

## THE POTENTIAL FOR BUMDES BASED ON SHARIA IN KOTA PARI VILLAGE, SERDANG BEDAGAI (SWOT ANALYSIS)

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**Abstract:** This research aims to analyse opportunities for the establishment of Village-Owned Enterprises (BUMDEs) in Kota Pari Village, Pantai Cermin Sub-district, Serdang Bedagai Regency using SWOT analysis techniques. SWOT analysis is conducted to see the strengths and weaknesses as well as opportunities and challenges as a form of analysing the potential of the village so that it can be used as a village business through sharia-based Village-Owned Enterprises (BUMDEs). The results of the SWOT analysis found that one of the strengths of the formation of sharia BUMDes in Kota Pari village is that the majority of Kota Pari villagers are Muslim, the opportunity for the formation of sharia BUMDes is the support of the government and educational institutions including one of them from the Pancabudi Development University research and service team. The weakness that hinders the formation of this BUMDes is due to the low understanding of its human resources which indirectly poses a threat in the form of a negative perception of some people towards things related to Islam or better known as Islamophobia, so that it hinders the formation of BUMDes syariah.

### INTRODUCTION

The mandate of Law No. 6/2014 on Villages states that villages can implement an economic system that is suitable for their own personality and culture and in line with the beliefs of most of their citizens who are Muslim (Fatimah, 2019). This condition is also supported by the government, which is stated in Article 29 Paragraph 2 of the 1945 Constitution, which states that the state guarantees freedom for each individual and the individual has the right to embrace his own religion and to worship for his religion and belief. Therefore, one of the efforts that can be tried is to build a sharia-based village economy. The sharia economic and financial system is a truly tangible form of the embodiment of a just economy and it is implemented based on Islamic law

and teachings that are rahmatan lil alamin, mutual cooperation and the absence of exploitation from one party in trade and business (Saniyah, 2020).

Article 87 of Law No. 6/2014 also states that villages can form Village- Owned Enterprises (BUMDes). In the legislation, BUMDes can run businesses in the economic sector and/or universal services. It is also explained in the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration Number 4 of 2015 concerning the Establishment, Management, and Dissolution of BUMDes that villages can own and develop businesses that can increase income and input for the village treasury and the community in the village (Mardoni et al., 2021). Kota Pari Village is one of the villages in Pantai Cermin sub- district, Serdang Bedagai Regency. The utilisation of village funds has been mostly used for infrastructure development priorities such as roads, bridges, drainage, irrigation and other infrastructure. Meanwhile, the utilisation of village funds for community economic empowerment is still minimal even though there are many economic actors who have potential creative businesses that can be encouraged to be more independent and develop. Kota Pari village does not yet have a coordinated business entity, namely the Village-Owned Business Entity (BUMDes), which is actually in the strategy and policy of Kota Pari village development, the formation of BUMDes is one of the strategies and policies of Kota Pari village development in order to improve the economy of the community in Kota Pari village. the formation of BUMDes in Kota Pari village, Pantai Cermin sub-district, Serdang Bedagai district is an important thing to improve the economy of the village community, especially since Kota Pari village is located along the coast which of course has the opportunity to encourage the creative economy. The potential that exists in the village must be used as a tool to improve the community's economy. The potential that exists in the village must be used as a tool to improve the community's economy. The BUMDes of Lubuk Kertang village which produces mangrove plants into ecotourism that is managed together with the BUMDes (Rahima, 2016). There are several BUMDes that have succeeded in their journey but there are also several that have stagnated and even failed and some have not even started at all (Suhendi, 2023). The failure of BUMDes that occurs is not only because it is oriented towards quantity, but also involves problems of both human resources and the type of

business being run.(A.Adhari, 2017). In this study, researchers will try to analyse the potential for sharia-based BUMDes formation in Kota Pari village.

## **RESEARCH METHODS**

This research uses descriptive research methods with a qualitative approach. This research was conducted in Kota Pari village, Pantai Cermin sub-district, Serdang Bedagai district. The research time is planned from October 2023 to February 2024. The data to be collected comes from primary data sources obtained through interview techniques to the village head, village secretary, MSME actors and community leaders. To answer the problem, SWOT analysis techniques will be used. This technique is used to obtain answers to the strengths, weaknesses, opportunities and threats related to the potential formation of sharia-based BUMDes in Kota Pari village. SWOT analysis is an appropriate and useful instrument in carrying out strategic analysis activities, where by using this analysis a company can minimise the impact of threats or weaknesses that must be faced. From the definition of SWOT, it will be explained as follows:

### 1. Evaluation of Internal factors:

- a. Strengths, i.e. what strengths are possessed by the sharia-based BUMDes. By knowing the strengths, sharia-based BUMDes can be developed for the better so that they can solve problems in the community and strengthen the community's economy in a sustainable manner.
- b. Weaknesses, which are all factors that are unfavourable or detrimental to the existence of BUMDes syariah.

