

## Analysis of The Usefulness of BUMDes Funds in Klari Sub-District in 2023

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### ABSTRACT

The regulation of Village-Owned Enterprises (BUMDes) is stated in Law No. 6 of 2014 concerning Villages article 88 paragraph 1 which states that the establishment of BUMDes is carried out through a village deliberation agreement. This research aims to find out how BUMDes funding in Klari District in 2023, find out the benefits and role of BUMDes to the community, and find out the income and results of BUMDes in Klari Sub-district in 2023. The research method used is qualitative method. Of the 13 villages in Klari sub-district, there are 5 villages with active BUMDes in 2023, namely, Belendung village with BUMDes funds of Rp. 23.256.000 has assets in the form of cages and livestock, Sumurkondang village with BUMDes funds of Rp. 57.000.000 has a net income of Rp. 7.100.000, Walahar Village with BUMDes funds of Rp. 200.000.000 has assets in the form of bottled drinking water machines, gallons, cups, cup sealer machines, and fertilizer machines, Gintung Kerta Village with BUMDes funds derived from net income in 2023 of Rp. 6.969.120, and Duren Village with BUMDes funds of Rp. 181.672.900 has net income of Rp. 112.004.000. BUMDes that have been built, benefit the community who are included as partners who manage, maintain and develop the business. Suggestions for villages that have active BUMDes or not, to conduct training or counseling on utilizing opportunities and resources owned by each region so as to open up jobs and encourage the activeness of village communities in contributing to utilizing BUMDes funds.

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## 1. INTRODUCTION

A village is an area inhabited by the community. In community life, there are several economic gaps, one of which is the lack of job opportunities, the efforts of the village government to reduce unemployment, namely by establishing BUMDes. Government Regulation of the Republic of Indonesia No. 43 of 2014 concerning the implementation of Law No. 6 of 2014

concerning Village's article 1 point 7 confirms that Village-Owned Enterprises (BUMDes) are business entities who's entire or most capital is owned by the village through direct participation derived from separated village wealth, in order to manage assets, services, and other efforts for the greatest welfare of the village community. Capital of Village-Owned Enterprises (BUMDes) can be obtained from various sources, including village

governments, government assistance, district/city governments, provincial governments, and cooperation with third parties. From the capital to build BUMDes, it can provide benefits for the environment, villages, and the welfare of the local community.

The purpose of establishing BUMDes in the Regulation of the Minister of Villages, Development of Disadvantaged Regions and

Transmigration (PD TT) No. 4/2015 is to improve the village economy, increase community efforts in managing village economic potential, create opportunities and market networks, open jobs so as to reduce urbanization, improve community welfare, increase village income and develop businesses between villages or with third parties.

**Table 1. Active disbursement of BUMDes funds in 2023**

Year	Village	BUMDes Fund	Forms of use of BUMDes funds	Informant
2023	Mulch	Rp. 23,256,000	Goat farming	Hedra Kurniawan (community empowerment section), and partners from BUMDes businesses.
2023	Famous well	Rp. 57,000,000	Waste warehouse and parking	Syaepul Bahri (Secretary of BUMDes) partners from BUMDes businesses and the community.
2023	Walahaar	Rp. 200,000,000	Bottled Drinking Water (AMDK) and fertilizer production	Yoyon Haryono (Village Secretary), community and partners of BUMDes businesses
2023	Gintung Kerta	Year	Village	BUMDes Fund
Forms of use of BUMDes funds	Reports	2023	Belendungsound system, public toilets in the Puri Kosambi area, motorbike storage at SMU 2 Klari and SMK Mandiri and pickup car rental	Rp. 23,256,000

**Source: village staff/BUMDes staff in 2023**

Based on table 1, there are 5 villages that have active BUMDes in 2023. The first is Belendung Village which has a BUMDes fund of Rp. 23,256,000, with informants, namely Hedra Kurniawan (community empowerment section), and BUMDes partners. The second is Sumurkondang Village which has a BUMDes fund of Rp. 57,000,000, with informants, namely Syaepul Bahri (Secretary of BUMDes), BUMDes partners and the community. The third is Walahaar Village which has a BUMDes fund of Rp. 200,000,000, with informant Yoyon

Haryono (Village Secretary), the community and BUMDes partners. The fourth is Gintung Kerta village which has a BUMDes fund of Rp. 6,969,120, with informants, namely Susilo (Director of BUMDes), BUMDes partners and the community. The fifth is Duren village which has a BUMDes fund of Rp. 181,672,900, with informants namely Dulheri (BUMDes Treasurer), BUMDes partners and the community.

