

Business Management Of Village-Owned Enterprises In Hegarmanah Village: Potential And Islamic Economic Implementation Strategy

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Abstract

This descriptive qualitative study design makes use of SWOT and village potential analysis. companies in the real sector—agriculture, cattle, and fisheries—along with trade, tourism, and the agro-industrial sector—were discovered to have the potential to develop into successful village-owned companies in Hegarmanah Village. Although the results of the SWOT analysis point to (a) the SO Strategy Village-owned businesses run their operations using a system for managing business units based on the real sector and business units for Islamic microfinance institutions. Examples of (b) (c) ST strategy, a strategy to create an Islamic economy, include the WO strategy, entrepreneurial strategy, and human resource development. d) The WT Approach Islamic teachings can be applied to increase consciousness, motivate a strong work ethic, and promote syirkah. enticing business participants to engage more, establishing values of care for local products, and developing numerous business lines

Keywords: Village-Owned Enterprises, Potency Village, SWOT, Application Economy Islam.

Abstrak

Desain penelitian kualitatif deskriptif ini menggunakan analisis SWOT dan potensi desa. Perusahaan-perusahaan di sektor riil—pertanian, peternakan, dan perikanan—serta perdagangan, pariwisata, dan sektor agroindustri—ditemukan memiliki potensi untuk berkembang menjadi badan usaha milik desa yang sukses di Desa Hegarmanah. Sedangkan hasil analisis SWOT menunjukkan (a) Strategi SO Usaha milik desa menjalankan operasionalnya menggunakan sistem pengelolaan unit usaha berbasis sektor riil dan unit usaha lembaga keuangan mikro syariah. Contoh (b) (c) strategi ST, strategi untuk mewujudkan ekonomi syariah, antara lain strategi WO, strategi kewirausahaan, dan pengembangan sumber daya manusia. d) Ajaran Islam Pendekatan WT dapat diterapkan untuk meningkatkan kesadaran, memotivasi etos kerja yang kuat, dan memajukan syirkah. mengajak pelaku bisnis untuk lebih terlibat, membangun nilai kepedulian terhadap produk lokal, dan mengembangkan berbagai lini bisnis

Kata Kunci: Badan Usaha Milik Desa, Potensi Desa, SWOT, Ekonomi Aplikasi Islam.

I. INTRODUCTION

The two areas that receive priority for the use of village finances are (1) village development and (2) village community empowerment. A sufficient village budget is obviously not just for infrastructure development, but it can also serve as a catalyst for rural areas' economies to thrive. Khanali (2018) A body business village which arrange And give Access In Distribute And Manage

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Results Village was required to carry out the Village Law's mandate in boosting the economy and empowering public village. Additionally, a power village can serve as a booster to help a village achieve independence and food self-sufficiency. Wrong One The approach involves the village's institutional economy, which is recognised by the moniker Business Owned by Village or Village-owned Enterprises.2018 (Hayat and Zunaiddi)

Village-owned businesses are institutions at the village level that serve as business units and work to make a profit for the village as well as move village goods to create productive and group economic activity. Khanali (2018) As a result, village-owned businesses serve as a foundation for economic activity while also serving as a motorcycle-moving activity in the village using a way that combines functions as both a social institution and a commercial organisation. (Zulhakim and Harmiati, 2017)

However, since the beginning of the programme, in the context of field implementation Although there are some village-owned businesses that are successful, the number of these businesses is still quite small, and there are still a number of issues with their management. In actuality, there are still many village-owned businesses that fail, among other reasons including poor management of the institution's role. There are at least four arguments that may be used to characterise how Village-owned firms are managed when conditions are not favourable. The first is the allocation of a Village budget that is not appropriate (No follow scale priority). 2017 (Ministry of Finance). Second, there is a shortage of technical expertise among human resources and poor management's ability to carry out policies. Third, locate the capacity village in the excavation and identify it as a business unit (local resources). The fourth concern is moral hazard (corruption, nepotism, and collusion) in management budgets for neither Village-owned businesses nor Village-owned funds.

