



Analysis of Village Fund Allocation Through Formation Village-Owned Enterprises (BUMDES) From an Islamic Economist's Perspective (Case Study in Peniti Village, East Patani District)

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ABSTRACT

This research focuses on analyzing the allocation of village funds through the formation of Village-Owned Enterprises (BUMDes) from an Islamic economic perspective. Village Fund Allocation is a process of distributing village funds. The aim of distributing village funds is to empower the community, improve the village economy and the original income of Peniti Village (PADes). This research aims to analyze how village funds are allocated to (BUMDes) from an Islamic economic perspective in (BUMDes) Peniti Village, East Patani District, Central Halmahera Regency, because the majority of the Peniti village community is Muslim and mutual cooperation is still strong. The type of research used is qualitative research. In this research, there are two types of data used, namely primary and secondary data. The result of this research is that the researcher explains how village funds are allocated to (BUMDes), with the discussion including the allocation process, planning and concept of the Peniti business unit (BUMDes) in managing tilapia cultivation.

DOI

Penelitian ini berfokus pada analisis pengalokasian dana desa melalui Pembentukan Badan Usaha Milik Desa (BUMDes) dalam perspektif ekonomi islam. Alokasi Dana Desa merupakan suatu proses penyaluran dana desa, Salah Tujuan dari penyaluran dana desa adalah untuk memperdayakan masyarakat, meningkatkan perekonomian desa, dan pendapatan asli Desa Peniti (PADes). Penelitian ini bertujuan untuk menganalisis bagaimana dana desa dialokasikan kepada (BUMDes) dalam perspektif ekonomi islam di (BUMDes) Desa Peniti Kecamatan Patani Timur Kabupaten Halmahera Tengah, karena masyarakat desa Peniti mayoritasnya beragama islam dan bergotong royong masih kental. Jenis penelitian yang digunakan adalah penelitian kualitatif. Dalam penelitian ini terdapat dua jenis data yang dipakai yaitu data primer dan sekunder. Hasil penelitian ini adalah peneliti memaparkan bagaimana dana desa dialokasikan ke (BUMDes), dengan pembahasannya meliputi proses alokasi, perencanaan dan konsep unit usaha (BUMDes) Peniti dalam pengelolaan budidaya ikan nila.

1. Introduction

Peniti Village, East Patani District, Central Halmahera Regency is a Muslim community that is committed to upholding Islamic law and has the necessary resources to support government initiatives (Ade et al., 2023). They also uphold the needs of the wider community based on participation in community activities and legal norms or customary norms that are recognized and upheld by the government of the Republic of Indonesia.

Peniti Village, East Patani District is one of the predominantly Muslim villages in Central Halmahera Regency and also receives village funds from the government. According to the Minister of Villages, Development of Disadvantaged Regions and Transmigration of the Republic of Indonesia No. 7 of 2020 concerning Amendments to the Village Minister Law no. 11 of 2019 concerning Priorities for the Use of Villages in 2020, it is stated that the single most effective strategy for making villages independent in economic development is to form (BUMDes). The use of village funds can be prioritized to finance villages in including capital in BUMDes according to the provisions of the laws and regulations governing budget inclusion for BUMDes capital (Desa, 2013).

As is usually the case at the start of an effort, a strong form of money was used by BUMDes to launch operational plans. The initial budget comes from the Village Revenue and Expenditure Budget (APBDes), but is specifically for the management of BUMDes (Ridwan et al., 2023). Therefore, BUMDes in each district must be implemented in accordance with the plan previously discussed so that the organization's operations and finances can be included in the Village Revenue and Expenditure Budget (APBDes) (Wibowo & Hapsari, 2022). Based on the information below, it can be concluded that the process of allocating funds from BUMDes to recipient areas involves the Village Revenue and Expenditure Budget which consists of assets that have been transferred to recipient areas for fresh funds, village government assistance, and regional government assistance.

According to statutory provisions, BUMDes can establish business entities in the economic or service sector. BUMDes was established with the aim of increasing village independence, namely in terms of developing and empowering the village economy (Majdi et al., 2020a). village finance, which is related to the BUMDes goal of increasing village community income which encourages them to open their own businesses. By increasing Village Original Income (PAD) and Village Revenue and Expenditure Budget (APBDes), which makes the village government stronger in overseeing village development (Chambers, 1987).

