

Strengthen the Role of Village Owned Enterprises (BUMDes) to Improve Social Welfare and Reduce Inequality in Rural Areas: Lesson from Indonesia

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Abstract. The primary purpose of the village fund is to lessen the gap between urban and rural and increase social welfare in the Village. However, the existence of this village fund has not been fully optimized to improve the welfare of rural communities that have received village funds from the government. The multiplier effect of the village funds allocation only focuses on the physical infrastructure development sector, such as roads, buildings, and bridges, up to 37%. In comparison, the allocation to the community development sector is only 8%, or the smallest allocation from other sectors (social health, education, and investigation). In this case, Village Owned Enterprises (BUMDes) have a vital role in developing a community that combines the for-profit and social organization sectors. BUMDes aims to develop the village economy and public services, manage village potential, create markets and employment opportunities, and increase business and income for villagers. This study analyses BUMDes effectiveness, which uses a descriptive and quantitative method using an approach of difference in difference (DID) approach. This was chosen based on the argument that this research would be helpful for policymakers, especially the government, who have a role in the village fund program, and village officials, who also play a role in the use of village funds for the community's welfare through maximizing BUMDes.

Keywords: Rural Area, Social Welfare, Village Development, Village Fund, Village Owned Enterprises (BUMDes).

1 Introduction

Equitable development is a step in optimizing an area's performance to achieve prosperity, but development in rural areas is still far from being fulfilled and feasible in terms of infrastructure and human resources. Rural areas have become an emotional problem that is the main topic of discussion every year. This happens because development in rural areas is still inadequate compared to urban areas that are much more rapidly developing. After all, the facilities can accommodate the community's needs. It becomes an inequality between villages and cities because the government focuses on developing urban areas rather than villages. Rural areas should focus on government development to achieve equity and prosperity, considering abundant resources are located in rural areas. Inequality still is a common thing between villages and cities in Indonesia. It is in line with the report published by the Central Statistics Agency (BPS) in 2020 regarding the inequality between rural and urban areas in Indonesia, which is still quite significant and occurs yearly.

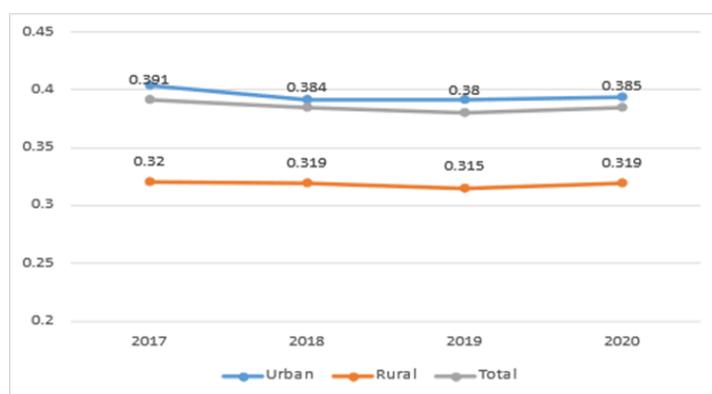


Figure 1. Gini Ratio in Urban and Rural Areas, 2017-2020 (Source: BPS, 2020)

The graph above shows that the inequalities between urban and rural areas still occur and are quite significant in the 2017-2020. This proves that national development has not been evenly distributed to every

region in Indonesia, especially in rural areas. The Village has a vital role in national development efforts because the Indonesian population tends to live in rural areas so it will have a considerable influence in efforts to create national stability (Sa'dullah, 2016). In addition, the position of the Village is considered strategic in state development because the Village is the basis for identifying community problems to planning and realizing state goals at the village level (Sidik, 2015). With equitable development of rural areas, it is hoped that it could reduce the long-standing inequality between rural and urban areas.

To reduce rural and urban inequality, the government has made every effort so that each region could develop equally. Through the village fund program, this is done by providing regular budgets to villages throughout Indonesia every year. The program aims to improve the welfare of rural communities and to equalize development carried out in villages with improved public services, an advanced village economy, reducing development gaps between villages and strengthening village communities not only as objects but acting as subjects in development.