Because of this, it was necessary to develop an alternative strategy (alternative strategies) for maximising the role of village-owned businesses as business units in the management of the fund village that provided benefits for the general public, particularly in terms of the village's economic potency and at the same time, contributed to the expansion of the rural community economy. In particular, the country Indonesia, where the majority of the population is Muslim, and other Muslim countries, are thought to have a very strategic position and a great need for an approach economy that is based on divine values (sharia). 2017 (Beik and Arsyianti) In addition, a wave of sharia-awareness among people in the economy has grown and become more widespread. Of course, the fact alone is not an issue; nonetheless, the power has grown significantly. Economic progress that separates from spiritual development has failed, hence bringing about poverty. As a result, the waves have an impact on the economy, which is based on Islamic values and has the potential to flourish. Having an economy based on the sharia (Islamic) principles has thus become a strength in and of itself for the development of the economy and the creation of public welfare.

Therefore, if the Agency Village-owned Enterprises (Village-owned Enterprises) are administered in accordance with Islamic principles, it is neither impossible nor impossible. in law According to paragraph (1) of Invite (law) Number 23 Year 2014 concerning Government Area's Chapter 213, "Village can establish Body Business Owned by Village in accordance with the needs and potential of the village." This assertion implies that the Law's essential provisions This demonstrates that village-owned businesses must possess both local wisdom and principle recognition when spotting potential, including management of village-owned businesses based on Islamic principles. A business entity that follows sharia is one that is wholly or partially owned by

the village through participation in a manner that is direct and that comes from wealthy villages that have been divided to use manage assets, services, and business others that are managed in a way that follows sharia and benefits the community as a whole.

In addition, a number of facts were discovered based on preliminary observations made by researchers at the subject of this study, which is Village-owned enterprises Village Hegarmanah Subdistrict Jatinangor, Sumedang Regency, West Java. First, while not perfectly, the 15 villages in the Jatinangor District have founded and are still developing village-owned enterprises that play a role in empowerment. While there is still hope that presence can move the economy and produce superior products for the village, it turns out that village-owned enterprises still dominate the savings and loan sector. This leaves a lot of untapped business potential for village-owned enterprises to manage. In order to identify the reasons why village-owned businesses are not being managed to their full potential, it is vital to look at their potential. According to observational research, even sharia-based village-owned firms saw the need for development management. Given that Muslims make up the majority of the population, this is significant. This study aimed to objectively assess the condition management of village-owned businesses.

II. REVIEW THEORETICAL

Theory evaluation SWOT, also known as situational analysis, is a tool used to methodically discover different aspects in order to develop a plan or policy for a certain economic sector. model evaluation SWOT employed in the study This was first made public by Grab it in 1997. A SWOT analysis is a methodical process of logically identifying different aspects that might maximise strengths and opportunities while simultaneously minimising weaknesses and threats. 2010 (Rusdarti). SWOT analysis is used to develop alternative strategies. The third village in the framework manages a potency village, which among them signified a potency-aware spiritual public whose needs were met by village-owned businesses.

Theoretically, village-owned sharia enterprises are those in which all or nearly all of the capital is owned by the village through direct participation from village wealth that has been separated to use manage assets, services, and other labour that is managed on a profit-sharing basis (sharia) and the maximum profit For welfare of the public village. According to Permendes No. 4, Sharia may form business divisions in village-owned companies.

