

# "Analysis Of BUMDes Strengthening For Community Welfare With The SLA Approach (Case Study Of Kalipucang Village, Tukur, Pasuruan)"

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**ABSTRACT:** This study see the village with SLA approach ( Sustainable Livelihood Approach) use five capital, among others are natural capital, physical capital, human capital, financial capital, and social capital. The aim of this study is for knows character of every capital especially for see the streng capital and the weak capital beetwen five capital mentioned. Indonesia is one of country that reach and unigue in some of resources Many hidden potentials are still not optimized, especially those in rural areas. As well as in Kalipucang Village. Many potentials that have not been fully utilized and have not been properly contained. So that the existence of BUM Desa (Village-Owned Enterprises) is considered to be one of the places to develop this potential by seeing the existing potential based on five capital SLA. The method in this study is a mixed mix method, namely quantitative research and then supported by qualitative research. Data collection is done by observation, documentation, questionnaires and interviews. The results of the study show that the strongest capital is financial capital, while the weakest capital is human capital.

**Index Term:** Village, BUM Desa ( Village – owned Enterprise), SLA (Sustainable Livelihood Approach).

## 1. Introduction

The concern for villages today is increasingly clear and evident, this is reinforced by the issuance of Village Law No. 6 of 2014 which regulates the Village. The purpose of the Village Law is nothing but to improve public services, the economy, and the welfare of the community, especially in the village. The existence of the Village Law initiated and hoped for the emergence of village independence in all villages in Indonesia. So here the village is not only the object of development but also the subject of development. While it is known that not many villages still hold independent village status. Villages still have several problems that often occur including economic, political, social, order, etc. (Muin, 2014). The other problem that is often found is the problem of poverty which still occurs in rural areas compared to urban areas. This can be seen in the table below.

Year	Jumlah Penduduk Miskin (dalam juta)		
	Urban	Rural	% Urban to Rural
2012	10,647	18,485	7,84
2013	10,481	17,831	7,35
2014	10,432	17,572	7,14
2015	10,637	17,917	7,28
2016	10,413	17,473	7,06
2017	10,674	17,098	6,42

Source: BPS Indonesia

In the table it can be seen that since the last few years the poverty rate in rural areas has been far higher than in urban areas. Although in rural areas there is a decline in each year, the decline tends to be small and insignificant. Even though it is known that in Indonesia it is well known for its fertile land and rich variety of resources, especially in rural areas. However, the potential that has not been optimized is good, so that there are still many villages that are classified as poor and do not yet have an independent status. As well as what happened to one of the villages in Pasuruan Regency precisely that is in Kalipucang Village, Tukur sub-district. Kalipucang is located on the slopes of Mount Bromo with winding roads, with contours of land that go up and down and surrounded by forests, gardens and mountainous environments. There is a lot of potential found there, one of which is natural resources, this can be seen from the fertile land and still naturally beautiful with quite fresh air. In addition the beauty of the weather, which was quite cold and the height of the mountains, this village had coffee farming commodities, and it also found dairy farms to take milk production. Not only in the velocity of money in this village, it is quite fast and high every day, especially from the results or processes of dairy farms. Many financial institutions, whether bank or non-bank, are the place to turn around money in the village. Besides that, the physical infrastructure in Kalipucang Village is quite good. However, even though there are many potentials that have not been fully optimized, because it is felt that so far the various assets still lack special attention and have not been contained. The existence of BUMDes is considered to be a place for various types of potential owned by Kalipucang Village. So in this study, we want to see the assets and potential of Kalipucang through the SLA (Sustainable Livelihood Approach) approach by looking at five capital, namely natural capital, physical capital, human capital, financial capital and social capital. So, in this study, we want to see which capital is the strongest and the weakest among the five capitals in terms of supporting the role of BUM Desa for the welfare of the people of Kalipucang Village.

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## 2. Reseach Method.

The approach of this study use mixed mix method are quantitative study strengthened and supported with qualitative study. Object of this study are five capital there are natural capital, physical capital, human capital, financial capital, and social capital. The variables of each capitals are as follows. natural capital consists of agriculture, livestock, and processed natural products; physical capital of village roads and public facilities; educational human capital, the ability to manage BUM Desa, and the ability to go beyond BUM Desa; financial capital, which is savings, either either bank or non-bank, bank or non-bank credit; and social capital, namely social networks, beliefs, norms and information channels. While the research location was located in Kalipucang Village, Tukur District, Pasuruan Regency. Data collection techniques were carried out by observation, documentation, questionnaires followed by interviews. The data analysis technique uses factor analysis which is then reinforced by field findings through interviews.

## 3. Result and Discussion

The result of this study describe five capital in Kalipucang Village tought natural capital, physical capital, human capital, financial capital and social capital. The picture below can seen if financial capital in the first position, the second is physical capital, the third is natural capital, the fourth is social capital, and the last is human capital. The orange line show perfect condition with value amount 100,0 or 100%, while the blue line show factual contion or the realita in field.