Research entitled [1] Analysis of the characteristics and level of development of village-owned enterprises (BUMDes) in

Pandeglang district, Banten". The research method applied is descriptive qualitative. The result of this study is that if the higher the level of development of BUMDes, the business unit develops and diversifies, the number of employees increases, capital and profits increase, the higher the economic level of the village community. and able to contribute to PADes.

Research entitled [2] Management of Village-Owned Enterprises (BUMDes) in improving the development of Bumi Etam Village, Kaubun District, East Kutai Regency". The research method applied is descriptive qualitative. The result of this study is that there are factors that hinder and support the implementation of the BUMDes program. The supporting factor is the enthusiasm of villagers about the benefits of BUMDes but experiencing congestion due to obstacles, namely the lack of human resources, facilities, funds and lack of public awareness about the development of BUMDes Etam Mandiri.

The research entitled "BUMDes governance through community empowerment in Bleberan Village" the research method applied is descriptive qualitative. The results of this study are that BUMDes do not have transparency of funds, responsibility has been carried out well, accountability has not been seen, has not had independence in terms of community empowerment and gender equality has not been implemented properly [3].

## 2. LITERATURE REVIEW

### 2.1 Theory of Public Welfare

The theory attached to the usefulness of funds is the theory of community welfare because the main purpose of the existence of BUMDes is to prosper the community. According to community welfare, it refers to conditions where the basic needs of a community group are fulfilled, either through programs prepared by the government or through initiatives from the community itself to meet these basic needs. According to community welfare, it is a [4] [5] *target of sustainable development goals* (SDGs) and is an indicator of the success of government

development, which is assessed using the human development index (HDI). According to [6] community welfare is a condition where the basic needs of the community including physical and spiritual needs such as clothing, food, shelter, education and health are met at a certain budget level and there is the ability to improve the standard and quality of life.

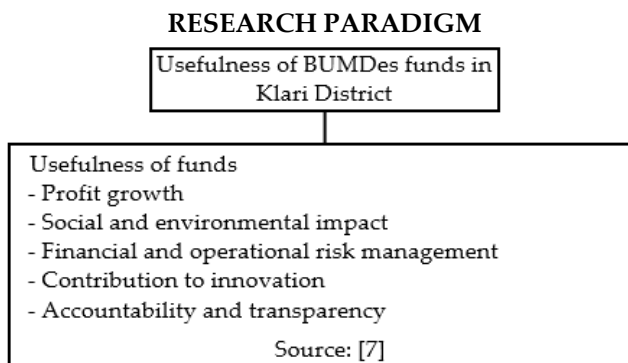
### 2.2 Benefits of Funds

According to [7] the utilization of funds, it can be used for physical development, implementation, empowerment, and community development with the aim of improving community welfare. The level of community welfare can be reflected in the decrease in the number of families living in poor conditions, which can affect the economic growth of the community. According to [8] the usefulness of funds, empowerment activities include several aspects, namely awareness, capacity building and empowerment. The awareness stage must meet aspects of knowledge, attitudes and actions. The capacity building stage can be done by creating training that can help members increase income, divide the functions and roles of each member, and institutionalize group activities. Empowerment stage, by carrying out economic activities without sacrificing social and environmental aspects. According to the usefulness of funds for the community, it can be observed from the effectiveness of their use in community empowerment efforts. By involving the community in the formulation of problems in empowerment activities, as well as the preparation of the objectives of the empowerment activity plan [9].

### FRAME OF MIND

The benefits of BUMDes funds include stages that describe how BUMDes funds are used and what benefits result from their use. The usefulness of funds from the use of BUMDes funds can be analyzed by the level of profit growth, social and environmental impact, financial and operational risk management, level of contribution to business innovation, accountability and transparency and used. With the aim of knowing how BUMDes funding, the benefits and roles of

BUMDes for the community and knowing the results and income of BUMDes.