Based on [19], the priority of using village funds is to develop and empower rural communities. The Ministry of Villages, Development of Disadvantaged Regions, and Transmigration set priorities for the development and empowerment of rural communities (Republic of Indonesia, 2014c). In 2015 the government budgeted village funds of Rp. 20,766 trillion and in 2016 of Rp. 46.9 trillion for all villages in Indonesia. This amount is more than double the 2015 budget (Inten, 2015). However, the allocation of village funds is not accompanied by GDP growth per capita in Indonesia. This is in line with the BPS report in 2020 which could be seen in the following graph.

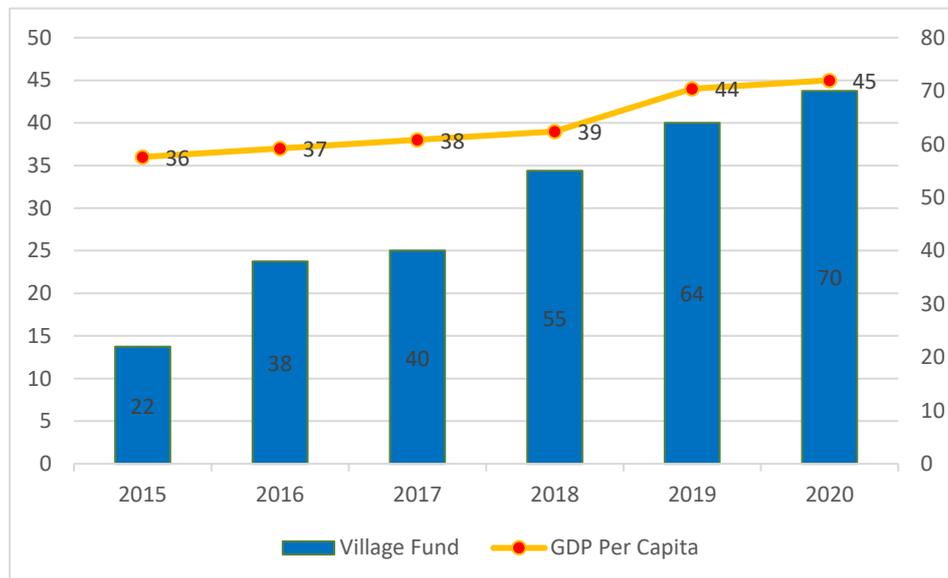


Figure 2. Allocation of Village Funds to GDP Growth of Per Capita in Indonesia, 2015-2020 (IDR Billion) (Source: BPS, 2020)

The graph above shows that Indonesia's GDP per capita is increasing yearly, and its growth is consistent. On the other hand, compared to village funds that also increase yearly, GDP per capita could not have experienced a significant increase. Thus, from the explanation, it could be stated that there has been an imbalance between the increase in village funds and GDP per capita. At the same time, the increase in village funds should encourage an increase in the community's GDP per capita because an additional government allocation has been given to the community to provide an economic stimulus to encourage development at the village level. This phenomenon is in line with what was explained by Budiono (2015) that one way to encourage development at the village level is by way of the village government being given the authority by the central government to manage their villages independently through economic institutions at the village level. One of these institutions is Village Owned Enterprises (BUMDes).

Indonesia has more than 74,000 villages, but only more than 40,000 villages already have BUMDes (Ministry of Villages, 2019). There are several reasons why a village does not establish a BUMDes or already has it but does not work as properly; it is because the Village has not been able to process it properly; the authority that the Village is not an object, whereas a village has its autonomy; lack of capacity of Human Resources in the Village in understanding the basic concepts of BUMDes; inability to identify the economic potential that exists in the Village to be used as business opportunities; inability to manage business finances and lack of courage from the village government in including capital for BUMDes.

In establishing a BUMDes or developing its business unit, exemplary steps must be taken and account for the management of the BUMDes business openly. Village-Owned Enterprises (BUMDes) could be present among the existing economic institutions in the Village that are mutually reinforcing. BUMDes could also manage natural resources such as agricultural, plantation, and mining products owned by the Village itself and production areas important for the Village to control/provide the villagers' livelihood. Thus, the village economy will be strongly marked by an increase in the Village's original income with the existence of BUMDes. The higher the Village's original income, the more independent a village could be.