### 2. Evaluation of External Factors:

- a. Opportunities, namely all opportunities that exist in terms of government policies, applicable regulations or national or global economic conditions that are considered to provide opportunities for sharia-based BUMDes to grow and develop in the future.
- b. Threats, namely things that can bring disadvantages to sharia-based BUMDes, people who do not like the sharia system.

## RESULTS AND DISCUSSION

The development strategy of Kota Pari village is as follows :

- 1).Strengthening village capacity in better village governance and self-reliance.
- 2). Empowerment of community institutions to be more functional in managing village development.
- 3).Increasing the number and quality of economic infrastructure. 4).Increased community participation/awareness in education and health.
- 5).Improve the quality of environmental management that is maintained, preserved and sustainable.

The results of the SWOT analysis of the potential formation of a sharia BUMDes in Kota Pari village are as follows:

1). *Strengths*:

- a. The majority of Kota Pari's villagers are Muslim, making it easier to socialise the concept of sharia business.
- b. The diversity of the village's natural resources provides potential for the development of BUMDes syariah products, particularly agricultural and marine products.
- c. The geographical location of Kota Pari village, which is a coastal area and has many beach tourism spots, is actually a business opportunity for BUMDes syariah

2). *Weaknesses*:

- a. Very limited understanding of Fiqh Muamalah. Most Muslim communities in Kota Pari village only focus on strengthening aqidah, morals, and fiqh of worship. Ustad and mubaligh in village recitations do not provide enough information about the existence of a sharia economy for the benefit of the people, one of which can be done by forming a sharia BUMDes.
- b. The ability of sharia-based entrepreneurs is still very limited so that Human Resources who will form sharia BUMDes are still confused about what business model they will develop.
- c. Sharia-based managerial and accounting capabilities are also still limited, so

the plan to establish a sharia BUMDes is still being delayed.

- d. Village infrastructure facilities are still very limited, especially in the discourse of developing technology-based BUMDes.

3). *Opportunities:*

- a. The many fatwa references from the Sharia Council of the Indonesian Ulema Council (DSN-MUI) make it easier for BUMDes to formulate products that will be offered in accordance with sharia.
- b. There is full government support to develop BUMDes through various policy packages and laws and regulations
- c. Cooperation opportunities with various Islamic financial institutions to develop Islamic BUMDes capitalization
- d. Support from various educational and research institutions that continue to study appropriate models and strategies for developing sharia BUMDes including from the service team from Universitas Pembangunan Pancabudi.
- e. The existence of tourist attractions that can be developed into halal tourism
- f. The existence of village superior products that can be processed with more modern technology

4). *Threats:*

- a. The negative perception of some people towards things related to Islam or better known as Islamophobia.
- b. Fierce business competition has also spread to the villages. A number of commercial banks have also started to enter the villages to offer their products.

As stated in the Kota Pari village development plan and policy, to increase the number and quality of economic infrastructure in Kota Pari village, the Kota Pari village apparatus has actually made a policy to form and develop a Village Business Entity (BUMDes), but until now the policy has not been realised and according to the village secretary this is due to the lack of resources that have the ability to manage BUMDes, especially BUMDes sharia which is still not very familiar to villagers. Moreover, the term sharia is something that is very difficult for villagers to implement given their lack of understanding of economics and sharia business concepts.

To implement the concept of sharia business by BUMDes, there are several product innovations that can be offered where this concept not only emphasises profit-oriented products but also benefit-oriented products for the village community, such as mudharabah in the agricultural sector, where the business financing scheme is to finance the agricultural production process until harvest. The net proceeds (paddy sales minus operational costs) are shared between the farmers and BUMDes with the percentage based on the contract agreed upon in advance, Musyarakah for Village Superior Halal Commodities. Kota Pari Village has superior products, namely brown sugar from coconut trees and shrimp paste made from kecepe shrimp which has been traditionally processed from generation to generation. BUMDes can establish a mutually beneficial cooperation (syirkah) with the village community, in this case farmers and fishermen, selling the raw materials of the two superior products to BUMDes to be processed with more modern and sophisticated technology to improve marketing. To fulfil the needs of the community, BUMDes can also create a sharia savings and loan business unit that uses the Qardul Hasan contract as started to be implemented by the BUMDes Mozaik Saving and Loan Business Unit of Pematang Serai village (Chrisna, 20 For tourism, Kota Pari village which has several beach attractions can be utilised by BUMDEs to be made into halal tourism.

## **CONCLUSION**

From the results of the SWOT analysis carried out, it was found that there are 3 points from the *Strengths* perspective, which Kota Pari village has in the potential formation of sharia-based BUMDes, 4 points from the *Weaknesses* perspective, there are 6 points from the *Opportunities* perspective and from the *Threats* perspective there are 2 points. From the results of the SWOT analysis, it can be seen that the opportunity for the formation of a sharia-based BUMDes is greater than the weaknesses and threats, so it can be said that it is time for the Kota Pari village government to immediately plan the formation of a sharia-based BUMDes to improve the community's economy and achieve benefit.

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