### The Picture of Pentagon Asset Kalipucang

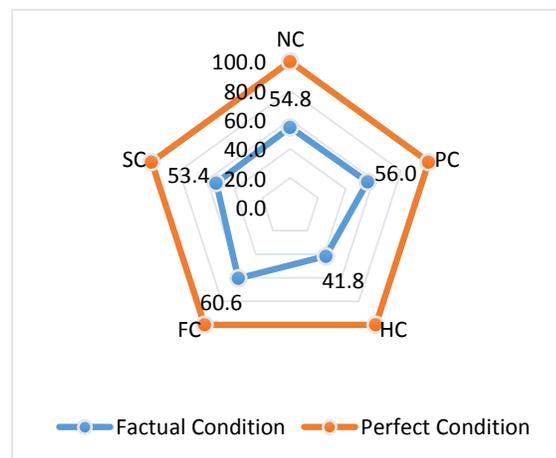
Village Financial capital is the most powerful capital value of 60.6, which means that the condition of financial capital is 60.6% of perfect conditions which means significant because it is still above 50%. While the weakest capital is in human capital which has a value of 41.8 or 41.8% and is still not significant because it is below 50% which means that the condition is quite bad.

### Financial Capital

Financial capital consists of four variables, namely X4.1 (Bank Savings), X4.2 (Non-Bank Savings), X4.3 (Bank Credit), and X4.4 (Non-Bank Credit). The savings variable here includes savings from both the Bank and Non-Bank sides. BRI and Mandiri are two banks that are used by the community to save money because both banks are considered safe, besides when they are registered as customers, it will be easier to make loans. But actually comparing these two banks to saving at non banks institution is much easier, but people rarely use these non banks for savings purposes, they use them more for loans or loans. The non-bank institutions commonly used by the people of Kalipucang Village are rose banks, bloom banks, family business partners (MBK), etc. Actually, non-bank financial institutions are included in the category of bank thitil. This bank is a bank that provides micro credit services with a high amount of interest that can reach 10-30% in each transaction (Ariyanto, 2005). This titil bank is often used by people to make loans because it is easy to get it and without any guarantees or conditions that must be met by the debtor. Bank employees also go around the homes of residents every week and some even travel every week

two to three times. So that with this mobile service, people who need money do not have to bother leaving the village. The high interest was not felt by the community because making loans or credit had become cultured and became a habit and seemed to be a daily necessity. In addition to the titil bank, the community also uses other financial institutions such as cooperatives. One of them is in the loyal kawan cooperative which is a dairy farming cooperative (KPSP). In this cooperative they only rely on and wait for the existence of SHU (Remaining Business Results) which only goes down once a year, or just waits for payment from the milk deposit paid every ten days. The rest there are cooperatives which are also more often used to make loans or credit. Loans made to cooperatives are also quite easy because the conditions are only registered as a member of the cooperative and actively depositing milk for dairy cows on a daily basis. The payment is made by deducting from the payment of the milk for the milk. So that people do not feel burdened because they do not pay directly. The amount of the loan is based on the amount of milk from the milk deposited to the cooperative, the more deposits it will get, the greater the chance of the loan amount. However, even though borrowing from a cooperative is also easy, some people or some people when the loan ration in the cooperative has run out or cannot make a loan they will find a loan to another place or run to thitil bank to get money. In addition, the money circulation in Kalipucang Village also comes from the arisan of the religious congregation that runs every week.

### Phisical Capital



Physical capital consists of two variables, namely variables X2.1 (Road) and variable X2.2 (Public Facilities). The road referred to here is the road in the village as well as the existing public facilities. Like the village community in general the physical sector has always been the main thing to get the attention of the village government. The same is true for those in Kalipucang Village. All this time the village has been more focused on the physical development of the village. The existence of damaged roads gets more attention compared to the natural conditions in the village for example. In reality, not all road conditions in Kalipucang Village are good, such as those in the Jelag hamlet, the road conditions are damaged and for a long time, the road in Jelag is reportedly a kabypaten road, so that the

Pasuruan Regency is authorized. Overall, most of the Kalipucang Village roads are good and continue to get improvements from the village government. While in terms of public facilities the overall condition is good, but there are some that are less well-maintained, such as the poskesdes (village health post). The unresolved poskesdes is due to the location which is quite far from the settlement and is quiet from the crowds so that no community wants to look after it. Apart from that, the service and effectiveness of the poskesdes were also felt to be lacking because of opening irregular poskesdes.