The existence of BUMDes could synergize with existing economic institutions, such as cooperatives and Small and Medium Enterprises (UMKM). Thus, its existence does not kill existing community efforts but supports and strengthens each other. BUMDes will be managed with kinship, mutual cooperation, and cooperation principles. This social capital makes BUMDes able to develop rapidly. So that its existence has an impact on increasing people's income, BUMDes will play a role in driving the village economy by providing or improving public services for the village community, such as the provision of clean water, adequate infrastructure, and infrastructure development that could assist community members in improving welfare. Establishing BUMDes is also an effort to change the paradigm of the Village government in utilizing the assets owned by the Village, both in the form of goods and money or the Village Fund. Thus, when villages could be independent and maximize village funds owned through BUMDes, there will be greater prosperity and equity as expected by the central government and the village community.

2 Literature Review

A. Village Owned Enterprises (BUMDes)

According to Law Number 6 of 2014 about Villages in Article 1, Paragraph 6 states that:

"Village-Owned Enterprises, from now on referred to as BUM Desa, are business entities whose capital is wholly or most of the capital owned by the Village through direct participation originating from the Village assets, which are separated in order to manage assets, services, and other businesses for the maximum benefit of the Village. The welfare of the village community".

On the other hand, Village Owned Enterprises (BUMDes) also have similarities with the concepts of Community Based Enterprise (CBE) and Social Enterprise (SE). CBE is a business concept that focuses on community collaboration and intends to provide benefits to its members and local communities (Eversole et al., in [2]). Meanwhile, SE is an organizational form that combines business profit-seeking and community-based organizations (Soviana in [2]). The concept related to BUMDes above shows that this Village-Owned Enterprise is a business whose membership and driving force are rural communities with several sectors of business-coverage, including goods and services, and achieve prosperity for rural communities.

B. Village Fund

Village Funds is APBN intended for villages by being transferred through the Regency/City APBD and are prioritized for the implementation of development and empowering rural communities. In its allocation, village funds come from Central Expenditures and maximize village programs equitably and fairly. In this case, the budget allocation allocated directly to the Village is determined at 10% from or outside the regional transfer funds in stages. On the other hand, village funds are calculated based on the number of villages and allocated based on: population, poverty rate, area, and geographical difficulty level.

C. Village Development

According to Nugroho and Rochmin Dahuri (2004), development could be interpreted as a coordinated effort to create diverse options for every citizen to meet ends meet and achieve their most humanist aspirations. At the same time, village development is an effort to increase the quality of life and life in the community in an area where village development is carried out at every level, both government and society (Sutoro in Indriyani et al.). On the other hand, the Regulation of the Minister of Villages, Development of Disadvantaged Areas, and Transmigration Number 3 of 2015 concerning Village Assistance defines village development as an effort to improve the quality of life and also a life which is shown to be the greatest possible extent for the welfare of the village community.

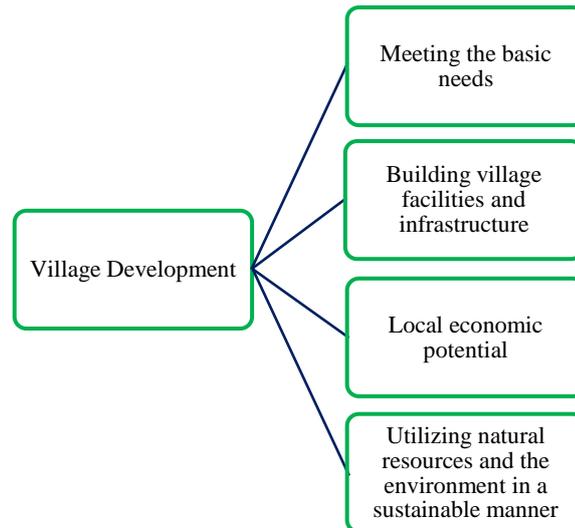


Figure 3. The objectives of village development (Source: UU No six the Year of 2014)

The objectives of village development according to law number 6 of 2014 are to improve community welfare and quality of human life as well as to overcome poverty through some points, including: meeting basic needs, building village facilities and infrastructure, developing local economic potential, and utilizing natural resources and the environment sustainably.