**Figure 1. Research Paradigm**

**RESEARCH PROPOSITION**

The availability of BUMDes funds provides benefits to BUMDes administrators to build businesses and open job opportunities for local communities with the aim of encouraging community activity in social life and community welfare from assistance or facilities and infrastructure obtained from the results of BUMDes.

**3. METHODS**

This study used qualitative methods. The population in this study is all villages in Klari sub-district, which is 13 villages. The sample in this study is five villages in sub-districts with active BUMDes by 2023. With a nonprobability sampling technique, namely purposive sampling, whose sampling is based on research needs criteria, namely villages that have active BUMDes in 2023. Data

collection techniques are interviews, observation and documentation. The data analysis techniques used are data reduction, data presentation and conclusions. To ensure the validity of the data, triangulation techniques derived from source, technique and time triangulation are used. Source triangulation consists of main, key and auxiliary informants. Triangulation techniques use interview, observation and documentation guidelines. As well as time triangulation by interviewing sources repeatedly.

**4. RESULTS AND DISCUSSION**

*4.1 BUMDes funding in Klari sub-district in 2023*

The following are the number and sources of funding for BUMDes in Klari District 2023:

**Table 2. BUMDes funding in Klari sub-district in 2023**

Village	Source of village funds	Amount of BUMDes funds
Belendung Village	Village Fund Allocation (ADD)	Rp. 23,256,000
Sumur Kondang Village	Village Fund Allocation (ADD)	Rp. 57,000,000
Walaha Village	Village Fund Allocation (ADD)	Rp. 200,000,000
Gintung Kerta Village	BUMDes income in 2023	Rp. 6,969,120
Duren Village	Village Fund Allocation (ADD)	Rp. 181,672,900

**Source: Results of the author's research in 2023**

*4.2 Benefits and role of BUMDes to the community*

Here are the benefits and roles of the community related to BUMDes in Klari District 2023:

**Table 3. Benefits and Role of BUMDes to the Community**

Village	Communities associated with BUMDes	Role	Benefit






Belendung Village	Ecín, Cata, Aca, Supanda, Kara, Endin, Adim, Ading, Dapong, Kasam, Endang, Roni, Sarmat, Dede, Rakim and Amran	Partners in managing goat farming and goat guardians.	The community is involved in managing goat farming, and if the produce has been sold then plans are made to share the proceeds, until this interview was conducted there was no distribution of proceeds because the business has only been running for 1 year, currently there are 16 goats from the initial number of 14 goats. tail.
Sumur Kondang Village	Endang, Rapi, Usup and Umar	Partners in managing parking businesses built by BUMDes	Local communities who are involved in managing the parking business, which has been determined, will receive funds of 20% of the income from October to December 2023, amounting to Rp. 1,940,000 which is divided equally
Walaha Village	There are no people yet to participate in the business being built because it is still in the licensing process, searching for locations and partners who will manage the business being built.	Because the business that was built has not been realized, the community does not yet have a role for BUMDes in Walaha village	The business built by BUMDes in 2023 has not yet provided benefits to the community. Because the business is not yet operational.
Gintung Kerta Village	I'm sorry	Partner in managing photocopying business	Local communities who are involved in managing the photocopying business will certainly receive funds of 40% of the income from January to December 2023, amounting to Rp. 13,511,040
Duren Village	Harun Irsabandi, Asep, Ade Gunawan, Kiki, Ade Nana, Asep Sunandar, Syeh Farhat, Linggo	Partner in managing the sound system rental business, public toilets in the Puri Kosambi area, motorbike storage at SMU 2 Klari and SMK Mandiri as well as pickup car rental	It has been determined that local communities who are involved in the business being built will receive funds equal to 20% of the income from January to December 2023, Rp. 2,400,000 for sound system rental, Rp. 1,393,600 for public toilets, Rp. 14,052,000 for motorbike storage at SMU 2 Klari, Rp. 14,036,000 for motorbike storage at SMK Mandiri and Rp. 12,920,000 for pickup car rental


Source: Results of the author's research in 2023

4.3 Results and revenue of BUMDes  
in Klari District in 2023

The following are the results and  
revenues of BUMDes in Klari District:

Table 4. Results and Revenue of BUMDes in Klari District in 2023

Village	Results	Income
Belendung Village	Goat farming 	<b>50% for partners</b> <b>30% for BUMDes cash</b> <b>20% for BUMDes administrators</b> In 2023, no goats have been sold so there will be no income from managed goat farms
Sumur Kondang Village	Waste warehouse and parking  	<b>20% for partners</b> ,from October-December the lowest income is in November Rp. 440,000 and the highest income in December was IDR. 500,000 <b>20% for BUMDes administrators</b> ,from October-December the lowest income is in November Rp. 440,000 and the highest income in December was IDR. 500,000 <b>20% for the environment</b> ,from October-December the lowest income is in November Rp. 440,000 and the highest income in December was IDR. 500,000 <b>20% for village treasury</b> ,from October-December the lowest income is in November Rp. 440,000 and the highest income in December was IDR. 500,000 <b>20% for BUMDes cash</b> ,from October-December the lowest income is in November Rp. 440,000 and the highest income in December was IDR. 500,000
Walaha Village	Bottled Drinking Water (AMDK) and fertilizer production 	The BUMDes that have been built have not yet been realized, they are still in the process of laboratory tests, searching for workers and business locations so that the BUMDes funds used are still in the form of fixed assets in the form of Bottled Drinking Water (AMDK) machines, gallons, glasses, cup sealer machines, fertilizer and fertilizer machines. which is still under trial production.
Gintung Kerta Village	Photocopy business 	<b>40% for partners</b> ,from January-December the lowest income is in April Rp. 992,000 and the highest income in June was IDR. 1,272,800 <b>25% for BUMDes administrators</b> ,from January-December the lowest income is in April Rp. 620,000 and the highest income in June was IDR. 795,500 <b>20% for BUMDes cash</b> ,from January-December the lowest income is in April Rp.

		496,000 and the highest income in June was IDR 636,400 <b>15% for village treasury</b> from January-December the lowest income is in April Rp. 372,000 and the highest income in June was IDR. 477,300
Duren Village	sound system rental, public toilets in the Puri Kosambi area, motorbike storage at SMU 2 Klari and SMK Mandiri and pickup car rental. 	<b>30% for village treasury</b> , from January-December the lowest income is in July Rp. 914,400 and the highest income in August was Rp. 3,561,000 <b>30% for BUMDes cash</b> , from January-December the lowest income is in July Rp. 914,400 and the highest income in August was Rp. 3,561,000 <b>20% for partners</b> , from January-December the lowest income is in July Rp. 609,600 and the highest income in August was Rp. 2,374,000 <b>20% for BUMDes administrators</b> , from January-December the lowest income is in July Rp. 609,600 and the highest income in August was Rp. 2,374,000

Source: Results of the author's research in 2023

- a. Here are the Income and Expenditure of BUMDes Duren Village:

Table 5. Duren Village BUMDes Revenue in 2023

BUMDes	Amount
WC	Rp. 3,484,000
Parking at SMU 2 Klari	Rp. 35,130,000
Parking at Mandiri Vocational School	Rp. 35,090,000
Sound System	Rp. 6,000,000
Pick up car	Rp. 32,300,000

Source: Results of the author's research in 2023

Table 6. Duren Village BUMDes Expenditure in 2023

Percentage	WC	SMU 2 Klari Parking	Mandiri Vocational School parking	Sound system	Pick up car
30% village treasury	Rp. 1,045,200	Rp. 10,539,000	Rp. 10,527,000	Rp. 1,800,000	Rp. 9,690,000
30% of BUMDes cash	Rp. 1,045,200	Rp. 10,539,000	Rp. 10,527,000	Rp. 1,800,000	Rp. 9,690,000
20% partners	Rp. 696,800	Rp. 7,026,000	Rp. 7,018,000	Rp. 1,200,000	Rp. 6,460,000
20% of BUMDes administrators	Rp. 696,800	Rp. 7,026,000	Rp. 7,018,000	Rp. 1,200,000	Rp. 6,460,000

Source: Results of the author's research in 2023

- b. Here are the Income and Expenditure of BUMDes Gintung Kerta Village: Gintung Kerta Village BUMDes Revenue in 2023 IDR 34,845,600