### **Natural Capital**

Natural capital has three variables, namely X1.1 (Agriculture), X1.2 (Livestock), and X1.3 (Processed natural products from both agriculture and livestock). The majority of the people of Kalipucang are farmers. As for the number of dairy cows that each person has is different, and not all cattle can produce the same amount of dairy milk, because it depends on the age of the cow and the post-mating period, when the cows have started to mature it is usually dried when the age is older there is no longer milk production. The management of dairy milk in Kalipucang Village is handled by a koperasi setia kawan as a cooperative for dairy farmers in Tukur District. Every day the community deposits milk for the first two mornings, the second afternoon. The other activities besides raising livestock are farming either grass or coffee farming. Coffee farming itself has decreased every year due to the increasing number of livestock. So that it requires more food supplies and eventually some of the coffee land is converted into grasslands. Sometimes the grass that is owned by the farmer is still curly, so it is still necessary to buy grass or to look for free grass outside Kalipucang Village. Before the arrival of the farm, the Kalipucang community had been the majority of coffee farmers. Coffee harvesting itself is held once a year, yields are not promising so many people then switch to livestock. In addition, banana trees also began to grow on many community plantations as intercropping trees with coffee or grass. This banana plant is used as a substitute for grass when the dry season arrives, because it is feared the lack of available grass supply. Banana fronds for animal feed, while the banana is partially sold in the form of bananas and some are processed into snacks such as banana chips. With regard to BUM Desa, in the agriculture and livestock sector in the community's opinion, it is not too urgent for government intervention. In contrast to natural products or community UMKM (micro small medium business unit) products based on village produce such as processed ground coffee, milk sticks, banana sticks, banana chips, milk candy, and others. BUM Desa is expected to be able to collaborate with the community later especially in relation to marketing so that their products can be widely known and in demand from various regions.

### **Social Capital**

In this study social capital consists of four variables, namely variables X5.1 (Social Networks), X5.2 (Trust), X5.3 (Norms), and X5.4 (Information Channels). Social networks are a collection of individuals or groups such as organisations. The groups in Kalipucang include PKK (Family Welfare and Empowerment), religious

congregations such as pilgrims tahlil, poktan (farmer groups), pokja (network groups), pokdarwis (tourism conscious groups), etc. Of the various organisations that have a majority of people, they only follow one or two organisations. Organisations that almost all follow are religious organisations such as Jamaah Tahlil or Diba '. This religious organisation was formed as a gathering place but the sea life began to shift as a routine activity. In addition, farmer groups in Kalipucang Village used to be seven groups and as time went on they experienced decreases and reduced active groups only had two groups. While for working groups and Pokdarwis, a new organisation was established in 2017. If it is associated with BUM Desa, this social network is quite important to work together with BUM Desa in the future. Especially for some organisations that are considered to have links such as working groups, Pokdarwis with PKK. Whereas for religious organisations it is considered not too negligible to have links with BUM Desa. The Kalipucang community's trust in the government so far is quite good, most of them also support the government's program to establish BUM Desa. There are a number of community expectations including the existence of BUM Desa and making the community more developed and can also cooperate with UMKM (micro small medium business unit), can empower people who do not have capability, promote superior village products, and so on. While the norms are rules or procedures relating to things, then in this study it is normal for BUM Desa. The people who attend the musdes (village meetings) are still a small part, so that not all people know about BUM Desa or even the ins and outs of regulations on BUM Desa. However, most of the community members agreed that they were entitled to attend the musdes so that only the representatives of important people, they would expect a more equitable socialization, considering that the farmers did not have much free time. In the information channel itself, the information related to the establishment of BUM Desa is also still not evenly distributed to the community. It was also conveyed by the village government that socialization had not yet been carried out to all hamlets in Kalipucang Village. Understanding of what BUM BUM and its main objectives and functions are lacking. This can be seen from the explanation of the community when asked about BUM Desa in general.

### **Human Capital**

In this study human capital is based on three variables, namely X3.1 (Education), X3.2 (Ability to manage BUM Desa), X3.3 (Ability to be outside BUM Desa). The education of the Kalipucang community itself is only graduated from SMP (junior high school) or SMA (high school and above). And only a small proportion reach the tertiary level. Most of them after graduating from school immediately find work or become farmers in their villages. The ability to manage BUM Desa can be seen from the ability of the community to organize and undergo the business they have. As for Persyarata being the administrator of BUM Desa based on article 14 permendesda no. 14 of 2015 among them : first the villagers who have entrepreneurial spirit, the second is domiciled in the village and settled for at least two years, the third has a good and honest person, fourth has a minimum education of high school for BUM Desa management, cement for the

management of the unit under BUM Desa required as long as they are considered capable and capable. As for the capabilities beyond managing BUM Desa, it is the community's original ability, namely as farmers and breeders. This ability has also become the daily life and habits of the people, so there is no doubt about it. Those who have the ability to breed on average also have the ability to farm coffee, because most of them before becoming farmers are all coffee farmers, after becoming farmers, they are also farming, namely farming grass for their animal feed or for sale if there is still an excess supply of grass.

#### 4. Conclusion

In the above research it can be concluded that in the formation of BUM Desa it can use the SLA (Sustainable Livelihood Approach) approach with five capitals namely natural capital, physical capital, human capital, social capital and financial capital. These five capitals are also assets in the village so that the five modes come from the potential of the village. The results of the study show that in Kalipucang Village, among the five most powerful capitals is financial capital because the circulation of money in Kalipucang is quite high, both physical capital considering that development is still focused on infrastructure facilities. the third is natural capital in which Kalipucang has a majority of natural development to survive, the fourth is social capital, namely social capital which is still only focused on the religious side, and the fifth is human capital which has many low-educated people.

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