3 Research Method

This study uses a qualitative descriptive method with a study focusing on the role of Village-Owned Enterprises (BUMDes) in improving social welfare and economic equity in rural areas. The method used is by using a literature study approach, namely reviewing and re-analyzing previous studies on the use of village funds to increase the role of Village-Owned Enterprises (BUMDes). Research with literature studies uses data collection sources and methods by taking data from libraries, reading, taking notes, and processing research materials [16]. With this method, literature will be collected related to the research objectives related to village funds. Literature in the form of scientific research journal articles for the last five years will be both the material and data source.

This study also uses approaches in assessing data, namely, 1) The difference in difference (DID) approach. The Difference in Difference (DID) method is an approach that brings together insights from cross-sectional treatment-control comparisons and before-after studies for more vital identification. First, consider an evaluation that seeks to estimate the effect of a (non-randomly applied) policy ("treatment") by comparing outcomes in the treatment group to the control group with data from after policy implementation [10]. This approach is intended to evaluate a program or government policy related to village funds in Village-Owned Enterprises (BUMDes) with differences from year to year and different regions, namely various provinces in Indonesia, with an observation period of 2015-2019. This research is also intended to determine the imbalance between villages and cities regarding the village fund program. 2) Participatory Rural Appraisal (PRA) Approach. This approach includes several techniques of identification, measurement, and participatory community engagement [22]. Participatory Rural Appraisal is a study with "Participatory Understanding of Rural Conditions," an approach to formulating planning and policies in rural areas by involving the community as effectively as possible (Chambers in [22]). This approach is intended to strengthen the data obtained by research involving the community directly by listening to input from local communities so that they can obtain sufficient information to make the necessary decisions or recommendations.

Tabel 1. Previous Research

No.	Researcher	Title	Analysis Tools	Result
1	[2]	Village fund, village-owned-enterprises, and	<i>difference-in-</i>	Community participation is

		employment: Evidence from Indonesia	<i>difference.</i>	minimal in using BUM Des, which is only 5%. On the other hand, the village fund program did not impact job opportunities in the village community.
2	Yanhar Jamaluddin, Asep Sumaryana dan Budiman Rusli (2020)	Sustainability of Indonesian Village Fund Policies	Three analysis cycles: actor, impact and factors.	The sustainability of village development programs in Indonesia depends on public policies involving officials, politicians and pressure groups.
3	Hafiez Sofyani, Randi Atmaja, dan Sri Budhi Rezki (2019)	Success Factors of Village-Owned Enterprises (BUMDes) Performance in Indonesia: An Exploratory Study	Interactive Model Data Analysis	In the successful management of BUM Des, it turns out that it is influenced by many factors, including patriotism and enthusiasm, skills, training, level of education, sense of responsibility and the existence of a mechanism in wages.
4	Faizatul Karimah, Choirul Saleh, dan Ike Wanusmawatie.(2014)	Management of Village Fund Allocation in Community Empowerment (Stidy in Deket Kulon Village, Deket Subdistrict, Lamongan Regency)	Interactive model analysis	Village funds have been managed normatively and administratively but have not substantially reached the true meaning of empowerment.

Previous research has explained village funds, including discussing the lack of community participation in using Village-Owned Enterprises (BUMDes) and village fund programs that have no impact on job opportunities in the Village. Discussing the sustainability of village development programs in Indonesia, which still depend on public policies involving officials, politicians and pressure groups. Discusses the success of managing Village Owned Enterprises (BUMDes), which is influenced by many factors, such as patriotism, education level, training, skills and other factors. In addition, previous research also explains that village funds managed normatively and administratively but have not been able to achieve the true meaning of empowerment.

From the research that we carried out, entitled "Enhancing The Role of Village Owned Enterprises (BUMDes) to Improve Social Welfare and Equality of Economy in Rural Areas: Lesson from Indonesia," the update that we describe is regarding the focus on Village Owned Enterprises (BUMDes). , what are the success factors that researchers could identify so that Village Owned Enterprises (BUMDes) could become an institution that provides extraordinary positive effects or impacts on villages through village funds. The primary purpose of this research is to find out the success factors or critical indicators of Village Owned Enterprises (BUMDes), which could have a role in providing social welfare for a village through village funds. This research will be helpful for policymakers in formulating a program related to village funds for community welfare through maximizing Village Owned Enterprises (BUMDes).