There are various business models that can be created in village-owned enterprises in 2015, including: (1) business social simple; (2) business rental; (3) business intermediaries/services; (4) business of producing or selling goods; and (6) joint business/main business unit. LKS (Institution Finance Sharia) is another. 2020 (Hendarto)

In addition, proponents of the theory for improving the draught application economy Muslim-owned businesses are found in rural areas Sharia theory development refers to the idea of learning and analysing process development and the factors that influence it, as well as identifying and recommending policy development based on the Al-Qur'an and the Sunnah of the Prophet SAW in a framework that changes life to a direction that is more good and blessed when process development is done without ruling out aspects of spirituality that become public beliefs, especially among Muslims. 2017 (Beik and Arsyianti)

III. METHOD STUDY

Field research is the type of study being conducted. In terms of methodology and data

analysis, this research falls under the category of qualitative descriptive research because it employs naturalistic research techniques that seek to accurately and systematically describe the situation and field conditions relevant to the research object. 2013 (Sugiyono) Doing data analysis This study employs the descriptive qualitative method of SWOT analysis and village potential analysis. Results evaluation SWOT This will be utilised to present an option that can be accomplished in terms of management or implementation strategy for the Village of Hegarmanah's village-owned businesses.

IV. RESULTS AND DISCUSSION

Analysis Potency Village Hegarmanah

"Villages can establish village-owned enterprises in accordance with village needs and potential," states UU Number 32 Year 2004 with Law No. 6 Year 2014 on Article 213. community potential is the total amount of resources a community owns or uses, including Good Source Power Natural, Good Source Power Man, institutions/capital, and facilities and infrastructure to enable accelerating the wellbeing of its citizens. As a result, based on the identification of the potential on the subject of this research, specifically Hegarmanah Village, Jatinangor District, Kab. Sumedang, West Java, which comes from observations, village documentation, interviews, and group discussions in a manner generally, potency village the as explanation in description following, can be made.

Table 1. Analysis Potential of Hegarmanah Village

No		Village Hegarmanah
1	Source Power Natural	Has agricultural land, plantations, livestock and fisheries Own amount resident Which big with potency trading, industry small And home. Own beauty nature.
2	Source Power Facilities/Assets village	Village Hegarmanah has do revitalization field Village Hegarmanah become village markets used by village SMEs to sell their products. Own shop Which used by Village-owned enterprises mart Which the location Enough strategic And easy reached
3	ResourceMan	Own amount resident Which big.. Profession public Still dominated by sector agriculture, sector trading, sector service And government.
4	Source Power Capital Social	Community social bonds are still strong and running well. Own spiritual capital, where the entire population is Muslim. Nuance religious even Still thick seen from culture as well as daily public, including in matter understanding Which related with halal-unclean Which Still become reference in be happy.
5	Source Power Capital Financial	Own Fund Village Which big, in where every year Fund Village the show increase.

Analysis SWOT To Management Village-owned enterprises Hegarmanah Village

The following table summarises the findings of the SWOT analysis performed by researchers on the management of village-owned businesses in Hegarmanah Village, Jatinangor District, Sumedang Regency:

Tabel 2.
Strategy Matrix SWOT Development Village-owned enterprises in Village Hegarmanah

	Strength (S)	Weaknesses (W)
	<p>(a) Availability of natural resources Which very support</p> <p>(b) Availability resource assets village, as well as the existence of institutions Village-owned enterprises Which has formed And supported by UU Village And source fund village Which every time it keeps increasing nominal</p> <p>(c) Potency awareness social And awareness spiritual (whole its inhabitants religious Islam) to development villages supported by policy development province WEST JAVA to internalisation economy</p>	<p>1) Not enough availability HR (Source Power Man) Which qualified to be a motorbike mover nor manager institution economy village (eg institution Village-owned enterprises);</p> <p>2) Entrepreneurial spirit (<i>entrepreneurship</i>) Which Not yet managed and channeled with Good And institutionalized;</p> <p>3) Wrong to have that type of business No based on potency And need public, so needed studies on form business productive Which</p>
	<p>Islam in development</p> <p>(d) Availability panoramic And riches custom culture Which very support For realize as village tour.</p> <p>(e) Will And Work hard from apparatus village And public For become village Which more proceed.</p>	<p>suitable for development and occupied by local Village-owned enterprises Good at introducing products superior village and stimulus business inhabitant public.</p> <p>4) Low awareness society will Return fund loan public</p>
Opportunity (O)	Strategy SO	Strategy WO
<p>1) Resource potential village Which overflow</p> <p>2) Potency location Which strategic</p> <p>3) Village asset potential which has not been managed with Good</p> <p>4) Amount resident Which own various need including potential eye livelihood</p> <p>5) Consciousness potential spiritual in economic Which must accommodated supported by policy government province West Java</p>	<p>Approach management Business Village-owned enterprises use principle- principle Islam with strategy management units business based real sector and institutional business units finance micro sharia.</p>	<p>1. Source Development Strategy Human Resources and Entrepreneurship with</p> <p>a) Strengthening institutional.</p> <p>b) Enhancement capacity HR with training, accompaniment And partnership strategic (Academics, business, Community, Government, Facilitator, and Media)</p> <p>c) Presenting a mentor who have knowledge businessman</p> <p>2. line business Which based on potency which are owned by village.</p>
Threats (T)	Strategy st	Strategy WT