Table 7. Gintung Kerta Village BUMDes Expenditure in 2023

Annual income
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40% partners	Rp. 13,938,240
25% of BUMDes administrators	Rp. 8,711,400
20% of BUMDes cash	Rp. 6,969,120
15% village treasury	Rp. 5,226,840

Source: Results of the author's research in 2023

c. The following are the Income and Expenditure of BUMDes in Sumurkondang Village: BUMDes Revenue of Sumur Kondang Village in 2023 IDR 7,100,000

Table 8. Annual Expenditure of BUMDes in Sumurkondang Village in 2023

Annual income	
20% partners	Rp. 1,420,000
20% of BUMDes administrators	Rp. 1,420,000
20% environment	Rp. 1,420,000
20% village treasury	Rp. 1,420,000
20% of BUMDes cash	Rp. 1,420,000

Source: Results of the author's research in 2023

DISCUSSION

Of the 13 villages in Klari sub-district, there are 5 villages that have active BUMDes in 2023, namely Belendung village, Sumurkondang village, Walahar village, Gintung Kerta village, and Duren village. The discussion of the research results is as follows:

*BUMDes funding in Klari sub-district by 2023*

a. Belendung Village

BUMDes funds in Belendung Village in 2023 will amount to Rp. 23,256,000, - whose funding source is from the allocation of village funds (ADD). Every year there is transparency about the detailed and global income of village funds created by putting up billboards.

b. Sumurkondang Village

BUMDes funds in Sumurkondang village in 2023 are Rp. 57,000,000, - whose funding source is from the allocation of village funds (ADD).

In this village, there is no transparency regarding the funds used because this business is just running and has not experienced a *return on investment*, besides that what causes the capital turnover has not returned is often problems with the environment such as certain Community Organizations, and others. to solve the problems faced by this is by conducting deliberation between BUMDes and parties related to the problem.

c. Desa Walahar

BUMDes funds in Walahar village in 2023 will be Rp. 200,000,000, - whose funding source is from the Village Fund Allocation (ADD).

d. Gintung Kerta Village

BUMDes funds in Gintung Kerta village in 2023 are IDR 6,969,120, the source of which is funding from BUMDes revenue in 2023. This business has been built since August 2019, where the initial capital for making this BUMDes business amounted to Rp. 100,000,000, which came from provincial assistance as an appreciation of Gintung Kerta village as a village with an active administration in 2019. And there are other achievements, namely from the health office as an active standby village for independent strata in 2019, as an MSME activist village in 2023, a law-aware village in 2019, and the fastest handling of starting in 2019.

e. Desa Duren

BUMDes funds in Duren village in 2023 amounted to Rp. 181,672,900, - whose funding source is from the village fund allocation (ADD). Budget-related reporting will be reported to the village head and annually there will be checks from the inspectorate and the Financial and Development Supervisory Agency (BPKP). Due to Duren village's adherence to village regulations (PERDES), Duren village has an



achievement in 2022, namely as the best Land and Building Tax (PPB) payment village.

***Benefits and role of BUMDes to the community***

a. Belendung Village

The role of the community in BUMDes in this village is as a partner. The benefits of the community becoming partners are in accordance with the agreement from the beginning by getting 50% of the income of BUMDes.

b. Sumurkondang Village

The role of the community in BUMDes in this village is as a partner. The benefits of the community becoming partners are in accordance with the agreement from the beginning by getting 20% of the income of BUMDes.

c. Desa Walahar

Because the business built has not been realized, the community does not have a role for BUMDes in Walahar village and has not provided benefits to the community.

d. Gintung Kerta Village

The role of the community in BUMDes in this village is as a partner. The benefits of the community becoming partners are in accordance with the agreement from the beginning by getting 40% of the income of BUMDes.

e. Desa Duren

The role of the community in BUMDes in this village is as a partner. The benefits of the community becoming partners are in accordance with the agreement from the beginning by getting 20% of the income of BUMDes. Another benefit that has been felt by the community from the existence of these 4 BUMDes is that the price of renting pickup cars and sound systems for local villagers is cheaper than the rental price out of the village.

