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Strategy of the Inclusion Community Empowerment with “Tepat” Product Service in BTPN Syariah of Nganjuk

Sonny SM Laksono

Pascasarjana Universitas Islam Kediri, Kediri, Indonesia

* Correspondence: sonnysubroto@gmail.com

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Abstract: The development and/or development of Kediri's Dhoho Airport will have a broad impact on major changes in the economic aspects of the surrounding area. The purpose of this study is how the development of BUM Desa in Tarokan Subdistrict, efforts to develop BUM Desa that need to be carried out in Tarokan Subdistrict, policies and programs for developing BUM Desa in Tarokan Subdistrict. 10 (ten) villages, all of which have established BUM Desa. The collection of data and/or information is carried out through document studies, observation, interviews, focus group discussions, and is complemented by library research. The results of the first study, the development of BUM Desa in Tarokan District has not shown results in accordance with the mandate of Law Number 6 of 2014, namely: improving the village economy, improving community welfare, and increasing Village Original Income (PADesa). Second, efforts to develop BUM Desa in Tarokan Subdistrict need to be focused on aspects: the legal entity status of BUM Desa; capital; type of business; and governance or management. Third, it is necessary to immediately enact: (1) Regent's Decree concerning the Establishment of the Coordination Team for Development of Village Owned Enterprises (BUMDes) in Tarokan District and the Secretariat of the Coordination Team for Development of Village Owned Enterprises (BUMDes) in Tarokan District; and (2) the establishment of a Technical Implementation Unit (UPTD) for Community Empowerment and Village Administration in Tarokan District.

Keywords: economic aspect, BUM Des, airport development

1. Introduction

The construction of Dhoko Kediri Airport that is planned to start to operate on 2024 implements the concept of airport city, namely an airport that in addition to have airport operation areas such as: runways, connecting runways, parking platforms, passenger terminal rooms, hangars, as well as other operational supporting infrastructure and facilities will also be supported by housing or apartment infrastructure and facilities for employees, office infrastructure and facilities, infrastructure and warehousing facilities, infrastructure and trade facilities, hospitality infrastructure and facilities, restaurants, entertainment, and others so as to form a small town (Kusuma, 2018; Saptaria & Setyawan, 2021).

Airport cities that have existed in various parts of the world are currently being developed into an aerotropolis, namely an airport city that is developed with surrounding sub-urban areas which can be in the form of residential areas, trade areas, commercial areas, industry, entertainment area, sports area, tourist area, and so on

(Tama & Yanuardi, 2013). Developed (by design) or not, an airport city will eventually develop into an aerotropolis (Agunggunanto et al., 2016).

The development of Kediri's Dhoho Airport will have a broad impact on major changes in the economic aspects of the surrounding area. The changes that occur will provide developments to other sectors such as trade and services, industry, tourism, and other economic activities, and these developments will be followed by an increase in productive activities in the primary (agricultural), secondary (industrial) and tertiary sectors. or services (trade, banking, hotels, restaurants, entertainment venues, etc.).

From an economic perspective, the existence of Dhoho Kediri Airport which will be developed (by design) and/or developed into an aerotropolis is a good business opportunity to develop BUM Desa in Tarokan Subdistrict. For example, the management and procurement of backfill for the construction of Kediri Dhoho Airport can be managed by BUM of Tarokan Village, because Tarokan Village has the potential for rocks and soil. On the other hand, if the "not many" business opportunities in other areas in Indonesia cannot be utilized properly by the Village Government in Tarokan Subdistrict through its BUM Desa, then the villagers will only become spectators of high economic growth, and the Village Government cannot significantly increase the original village income (Shalahuddin et al., 2021).

The purpose of study are how the development of BUM Desa in Tarokan Subdistrict, the efforts to develop BUM Desa that need to be carried out in Tarokan Subdistrict, he policies and programs for the development of BUM Desa in Tarokan Subdistrict

2. Methodology

Based on the main problems studied in this research, namely regarding the development of BUM Desa in Tarokan Subdistrict, this study is more effective using a qualitative approach. Qualitative studies are carried out to build knowledge through understanding and discovery. A qualitative approach is a process of study and understanding based on a method that investigates a social phenomenon and human problem (Bito et al., 2021; Iskandar & Pd, 2009). This study was conducted in Kediri Regency, Tarokan Subdistrict consisting of 10 (ten) villages, all of which have established BUM Desa. The collection of data and/or information was carried out through document studies, observations, interviews, focus group discussions, and is complemented by library research.

