

## MANAGEMENT BUSINESS OF CAPITAL LOAN SAVINGS BY VILLAGE OWNED ENTERPRISES IN SUKAMAJU VILLAGE, SUB- DISTRICT OF CIHAURBEUTI, DISTRICT OF CIAMIS

Intan Nurmaesani<sup>1</sup>, Neti Sunarti<sup>2</sup>, Ii Sujai<sup>3</sup>  
<sup>1)2)3)</sup>Universitas Galuh, Ciamis, Indonesia  
e-mail : intansani155@gmail.com

### ABSTRACT

*Background of this research is motivated by the loaners who were not on time to repay loans, society's assumed that government funds is an aid and did not need to be returned. The aims of this research; to determine the management business of capital loan savings, to known the obstacles that faced and efforts to overcome the obstacles in managing business of capital loan savings. Methodology of the research is used qualitative descriptive with 10 people of data sources. Technique collecting of the data used literature study and field study. Based on the research, it was found that: (a) management business of capital loan savings by Village Owned Enterprises has been good, it seen from good cooperation between administrators of Village Owned Enterprises, village government and society. Management has been done according to the management principle of village owned enterprises; (b) the obstacles faced were society's delays in payment of business capital loans, the lack of capital provided; (c) the effort that made is to provide society's understanding that fund given is a loan and it must be returned.*

**Keywords:** *Management, Village Owned Enterprises, Government*

### Introduction

Village owned enterprises is an institute of rural enterprises managed by society and village government as an attempt to strengthen the rural economy. Village owned enterprises is essentially a form of consolidation or strengthening of the economic rural institutions and is an instrument in the utilization of the local economy with the various types of potential diverse, which aims to increase the economic welfare of rural communities through the development of economic enterprises do, and contributing to improvement of village revenue source

that allows the village to be able to implement development and improving people's welfare optimally. Vestikowati, 2019 said that "The era of autonomy has made the paradigm of the village community that development should start from the level of the "grassroots" community".

The establishment of Village Owned Enterprises is based on Regulation Number 6 of 2014 concerning Villages, which in article 87 paragraph (1) states that "The village can establish village-owned enterprises". Further regulated in Government Regulation Number 43 of

2014 concerning Implementation Regulations Villages, that is in Chapter VIII Village Owned Business Enterprises, article 132 states that:

- (1) Villages can establish Village-Owned Enterprises
- (2) The establishment of Village Owned Enterprise as referred to in paragraph (1) shall be determined through deliberations and stipulated by regulation.
- (3) Management organization of Village Owned Enterprises is separate from Village Government organization.

The purpose of establishing village owned enterprises is to improve the rural economy, increase rural income and improve the management of rural potential according to community needs, became the backbone for growth and equity of rural economy. Nursetiawan.I, (2018) said "one of the efforts that can alleviate the problem of poverty and realize the independence of a village is the establishment of a business institution called the Village-Owned Enterprises".

The management of Village Owned Enterprises is carried out by the Village Government and the community. Management that directly involves the community is expected to be able to stimulate economy by empowering community.

Involvement of community starts from the establishment to management institution. Therefore, it indirectly role

play in improving rural economy, Village owned enterprises also contribute to improve the quality of human resources (HR) community empowerment in the management of village owned enterprises itself.

Maju Mandiri Village Owned Enterprise is a Village Owned Enterprise that located in Sukamaju Village, Sub-district of Cihaurbeuti District of Ciamis. This Village Owned Enterprise has been formed since 2015 through the Sukamaju Village Regulation Number 7 of 2015 concerning Village Owned Enterprises. Village owned enterprises are expected to be able stimulate and drive the economy in rural areas. One of the ways is by managing the programs of the Village Owned Enterprise itself.

Maju Mandiri Village Owned Enterprises carry out business activities, which are savings and loan business units, agricultural cultivation business units, plantations and animal husbandry. Product processing business unit.

Most of the people in Sukamaju Village depend on the agricultural sector for their livelihoods and most people work as farmers. The life of the community as farmers has not been prosperous and among them are coffee, chili and other horticultural crops.