4 Result and Discussion

As a substantial effort and manifestation of the Indonesian government in prospering and providing economic equality for its citizen, the village funds has been presenting since 2015. From that year until now, village funds continue to be budgeted for every Village throughout Indonesia, even with budget allocations that are consistently increased every year that is expected prospering and building rural communities.

Village funds are a product of Law Number 6 of 2014, which mandates the government to allocate Village Funds with the intention that villages could carry out their duties and functions in governance and village development in every aspect. Government supporting through this type of funding is vital in spurring the movement of the rural economy. In the period before the existence of the Village Fund, there was no special and routine budget designated for every Village throughout Indonesia. Village Funds are considered APBN funds intended for villages transferred through the district/city APBD and are prioritized to implement village community empowerment (Buku Saku Dana Desa, 2017). The objectives of village funds include improving public services in the Village, eradicating poverty, promoting the village economy, addressing development gaps between villages, and strengthening rural communities as subjects of development. Village funds have various functions for the community. However, one of the main point is the economy function which is the key point of achieving prosperity for rural communities. An advanced economy will have many influences on the lives of rural communities, ranging from purchasing power, access to higher education and, health to technology and formation. Moreover, an advanced economy could reduce the development gap between villages and cities that could be achieved by collaborating each function.

In order to bring change toward village community, the Village Fund has budgeted annually, which is included in the APBN and given to each Village as one of the sources of village income. With the regular budget funds from the government, the Village, through its apparatus and the involvement of the local community, can manage and use it to build facilities and infrastructure such as roads, bridges, irrigation to BUMDes to create welfare for the community. The Village Fund policy simultaneously integrates and maximizes all existing maps of budget allocation from the government to villages. Referring to Article 72 paragraph (2) of Law Number 6 of 2014 concerning Villages, it is stated that the budget allocation referred to in paragraph (1) letter b is sourced from Central Expenditures by making village-based programs more effective equitable. The explanation of Article 72 paragraph (2) states that the budget allocation allocated directly to the Village is determined at 10% of and outside the Regional Transfer fund, which is carried out in stages. The value of the Village Fund itself is calculated based on the number of villages and allocated based on the population, poverty rate, area, and level of geographical difficulty.

On the other side, fund stimulus is crucial in supporting social welfare and achieving economic equity for Indonesian citizens, especially those in rural areas. This is a knowledge base realized by the central government that people in rural areas still need funding capital to build and drive economic activities. Therefore, the village fund budget is needed to support funding and as a trigger for changes towards welfare and economic equity for the community.

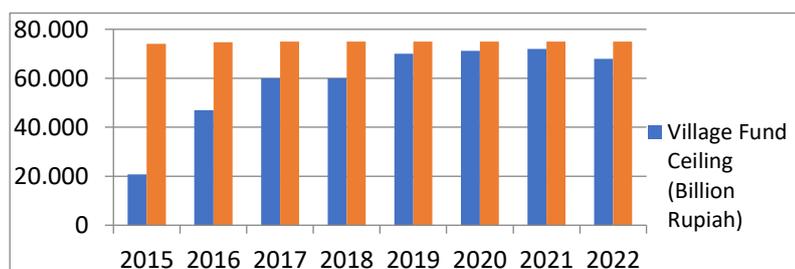


Figure 3. Village Fund Budget, 2015-2022 (Source: Ministry of Finance, 2022)

Figure 3 shows that every year the government increases the village fund budget, which can be used as a positive indicator of the government's commitment to prosperity and economic equality for the community. Total village funds from 2015 to 2022 amounted to Rp468.9 trillion, village funds in 2015 were allocated Rp20.77 trillion and in 2021 the Village Fund was allocated Rp72 trillion, an increase of more than 3.5 times compared to 2015. Number of villages village fund recipients increased from 74,093 in 2015 to 74,961 in 2021. Village funds per village increased 3.4 times from IDR 280.27 million per village in 2015 to IDR 960.5 million in 2021. In 2022 the Village Fund was set of IDR 68 trillion or an average of IDR 907.1 million per village.