BUMDes must be introduced with mutual respect between each other and kindness between groups. The establishment of a BUMDes can only be done within one village or between villages if there is a BUMDes. The results of BUMDes' work are used for business development, community development, community empowerment, and distribution of aid to those in need through social services, religious organizations, and the "rotating fund" program which is outlined in the "Village Revenue and Expenditure Budget (APBDes)" and the source of funding comes from from separate funds, local government assistance, and assets (Majdi et al., 2020b). BUMDes must be introduced with mutual respect and kindness between groups. The establishment of BUMDes can only be done within one village or between villages. (BUMDes) proceeds are used for business development, community development, community development, and providing financial assistance to underprivileged communities through the

use of grants, social welfare programs, and other initiatives, outlined in the Village Revenue and Expenditure Budget (APBDes) (Atmojo, 2015).

The aim of this research is to analyze or explain how regional aid is distributed through the use of (BUMDes) which refers to Islamic economic principles. Therefore, it is necessary to understand the current state of Islamic economics. In Indonesia, Islamic economics or what is often known as sharia economics continues to develop. An Islamic-based economy is currently thriving in Indonesia as a result of system weaknesses that increase society's economic uncertainty. Businesses that use a capitalist system do so in a way that allows them to achieve the best results, without having to worry about losses arising from using the system will allow little risk to the integrity and requirements of any one party to the transaction. Islamic economic transactions must adhere to the principles of justice and clarity (Rosmayani, 2022).

Sharia economic growth is currently mainly concentrated in the financial sector. However, Islamic economics has not yet flourished in the real business sector (Pengkajian, n.d.). Then (BUMDes) is the only economic organization that is involved in the government sector because the majority of resources today consist of goods and services. Therefore, it is important to carry out research on the Analysis of Village Fund Allocation through the Formation of Village-Owned Enterprises (BUMDes) in an Islamic Economic Perspective (Majdi et al., 2020a).

Several studies show that the dominant domain of sharia economics is (BUMDes). Sharia economic development in (BUMDes) can take the form of developing contractual transactions in various types of businesses (BUMDes). Apart from that, implementation can also be done by applying Islamic economic management principles to the procurement process (BUMDes). Peniti Village, East Patani District, in 2019 or after the expansion of Peniti Village, a Village-Owned Enterprise (BUMDes) was established with the name "(BUMDes) Peniti Village", the aim of establishing BUMDes was based on government regulations regarding village-owned enterprises (BUMDes).

One of the activities carried out is "Tilapia fish cultivation". However, to date, the team from the North Maluku Province Community Training Center (Balatmas) has not conducted training on management (BUMDes). So to date, we have not implemented the business design process of (BUMDes) Peniti Village. The business unit that has been designed is the tilapia cultivation business unit.

In this research, the researcher aims to find out the allocation of village funds for (BUMDes) in Peniti Village, as well as designing a business concept based on sharia principles in the business unit that will be run by (BUMDes) Peniti Village, but due to obstacles in terms of training it cannot run and arrive. Currently there has been no progress, even though there are program plans that will be implemented for further operational activities.

Based on the vision and mission conveyed by the management of (BUMDes) Peniti Village, the aim of establishing (BUMDes) is not only as a village facility, but as a forum for developing community empowerment and creating employment opportunities, in order to improve community welfare which can ultimately advance the village.

Apart from that, considering the large number of agricultural products that can be used to make products and have selling value, with the existence of programs from (BUMDes), for

example, opening joint business training, as well as providing business capital to people who do not have jobs so that they can reduce unemployment.

2. Method, Data, and Analysis

The type of methodology used in this research is qualitative research. The aim of qualitative research is an approach or search to explore and understand a center (KEPUSTAKAAN, 2014). The central meaning is that researchers interview research participants or participants by asking general and rather broad questions. The information submitted by participants is collected and then analyzed (Mulyana, 2008). This qualitative research aims to understand the events experienced by research subjects related to, Analysis of the Allocation of Village Funds through the Establishment of Village-Owned Enterprises (BUMDes) in Peniti Village, East Patani District, Central Halmahera Regency.

The location of this research is at the Village office, which is located in Peniti Village, East Patani District, Central Halmahera Regency. To obtain accurate data about quality (BUMDes), which aims to improve the welfare of the people of Peniti Village, East Patani District, Central Halmahera Regency. For this reason, this research will be carried out over a period of two (three) months, starting from June to August 2023,

In this research, there are two types of data used, namely primary and secondary data. Primary data is data obtained by researchers through direct observation or observation in the field (Moleong, 2007). This data is in the form of interviews with research informants. Secondary data is data obtained from secondary sources, secondary sources are sources that are not directly documents. Secondary data sources include supporting documents such as village administration, management data (BUMDes), and pictures of activities that can support primary data (Fatoni, 2006). The data collection techniques used were observation and interviews. Here is some informant that researchers interviewed as follows:

- a. Mr. Dahir Hi Salim
- b. Mrs. Gustiani Bahrhun
- c. Mr. Rifaldi Hasan
- d. Mrs. Nurwaesti Asrif
- e. Mr. Bandi Ali

The steps in carrying out data analysis are as follows (Fatoni, 2006):

a. Data collection

Data collection is searching, recording and collecting data objectively and as is according to the results of interviews with research informants and documents in the field related to the role of BUMDes in improving community welfare.

b. Data reduction

In this research, researchers reduce and sort data from observations, interviews and documentation. Because the data obtained from the field is still complex and raw. Therefore, researchers will only select data that is truly relevant regarding the role of BUMDes in improving community welfare in the village economy.

c. Data Presentation

The data is presented in the form of narrative text to explain the process that occurs from the planning stage of establishment (BUMDes), to the implementation stage and the impact it has on community welfare in the village economic sector.

3. Result

a. Village Fund Allocation Through (BUMDes) Peniti Village

The allocation of village funds (AD) through (BUMDes) Peniti Village is for the management of (BUMDes). Based on the results of the author's interviews in the field, the results of the interviews can be described based on the allocation of Village funds through (BUMDes) Peniti Village, namely planning for the preparation of village funds. Because of the preparation of village funds (BUMDes) which have goals and targets based on good management planning. With planning (BUMDes) has a program that is prepared based on potential goals and targets in Peniti Village.

1) Peniti Village Fund Allocation Planning (BUMDes).

Planning for village fund allocation through (BUMDes) in Peniti Village is based on the tilapia fish management program, as the author interviewed Mr. Dahir Salim as village head on 15 June 2023, Peniti as follows:

"The allocation of village funds through (BUMDes) Peniti Village is the initial stage of disbursement of funds in 2019 amounting to Rp. 100,000,000 million, and handed over to the management (BUMDes) so that it can be managed as optimally as possible. With the existence of funds (BUMDes) which are engaged in managing tilapia cultivation, it must be managed based on program planning that has been prioritized in developing village potential."

This was also conveyed by Mrs. Gustiani Bahrin as director of (BUMDes) on June 15 2023 that the allocation of village funds through (BUMDes) in planning the value fish management program is as follows:

"The initial fund allocation planning for the first phase to be disbursed in 2022 was handed over by the village head, Mr. Dahir Salim, amounting to Rp. 100,000,000 million, to us as administrators (BUMDes), and witnessed by the community to provide suggestions and input in developing village potential processing . "However, when the funding allocation was handed over, we (BUMDes) administrators held an internal meeting to prioritize the budget based on the (BUMDes) program which was engaged in managing tilapia cultivation."

2) Facilities and Infrastructure (BUMDes) Peniti Village

Facilities and infrastructure for implementing tilapia cultivation management in accordance with the Peniti Village program planning (BUMDes) are based on the allocation of funds for building ponds. Implementation of ponds as a medium for managing tilapia cultivation

based on the planning process. So based on the results of an interview with Mrs. Nurwesti Asrif as Treasurer (BUMDes) Peniti on June 15 2023 in Peniti Village as follows:

"Allocation of funds for the stages of creating a pond measuring 2x4, 2 meters wide and 4 meters long, is an effective measure for cultivating tilapia fish. The depth of the pond is 50 cm to 75 cm, so that there is adequate space for the tilapia fish perfectly. So I, as treasurer (BUMDes) of Peniti Village, issued a budget of Rp. 25,000,000 million for the pool construction stage. Because the pond is a breeding place for tilapia fish and needs to be prepared optimally, with the following stages: 1). Pool drying, 2). Repair of bunds, inlet and outlet channels, 3). Liming with a size of 25-1000 grams/m², 4). Fertilization with manure 500 grams/m², urea 15 grams/m² and TSP gram/m², 5). Filling pool water, 6). Can be sprayed with pesticides, 7). To prevent other animals/fish from entering, a filter can be installed at the water entrance; 8). Tilapia stocking is carried out after 5 - 7 days of filling the pond water."

This was also conveyed by the Secretary (BUMDes) of Peniti Village, Mr. Rifaldi Hasan, on June 15, 2023, that the facilities and infrastructure that support the management of fish seed cultivation are as follows:

"The process of building a pool takes one month. So, we from the management (BUMDes) of Peniti Village have carried out the process of preparing the pool which has been completed with all the facilities and infrastructure. And after the pond water filling period, we will scatter tilapia seeds in the pond. In this case, what needs to be paid attention to is that the size of the tilapia seeds distributed should be between 8-12 cm or with a weight of 30 grams/head with a stocking of around 5-10 fish/m². Therefore, tilapia fish are reared for 6 months or until the tilapia fish weigh 400-600 grams/head."