There are still many farmers that faced the obstacles in their farming. One of the institutions that carries out activities related to agriculture is Village Owned Enterprises that can help the farmers in conducting

agricultural activities, for example processing coffee, tea, chilies and palm sugar in order to increase the goods values and produce the products that are characteristic and featured in Sukamaju Village. In addition to providing agricultural inputs, village owned enterprises can also provide working capital loans to the public. In carrying out its business program, one of the management Village Owned Enterprise programs in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis is still unwell implemented. Management of business programs that have not been running well, which are savings and loans for business capital.

In implementing savings activities, Maju Mandiri Village Owned Enterprises in cooperate with Bank Central Asia (BCA) that is becoming an agent of Officeless Financial Services in the Framework of Financial Inclusion (LAKU PANDAI). The LAKU agent is expected to facilitate the public to get to know banking services and foster a desire to saving. This LAKU agent, the public can open and close accounts and withdraw cash easily. At the start of the partnership in 2015, 40 Sukamaju villagers opened savings accounts. However, after opening the savings, Village Owned Enterprises found it difficult to get public to saving again because the amount of savings that must be entered into the LAKU PANDAI agent BCA uses the target. Meanwhile, Sukamaju Village did not

fulfill the savings target, so now there is no savings cooperation with BCA.

Whereas for business capital loans activities, the capital comes from the Village Income and Expenditure Budget with a service payment of 1.5% per month. In managing business capital loans, Village Owned Enterprises have not been able to maximum provide loans to the community, because not only rely on capital obtained from the Village Income and Expenditure Budget without the participation capital from community but also the proceeds from savings activities.

In 2018, Maju Mandiri Village Owned Enterprises provided business capital loans to 112 Sukamaju villagers with a maximum loan of IDR 3,000,000.00. The capital issued for this business capital loans is IDR 251,250,000.00 by the amount of refund of Rp 80,560,700.00, because of there are 35 people who unpaid the installments, that consequently suffered a loss of IDR 170,689,300.00.

Based on results of the observations in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis, there were several problems that occurred in the management business of capital loans savings by Maju Mandiri Village Owned Enterprises experiencing losses. This can be seen from the following indicators:

1. The loaners are not on time to repay the loan, that is causing

delays in distributing funds for the waiting list.

2. There is society's assumed that government funds is an aid and did not need to be returned.
3. The misuse from the loaners is not for their business but for the other things, so that the installments is unpaid.
4. Limited capital in providing business loans that makes this program less than optimal.

Based on the problems above, the writer is interested in conducting Village Owned Enterprises research in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis.

## **Method**

In this research, the writer used qualitative descriptive method. According to Bogdan and Taylor quoted by Moleong (2014:4) said: "Qualitative methodology is a research procedure that produces descriptive data in the form of written or spoken words from people and observable behavior". This research was conducted in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis. Data sources of this research used primary data sources and secondary data sources. Technique collecting of data used literature study and field study.

## **Theoretical Studies**

Management is a set of activities and utilization of resources to achieve a

certain goal. Garis (2019) said stating that management comes from the word management which means managing, doing work, organizing and so on, which then gets the affixation of income, becomes management which means organizing.

According to Balderton in Adisasmita (2011:21) said "Management is the same as management, that is moving, organizing and directing people to effectively utilize materials and facilities to achieve a goal".

Where as savings and loans consist of 2 words, namely "save" and "loan" and consists of 2 transactions, namely saving and loan transactions. Saving is a trust for someone to save money in a certain place. While loans or credits come from the Latin "credere" or "credo" which means "trust". Credit is the handover of a value based on trust to be returned at a future date.

According to Muljono, Djoko (2012:25) said "Funds used to run a business to keep it running". Village Owned Enterprises contained in article 1 paragraph (6) of the Minister of Home Affairs Regulation Number 39 of 2010 about Village Owned Enterprises, which states that village owned enterprises are rural enterprises established / established by village government ownership of capital and managed by the village government and society.