***Revenue and revenue of BUMDes in Klari District***

a. Belendung Village

The business built in this village is animal husbandry, which will be realized in January 2023. This business was built because it saw the existing business environment, namely there are still many grass fields so that it will make it easier for farmers to find feed. The location of the place used in BUMDes is

village-owned land. The revenue sharing system from operating income that has been agreed from the beginning is for 50% partners, 30% BUMDes cash and 20% BUMDes management.

b. Sumurkondang Village

BUMDes in this village have two businesses, namely waste warehouses and parking lots, which will be realized in September 2023. The location of the waste warehouse is rented land from the community. Currently, waste has decreased in price so that the capital owned by BUMDes is currently in their fixed assets, and the remaining capital is used in the second business, namely parking lots. The parking business is located on an empty land between the village land and the toll road where it has obtained permission from Jasamarga for the use of the land. The revenue sharing system from business revenues that has been agreed from the beginning is 20% for partners, 20% for the environment, 20% for village cash, 20% for BUMDes management, and 20% for BUMDes cash.

c. Desa Walahar

The business built is viewed from the environment and community potential. As well as utilizing land owned by the village. There are two businesses, namely AMDK (bottled drinking water), and fertilizer manufacturing. Both of these efforts have not been realized and are still in the form of fixed assets. The AMDK (bottled drinking water) business is currently still in the process of laboratory tests, the land used by this business is land owned by the village government. The second business is the manufacture of fertilizer, this business is still in the process of finding labor and business locations.

d. Gintung Kerta Village

BUMDes built in Gintung Kerta village are photocopy businesses. This photocopy business was built from the results of an opportunity review because in the Gintung Kerta area there is still a lack of photocopy business. Because the location of this business was built still within the village office environment, making it easier in terms of files, stationery completeness and others. The revenue sharing system from business

income that has been agreed from the beginning is 40% for partners, 25% for BUMDes management, 20% for BUMDes cash, and 15% for village cash.

e. Desa Duren

There are 4 businesses built in BUMDes in Duren village, namely *sound system rental*, public toilets in the Puri Kosambi area, motorbike storage at SMU 2 Klari and SMK Mandiri and pickup car rental. The location of this BUMDes is village-owned land and cooperation with related parties. In accordance with the permanent procedure (PROTAP) stipulated in the village regulation (PERDES) on BUMDes, profits from net income proceeds are deposited into the village revenue and expenditure budget (APBDes) after distribution to partners, BUMDes administrators, and BUMDes cash, which will be made a report to the BUMDes commissioner and an inspection from the inspectorate and the financial and development supervisory agency (BPKP) every year. The revenue sharing system from business income that has been agreed from the beginning is 20% partners, 20% BUMDes management, 30% village cash, and 30% BUMDes cash.

## 5. CONCLUSION

Of the 13 villages in Klari sub-district, there are 5 villages with active BUMDes in 2023, namely Belendung village, Sumurkondang village, Walahar village, Gintung Kerta village, and Duren village. And there are 3 conclusions from this study:

1. BUMDes funding in Klari sub-district by 2023

BUMDes funds have great benefits for building businesses at the village level. Where the funds are used for business start-up capital or additional capital in business development. Belendung village, Sumurkondang village, Walahar village, and Duren village have BUMDes funds derived from the Village Fund Allocation (ADD),

while Gintung Kerta village has BUMDes funds derived from the net income of photocopy businesses in 2023 of Rp. 6,969,120.

2. Benefits and role of BUMDes to the community

The role of the community in BUMDes is that the community participates in BUMDes development planning. And the benefits of BUMDes for the community are as partners and managers of businesses built by BUMDes so that they can reduce unemployment and improve the economic level of the community.

3. Results and revenue of BUMDes in Klari sub-district in 2023

Each BUMDes built in Klari sub-district has different types according to the results of field reviews and deliberations to reach consensus and distribution of business income in accordance with the agreement made from the beginning (listed in table 4).

### IMPLICATION

The suggestions that the author can describe are as follows:

1. Villages to be more active in participating in assessments by government officials so that if the village that wins appreciation will get funds that can be used as additional funds for village coffers and BUMDes cash.
2. Villages that have active or inactive BUMDes, to conduct training or counseling on utilizing local opportunities and resources so as to open job opportunities and encourage the activeness of village communities in contributing to utilizing BUMDes funds.
3. For partners, BUMDes members and village officials to utilize technology and promote so that the businesses that have been built can be known by the wider community so that they can increase income and expand the business itself.

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