Apart from that, other facilities and infrastructure, such as machines, freezers, cars, can support the development (BUMDes) of Peniti Village.

3. Implementation of Management

(BUMDes) Implementation (BUMDes) moves on the management of tilapia cultivation which must be prioritized in providing food. Because the food given to tilapia fish is given every day with a composition of natural food and also additional food. Tilapia fish food can consist of bran, coconut dregs, pellets and also kitchen leftovers. Based on the results of an interview with Mr. Subandi Ali as the Business Unit Manager (BUMDes) of Peniti village, management of tilapia fish requires the following food:

"Tilapia fish management care must be based on food needs, such as providing food with size 1). Protein 20-30%, 2). Fat 70%, 3). maximum. Carbohydrates 63- 73%. By taking care of morning and evening needs, the budget spent on tilapia needs is IDR. 1,000,000. once every three months. Management of the number of 100 tilapia fish seeds in the column. Apart from that, we also face challenges in the process of building ponds within 1 month 2023. Management of tilapia cultivation is about serious diseases caused

by the environment and unpleasant conditions, such as overcrowding, lack of food, poor handling. etc. The most effective countermeasure is to provide better conditions for the tilapia ponds."

From the allocation of village funds through (BUMDes) Peniti Village which is based on tilapia fish management. Because (BUMDes) Peniti Village is engaged in tilapia fish management as a business unit that has empowered the community in Peniti Village. By empowering the community for economic improvement and development (BUMDes) in management to improve the standard of living, welfare and original village income.

b. Allocation of Village Funds Through (BUMDes) in an Islamic Economic Perspective

Islam teaches detailed planning in the Al-Quran and AS-Sunnah as the source of all knowledge which becomes the guideline by which we regulate all activities of human life. Management of Fund Allocations (BUMDes) Management of allocations and (BUMDes) Peniti Village is based on fairness in the distribution of funds, so that budget optimization prioritizes the principles of honesty, openness and accountability. Based on an interview with Mrs. Gustiani Bahrin as director (BUMDes) on June 15 2023 as follows:

"We from the management (BUMDes) of Peniti Village, in managing the allocation of village funds, do not commit corruption, but we prioritize justice and honesty with the community and the government of Peniti Village. With that, (BUMDes) Peniti Village in managing village fund allocations through sharia objectives (Maqasidad al Syariah) has a key role in community empowerment. Therefore, we, the administrators (BUMDes) of Peniti Village, prioritize the benefits and welfare of the community."

In managing the allocation of village funds through (BUMDes) Peniti Village, benefits or what is called sharia are prioritized in the legal enactment, so that it meets the objectives and maintains community life. As in the verses that Allah revealed and gave to humans as guidance.

Islamic economic management in Peniti Village (BUMDes) is based on principles that prioritize justice and community welfare. Thus, economic management that empowers society promotes a culture of entrepreneurship, investing in a real and sustainable economy, so that it benefits the country's economy and wider society. Based on an interview with Mrs. Nurwesti Asrif as Bendehara (BUMDes) on June 15 2023 in Peniti Village as follows:

"Usually the (BUMDes) management and I harvest tilapia fish only once a year or three, and that is based on the management of cultivating one hundred tilapia fish in a pond. In selling tilapia fish, we administrators (BUMDes) often give it to orphans and the poor. Therefore, we sell tilapia fish based on the weight of the tilapia fish, for example 1 kg of tilapia fish at a price of IDR 23,000. Because the price of tilapia is IDR. 23,000 which is in line with the price and community needs."

Islamic economic management is based on the principle of istikmar which means that humans have the authority to manage the earth and everything in it. Thus, the economic system

prioritizes safety, justice and social welfare. Therefore, the implementation of Islamic economics is carried out in everyday life in order to organize factors of production, sales and distribution in people's lives. In this principle, we prioritize orphans and the poor who have the right to fair economic access.

4. Conclusion

Village-Owned Enterprises or BUMDes were formed to empower the community and improve the economy and increase the village's original income (PADes), the village economy must be carried out based on its potential, namely the potential of natural resources (SDA) and human resources (SDM) . Peniti Village Village-Owned Enterprises (BUMDes) have succeeded in having an impact on village economic growth, village community empowerment, and village original income (PADes). Allocation of village funds through (BUMDes) Peniti Village, the initial funds from the village income and expenditure budget (APBDes). Which has goals and objectives in planning the management of tilapia cultivation. In managing the allocation of village funds through (BUMDes) Peniti Village, the priority is given to benefits or what is called Islamic economics in determining laws that are in accordance with the goals and lives of the community.

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