3. Research Results

Development of BUM Desa in Tarokan Subdistrict

Since the enactment of Law Number 6 of 2014 concerning Villages which contains and regulates the existence of BUM Desa, all 343 villages in Kediri Regency have established BUM Desa, including Tarokan Subdistrict which consists of 10 villages. Most BUM Desa only manages one type of business, most of which are savings and loan services. This indicates that most BUM Desa have not been able to develop various types of productive businesses based on village potential as expected from their existence.

Savings and loan service business is a business that is easy to manage compared to other business units. In addition, savings and loan businesses generally existed and developed in villages long before the establishment of BUM Desa. The selection of this type of savings and loan business that is able to absorb large funds has neglected other productive economic business sectors in each village. The selection of one type of business, namely the savings and loan business by BUM Des is a reflection of the inability of the management and village government to identify and analyze the potential opportunities of the village it has to be developed into a productive economic business unit (Priyarsono, 2017).

Another phenomenon related to this is that most villages choose a business unit as stated in the sample proposal for the establishment of BUM Desa provided by the Regency Village and Community Empowerment Service (Prawirokusumo, 2001). Thus, it can be concluded that the establishment of BUM Desa in Tarokan Subdistrict tends to be more of an instructional package that comes from Kediri Regency Government. That is why BUM Desa in Tarokan Subdistrict has not had a progressive development, and even tends to be passive.

In addition, there are indications that although the process of establishing BUM Desa in Tarokan Subdistrict is carried out through village meetings, it tends not or has not represented all community groups. This raises the perception in some communities that BUM Desa belongs to certain groups so they are reluctant to take advantage of BUM Desa. Whereas the participation of the community as mandated by Law Number 6 of 2014 has a very important role for the development of BUM Desa, and this participation should have started from the BUM Desa planning process by collecting information related to the needs and potentials of the community.

Referring to the Inferential Analysis Study on the Performance of Village Owned Enterprises (BUM Desa) in East Java conducted by (Soeprajitno et al., 2019a, 2019b; Soetjipto, 2015) gives the following classification: (1) Many Obstacles; (2) No Development yet; (3) Start Crawling; (4) Fairly Developed; and (5) Rapidly Growing. Based on the results of interviews and Focus Group Discussions (FGD) with village heads in Tarokan Subdistrict, Kediri Regency, as well as observations and literature studies indicated that all BUM Desa in 10 villages in Tarokan Subdistrict, the level of development can be classified into three, namely BUM Desa by classification: (1) many obstacles; (2) there has been no development; and (3) just starting to crawl or just starting to move.

The results of identification and observation in Tarokan Subdistrict, there are several potential and productive businesses of the community that have not been touched by BUM Desa, even though community members need intervention. For example, in Kedungsari Village, Tarokan Subdistrict, there is a pottery industry that has value as a tourist attraction, and this village has been known for decades as a center for pottery craftsmen. In this pottery center, craftsmen make tools from clay such as mortars, ashtrays, cauldrons, cooking utensils, and others. In fact, so far without any intervention, the number of craftsmen has continued to decrease because they switch to other businesses.

The pottery handicraft business is actually growing in other areas in Indonesia, because it has made innovations and creativity in its products. For example, in Kasongan Tourism Village, Bantul Regency, Yogyakarta Special Region, where not only the products are in demand by tourists and other members of the community, but

the tourist village has been managed as a tourist attraction or tourist attraction that is well-known to foreign countries.

The most obvious phenomenon to show the development of BUM Desa in Tarokan Subdistrict is still far from what is mandated by Law Number 6 of 2016 concerning Villages, is related to Kaliboto Tourism Village (Karyoto et al., 2020). Currently, in Kaliboto Village, a new tourist attraction is being developed, namely Kaliboto Tourism Village based on the main icon of the Cendana Reservoir by Karang Taruna of Kaliboto Village. The Tourism Village was actually initiated and developed – even though it seemed slow due to the lack of resources – by the Youth Organization and not by BUM Desa.

The results of research conducted by Az-Zahra & Sigit (2019) on the socio-economic impact on the impact of the construction of New Yogyakarta International Airport in Temon Subdistrict, Kulonprogo Regency, DIY, concluded that the positive impact caused by the airport construction was that some people who opened businesses were able to provide opportunities work for others. The results of Susanto (2020) research on the same object also concluded that in Temon Subdistrict, Kulonprogo Regency, DIY, businesses began to flourish such as rented houses, boarding houses, food stalls, stalls, handicraft or souvenir handicraft businesses, and etc.