The Effects of Village Fund

The government provided by the government to villages through the Village Fund budget to reach prosperity and economic equity since 2015 was enough to make a changes towards the development of villages in Indonesia. This could be seen in the village fund output achievements table from 2015-2019.

Table 2. Village Fund Output 2015 – 2019

Supporting Economic Activities of Community			Improving the Quality of Life for Villagers		
Street	231.709	km	PAUD	59.640	Activities
Bridge	1.327.069	meters	Drainage	36.184.121	Meters
Village Market	10.48	units	Integrated Healthcare Center	30.127	Units
BUMDes	39.229	activities	Well	58.259	Units
Boat Mooring	6.312	units	Ground Retainer	215.989	Units
Dam	4.859	units	Clean water	993.764	Units
Irrigation	65.626	units	Public bathing, washing, and toilet facilities (MCK)	339.909	Units
Sports Facilities	25.022	units	Village maternity posts (Polindes)	11.599	Units

Source: Ministry of Finance RI, 2021

As shown in the table above, village fund output could be seen that the budget has succeeded in building various kinds of physical infrastructure and several activities that is categorized into two outputs, namely Supporting Community Economic Activities and Improving the Quality of Life of Village Community. The physical infrastructure could be divided into several groups, ranging from connecting infrastructure, including roads; bridges; and boat moorings. Then irrigation infrastructure such as reservoirs, irrigation, drainage; well; and clean water helps assist the irrigation system for the community, both for consumption and farming needs. There is also health and education infrastructure, implementation of activities that support the economy activity, ranging from posyandu, PAUD, sports facilities to BUMDes and village markets, which were successfully achieved during the five years administering village funds from 2015 to 2019. However, infrastructure development positively impacts Indonesia's destitute population in rural areas. It was recorded that the number

of destitute people in 2015 was 17.89 million, then decreased to 14.39 million in 2019. The decrease of poor population managed to decrease by 1.49% in 2019.

The achievement of the various outputs mentioned above is a good sign from the existence of village funds amid rural communities and is expected to pave the way for the realization of prosperity and economic equality. Nevertheless, the achievement of these outputs is still dominated by physical infrastructure development. Regarding sustainability, money flow will stop circulation, mainly when the development materials are not obtained from the local village area. This pattern must be changed immediately by expanding and multiplying the sustainable sectors, including the BUMDes sector. By increasing the allocation of village funds to BUMDes, a business entity with the role of empowering the potential and capital owned, the opportunity to achieve economic prosperity directly could be more likely to be achieved than only focusing on physical infrastructure development.

BUMDes

Village-Owned Enterprises (BUMDes) were first formed through Law No. 6 of 2014 concerning Villages. The government always tries to provide socialization to create BUMDes growth and reach more Village. So far, the Village is only considered an object that could only wait for instructions, but now it is expected to carry out significant developments and be concerned with administration.

BUMDes is a pillar of economic activity in a village that functions as a social and commercial institution. As a social institution, BUMDes is more inclined to the community's interests by contributing to the provision of social services. The purpose of establishing BUMDes is to increase Village Original Income (PADes), social welfare, and economic equity in rural areas. The main point is, in terms of improving the community's welfare, the necessary to provide good services to the community and develop the potential in the Village to improve the community's economy. By having their income, a village can carry out development without relying on government assistance alone.

BUMDes motivate the community to increase creativity by making it easier for village communities to obtain financial resources for their business needs. Simplifying obtaining financial resources could help prevent people from borrowing money from moneylenders in the Village. In addition, the impact of BUMDes on health is the involvement of BUMDes in developing health services in a village, such as the construction of bathrooms intended for the community. As well as another impact of BUMDes, namely in the field of education, is by providing opportunities for the community to be able to earn more income so that the village community could send their children to school.

BUMDes also have a role in facilitating community entrepreneurship by providing capital goods for trade purposes and money for business capital. On the other hand, the income generated by BUMDes is used by the village government to form programs in which the general public could be directly involved. This has the aim that the village community could directly involve the existence of BUMDes in their Village. An example of such a program is in the form of social security. Among examples of the realization of the program is the guarantee of side dishes for the elderly, public health insurance, and the one-home one-graduate program implemented in Ponggok Village, Klaten Regency [15].

