, (2023), Analisis Pembentukan BUMDes Dalam Mendukung Pembangunan Desa Mandiri di Desa Lae Gambir Kecamatan Simpang Kanan Kabupaten Aceh Singkil, *Jurnal Ilmu Pengetahuan Sosial*, vol 10 no 6

Undang-Undang Dasar Pasal 29 Ayat 2 Tahun 1945

Undang –Undang no 6 Tahun 2014 Tentang Desa