Efforts to Develop BUM Desa in Tarokan Subdistrict

Business development can be divided into 5 (five) stages, namely: conceptual stage, start-up, stabilization, growth (growth stage), and maturity. Based on the results of the identification and analysis of BUM Desa in Tarokan Subdistrict, currently it is still in the conceptual stage, so for its development, the efforts that need to be taken include: (a) Type of Business; (b) Business Entities; (c) Socialization; (d) Capital; and (e) Governance or Management (Kuznets, 1955).

The results of identification and analysis concluded that BUM Desa in Tarokan Subdistrict, in general, did not go through the conceptual stage but went straight to the start-up stage. Like a sprinter who hasn't warmed up, he immediately goes down to the race, in the middle of the road he will face problems. The type of BUM Desa business that needs to be developed in Tarokan Subdistrict to meet the development of Dhoho Kediri Airport as an aerotropolis, needs to be reviewed by each BUM Desa by identifying potential opportunities and analyzing opportunities.

The introduction of potential opportunities is associated with the potential and needs of the local community, while the analysis of business opportunities is an effort to research, plan, predict, and evaluate the types of potential businesses to be developed in the tourist area of Tarokan Subdistrict. Operationally, the analysis of potential opportunities is intended to find out what types of goods and services are needed by the community – in this study it is oriented to the needs of tourists, as well as to find out the difficulties/obstacles that may be faced in the development of each type of business.

In this context, each BUM Desa needs to explore the widest possible information with a high level of accuracy, which is the main activity to find out opportunities for types of businesses that can be developed in Tarokan Subdistrict. Searching and digging for information can be done by discovering what trends are developing and loved in general, therefore types of businesses can be formulated as business opportunities in

local communities that have good prospects. To be able to do a good business opportunity analysis, a simple SWOT analysis can be done.

Efforts to develop BUM Desa in Tarokan Subdistrict that need to be done immediately include: (1) processing the legal entity status of BUM Desa in accordance with the provisions of Government Regulation No. 11 of 2021 concerning Village-Owned Enterprises; (2) analyze the type of productive economic business that is feasible to be developed by each BUM Desa according to the potential of the village; (3) conduct socialization on BUM Desa as a legal entity and its relevance for increasing income and welfare of rural communities; (4) develop professional BUM Desa management; and (5) analyze and formulate the pattern of BUM Desa capital participation from the Village Budget and Village community (Hastuti & Setyawan, 2021; Suwendra & Sujana, 2020).

With the construction and operation of Dhoho Kediri Airport in 2024, the mobility of people, goods and services to Tarokan Subdistrict area, especially from and to the airport, will increase significantly. The need for service goods – products of daily consumption – and services will also increase. As in the case of the construction of the New Yogyakarta International Airport (NYI) in Temon Subdistrict, Kulonprogo Regency, DIY, such as the results of research by (Az-Zahra & Sigit, 2019) and Susanto (2020), then in Kediri Regency in general and Tarokan Subdistrict in particular, the field will grow and develop. -new business fields in various sectors of the economy.

The positive economic impact of development – construction – as well as the development of Kediri's Dhoho Airport needs to be utilized by economic business actors, especially in Tarokan Subdistrict to develop businesses in various economic sector such as trade, industry, transportation, tourism, and others. One of the economic actors who have the potential to take advantage of it is the Village Owned Enterprise (BUM Desa), whose presence in several villages has been proven to play a role in the process of equity and increase the income of rural communities.

Strategic Policy

First, the Department of Community Empowerment and Village Government of Kediri Regency needs to immediately initiate the issuance of the Kediri Regent's Decree regarding the Coordination Team for Development of Village Owned Enterprises (BUM Desa) in Tarokan Subdistrict. Although fostering the development of BUM Desa is part of the main tasks and functions of the Department of Community Empowerment and Village Government of Kediri Regency, related to the development of Dhoho Kediri Airport, it is deemed necessary to have acceleration programs (crash programs).

The task and function of this team is to accelerate and facilitate efforts to develop BUM Desa in Tarokan Subdistrict which is technically operational in the form of strategic programs. To be able to carry out its duties and functions, the Coordination Team for Development of Village-Owned Enterprises (BUM Desa) in Tarokan Subdistrict is assisted by the Secretariat of the Coordination Team for Development of Village-Owned Enterprises (BUM Desa) in Tarokan Subdistrict which is located at the Department of Community Empowerment and Village Government of Kediri Regency.