Furthermore, this research used a research guide referring to Guidebook

Establishment and Management of Village Owned Enterprises in Kamaroeseid (2016:20), there are 6 (six) principles in managing Village Owned Enterprises, namely:

1. Cooperative  
All components that involved in Village Owned Enterprises must be able to collaborate well for the development and survival of their business.
2. Participative  
All components that involved in Village Owned Enterprises must be willing to volunteer or be asked to provide support and contributions that can encourage the progress of Village Owned Enterprises.
3. Emancipative  
All components that involved in a Village Owned Enterprise must be treated the equally regardless of class, ethnicity and religion.
4. Transparency  
Activities that affect the interests of public must be recognized easily and openly by all levels of society.
5. Accountable  
All business activities must be accounted for technically and administratively.
6. Sustainable  
Business activities must be able to be developed and preserved by rural society in a Village Owned Enterprise.

## **Results and Discussions**

Management Business of Capital Loan Savings by Village Owned Enterprises in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis based on the management principles of Village Owned Enterprises, it is divided into 6 principles, namely as follows:

### **1. Cooperative**

Cooperative is a form of cooperation of all components that involved in Village Owned Enterprises for the development and sustainability of their business. Based on results of the interview, it was found that there was cooperation between the Village Government, the management of Village Owned Enterprises and the society who participated in developing the Village Owned Enterprise business.

The management business of capital savings and loans in Village Owned Enterprises at Sukamaju Village has implemented the cooperative principle, This can be seen from the cooperation of Village Owned Enterprises as the manager to fulfil community needs regarding business capital loans.

### **2. Partisipative**

Participative is the support of all components that involved for the progress of Village Owned Enterprises. In terms of managing savings and loans by Village Owned Enterprises, this is not done properly, due to the lack of community participation in providing equity participation support.

### **3. Emancipative**

Emancipative means all components that involved in a Village Owned Enterprise must be treated the equally regardless of class, ethnicity and religion. In this dimension, the manager business of savings and loan, namely the Maju Mandiri Village Owned Enterprise in Sukamaju Village, have done this principle well. This can be seen from the existence of equal opportunities to obtain business capital loans regardless of various groups, ethnicities or religions. The requirement to loan is to have a business, while to savings anyone is allowed to participate.

#### **4. Transparency**

Management of Village Owned Enterprises must be carried out transparently or openly, because it involves the interests of public so it must be known by all levels society and also easily access for public.

Based on result of interviews, this aspect is not implemented properly. Because of Village Owned Enterprises have not been given the opportunity to submit their accountability reports in village deliberation that attended by the community.

This was due to the absence of an opportunity from the village government to submit the report.

#### **5. Accountable**

Accountable is all business activities that must be accounted for technically and administratively. Based on results of the interviews, this aspect has been implemented well.

Activities of business capital savings can be accounted for by the management of Village Owned Enterprises. This can be seen from the existence of routine financial reports that prepared by Village Owned Enterprises, and then progress report of capital loans and savings business unit.

#### **6. Sustainable**

Sustainable is a business activities that must be developed and preserved sustainably by the community in Village Owned Enterprise. Activities of business capital loans and savings has been able to fulfill business capital needs of Village Owned Enterprises, this program can also empower rural communities in a sustainable economy.

#### **Conclusions**

1. Management Business of Capital Loan Savings by Village Owned Enterprises in Sukamaju Village, Sub-district of Cihaurbeuti, District of Ciamis, generally has been running well in accordance with the management principles of village owned enterprise.
2. The obstacles that faced in managing business of capital loan savings, there is a delay in payment of business capital loans by the community which cause waiting list, lack of capital provided so that there is no equal distribution of business capital loans in the community, lack of human resources and lack of skilled human resources in conducting managerial

- reporting administratively and lack of expertise in using computers.
3. The efforts that made to faced the obstacles in managing business capital loan savings, that is compiling socialization material so that it is easily understood by the whole community, there is managerial and computer training so that the administrators of Village Owned Enterprises can make accountability reports from the computer, cooperate with other companies to increase the capital of Village Owned Enterprise.
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