On the other side, several villages have become examples and models because their BUMDes can benefit the Village and the community. For example, BUMDes Tirta Mandiri Ponggok Village, Klaten Regency, Central Java. However, the Village should not be careless and talkative in establishing BUMDes. The village government needs to examine the potential and challenges faced if there is a BUMDes in the Village. It should be remembered that Article 87 Paragraph 1 of the Village Law states that Villages could establish BUMDes, not having to. So, the study before establishing BUMDes becomes significant because it involves the livelihood interests of the Village community.

With the existence of BUMDes, the economy in the Village will move to grow, such as the BUMDes in Nglanggeran Village, Gunung Kidul Regency, Central Java, which successfully manages Ancient Volcundo tourism assets as the leading tourism, then can move the entrepreneurial awareness of the village community with the emergence of new businesses such as homestays, cocoa processing, goat milk production, and developing other tourism packages based on existing culture and potential. The existence of the Nglanggeran Village BUMDes could synergize with existing economic institutions such as cooperatives and *UMKM* (Small Medium Enterprise). Thus, its existence does not kill existing community businesses. Instead, they support and strengthen each other; BUMDes is also managed with a spirit of kinship, cooperation, and cooperation. This social capital has made the Nglanggeran BUMDes develop until now so that its existence impacts increasing people's income.

Success Factors of BUMDes

In order to manifest the social welfare and equality of economy in rural areas, several factors influence the success of Village-Owned Enterprises (BUMDes) in running their business to improve community welfare, including the following:

1. Resources

In implementing Village Owned Enterprises (BUMDes), various resources are needed to achieve the goals. The quality of good human resources is one of the things needed to implement the BUMDes program. Apart from that, many other resources are needed to implement a program. These resources include natural resources, financial resources, and various other supporting potentials; these potentials are very influential in the success of a program.

2. Community Participation

In implementing the program, the village government involves the community as a natural form of community empowerment. Community involvement is the main target of implementing the BUMDes program [15].

Community participation starts from identifying problems and exploring the potential in the community, as well as finding alternative solutions in solving a problem, implementing the solution that has been selected and carrying out direct evaluation of a change. Community participation in development is needed because participation is like blood flow in the body; it becomes necessary.

3. Government Support

Villages could not run alone without the help and support of the government. The assistance and support in question are in the form of financial assistance needed to develop the BUMDes program and various training needed to improve the quality of BUMDes managers. Of course, the assistance and support from the government will have an impact on increasing the productivity and effectiveness of BUMDes management.

4. Cooperation with Third Parties

BUMDes could cooperate with several institutions, such as *BPJS*, to ensure workers' health. This collaboration with BPJS allows workers to work calmly and enthusiastically, resulting in maximum performance. Apart from that, cooperating with third parties in marketing the results of BUMDes is also needed to get maximum profit, and there is the certainty of a place to market the products produced.

5. Control

The control process in BUMDes is vital to evaluate the performance of BUMDes and whether it meets the criteria with what has been planned. The evaluation results also assess the advantages, problems, and obstacles. Evaluation will be helpful in determining the right strategy to run in the future. The Supervisory Board and the village community carry out the control process. Regular checks could avoid misuse of the BUMDes budget. Because if there is a misuse of the budget in a BUMDes, then the public's trust in the BUMDes will disappear and cause a lack of participation from the community.

The five factors above could be used as a reference in building BUMDes. However, these factors are external links that need to be adapted to the characteristics of the BUMDes of each region so that BUMDes could be realized to help achieve prosperity for rural communities throughout Indonesia.

5 Conclusion

BUMDes is vital in improving social welfare and economic equity in rural areas. However, this vital role does not significantly contribute to villager communities, especially in areas that have not been able to manage their BUMDes well. Therefore, it is necessary to maximize village funds' role through BUMDes by paying attention to some aspects such as resources, community participation; government support; cooperation with third parties; and control to gain success.

This study highlights the overall role of BUMDes in Indonesia to provide a reference for stakeholders, from the government to the broader community, who are part of the BUMDes itself. Conversely, maximizing BUMDes in each region is the key to realizing prosperity and economic equity and reducing the gap between rural and urban areas. This vital role should have received special attention from direct actors, such as village communities, to policymakers such as the central and regional governments

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