Second, considering the limited human resources (HR) of the apparatus in the Tarokan Subdistrict and at Kediri Regency Community Empowerment and Village Government Office, it is deemed necessary to immediately process the formation of the Technical Implementation Unit of the Community Empowerment Service (UPTD) and

Kediri Regency Village Government which will later be placed in Tarokan Subdistrict. UPTD is intended only to be placed in Tarokan Subdistrict, and currently it is not needed by other subdistricts in Kediri Regency.

Third, the Department of Community Empowerment and Village Government of Kediri Regency needs to compile and circulate technical instructions and implementation instructions to each village in the submission of a capital investment budget for BUM Desa from the Village Fund (DD) in the 2021 Village RAPB, therefore although it does not need to be the same or uniform but has a clearer, prospective, transparent, and accountable designation pattern, in accordance with the conditions of each village (Rahayu, 2019). This is considering that the BUM Desa capital comes mainly from the Village Government which is allocated from the Village Fund (DD), which according to the provisions of the previous laws and regulations is regulated by the Permendes regarding the priority of its use. Although in the previous Permendes the allocation of the Village Fund budget for the purposes of capital participation for BUM Desa has been regulated, but its implementation in the RAPBDesa is very diverse, giving rise to interpretations that may be wrong (Budiman & Samani, 2021; W. Setyawan et al., 2018).

With its new position as well as BUMN and BUMD even at the village level and scale, of course there needs to be a special arrangement regarding the allocation for capital participation for the BUM Desa. This is because the capital aspect is the most crucial aspect for the development of BUM Desa in order to carry out the mandate of the Law, namely improving the village economy, improving community welfare, and increasing Village Original Income (PADesa).

Fourth, the Department of Community Empowerment and Village Government of Kediri Regency needs to facilitate the village government and/or BUM Desa in selecting the type of business through the steps mentioned above. In this context, it can involve or involve academics and practitioners so that the results obtained can be more feasible.

In this context, it is necessary to analyze business opportunities, namely reviewing or researching, planning, predicting, and evaluating the type of potential business that will be developed by BUM Desa. Operationally, the opportunity analysis is intended to find out what types of products and services are needed by the community, find out the difficulties and/or obstacles that may be faced in the development of each type of business, improve what has been lacking so far, and most importantly can be realized.

In this context, Kartasasmita (1996) digging up the widest possible information with a high level of accuracy is the main activity to find out the opportunities for the types of businesses that BUM Desa can develop in each village. Searching and digging for information can be done by finding out what trends are developing and are loved, so that the types of BUM Desa businesses can be formulated as business opportunities that have good prospects (Hamda, 2019).

To be able to do a good business opportunity analysis, a simple SWOT analysis can be done. According to Nurjaman & Isnawan, (2020), SWOT analysis is the systematic identification of various factors to formulate development efforts by maximizing strengths and opportunities, and simultaneously minimizing weaknesses and threats (Rangkuti, 2013; Harianto et al., 2020). The opportunity analysis process as planning is carried out through 3 (three) stages, namely: the stage of collecting data and information, the analysis stage, and the formulation or conclusion and/or decision-making stage Rifai et al., (2020).

Based on the identification and analysis of business opportunities in each village, it can be formulated the types of businesses that have the potential to be developed and run by the BUM Desa to be followed up by organizing the human resources (HR) prospective managers of each business unit that will be developed by BUM Desa, and then start designing the business to be developed warming-up (Herry Setyawan et al., 2019; Saptaria & Setyawan, 2021; W. H. Setyawan, 2015).

Conclusion and Recommendation

5. Conclusion

First, the development of BUM Desa in Tarokan Subdistrict has not shown results basing on the mandate of Law Number 6 Year 2014, namely: improve the village economy, improve community welfare, and increase Village Original Income (PADesa).

Second, efforts to develop BUM Desa in Tarokan Subdistrict need to be focused on aspects: the legal entity status of BUM Desa; capital; type of business; and governance or management.

Third, it is necessary to immediately enact: (1) Regent's Decree concerning the Establishment of the Coordination Team for Development of Village-Owned Enterprises (BUMDes) in Tarokan Subdistrict and the Secretariat of the Coordination Team for Development of Village-Owned Enterprises (BUMDes) in Tarokan Subdistrict; and (2) the establishment of a Technical Implementation Unit (UPTD) for Community Empowerment and Village Administration in Tarokan Subdistrict.

6. Recommendation

The Department of Community Empowerment and Village Government of Kediri Regency needs to immediately follow up on the Strategic Policies and Strategic Programs that have been described above, and to be further formulated into implementative and synergistic programs and/or activities, both by the Community Empowerment Service and Village Government, Device Organizations Relevant Region (OPD), BUMN/BUMD or by the Village Government and/or BUM Desa.

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