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Policy that changed change Competition And risk business Manager Which No competent Understanding public	1) Product and service development lawful rural Which based on agricultural products , animal husbandry and fisheries That on realm production, industry, nor trading. 2) Move spirit entrepreneurship , specifically on sector MSMEs rural with mechanism draft syirkah (partnership) 3) Develop contracts Which in accordance with the Shari'a Islam in every the transaction.	1) Build awareness And encouragement motivation For Work And pray with draft Islam 2) Instill values concern to product local village 3) Increase the participation of actors business 4) Expand how much line business
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Following the investigation of the internal and external environments, the strategies SO, WO, WT, and st can be developed:

1. Strategy SO (Strength-Opportunities), also known as the Strength For Reach Opportunity strategy. Approach SO This was created with the intention of using all of the resources that Village-owned businesses own to take advantage of opportunities in the most effective way possible, so improving the condition, capacity, and profitability of Village-owned businesses and enabling them to go forward sustainably.

a) According to Law Number 6 of 2014 regarding the philosophy of establishing Village-owned Enterprises, Village-owned Enterprises should philosophise on the potential of the village and philosophise accordingly social values and religious values (local wisdom) that live in the middle public when managing or determining business units. West Java was classified as a suitable province for economic development. Along with the overwhelming public practise of Islam, this region has successfully envisioned itself as having the most potential for expanding the Islamic economy across a range of industries. With a 97% Muslim population, West Java's Islamic economic development is highly significant. The public is aware of the ban on interest since clerics, preachers, muis, and even local academic figures frequently spread the word about it in the village of Hegarmanah, where all of the residents practise Islam. In West Java scope its little Village Hegarmanah, awareness spiritual public grow potency which need created. because religion has grown to be powerful and valuable for development. Halal industry, financial support, understanding of production demands, and halal services are all phenomena (halal way of life). Halal is a requirement for Muslims, even at the most basic level of society, which is Village Hegarmanah.

b) Business Sector Real Estate Strategy Development

According to the researcher's findings, Hegarmanah Village should concentrate on agricultural companies because it produces better paddy, corn, beans and livestock products. Village-owned businesses should ideally operate in the real business sector with the aim of developing superior products for the village. In this case, village-owned businesses can simply move into the realms of production, marketing, the purchase and sale of agricultural goods, or industry (as added value), as well as other services, with the idea of being creative, innovative, and suitable for current demands. local-owned businesses can collaborate with fishing cooperatives, cooperative farming operations, cooperative farms, and local SME organisations to create a synergistic environment for both raising capital and promoting the goods of the populace. investing in the real estate market, including Additionally, this is consistent with the following description

of Islamic economic progress provided by Beik and Arsyianti (2017). Islamic Economics supports the real base economy, making the emergence of own institutions and human resources capable of moving the real sector inevitable.

Principle management of village-owned businesses was based on the real sector, which meant that sharia law was used as a framework to provide for the welfare and benefit of the general public. It was founded on the business philosophy of community, local wisdom, growth, and Islamic principles.

1. Partnerships headquartered in the village of Shirkah that own businesses

2. Lawful and in conformity with His regulations principles of business management (a'mal) or living (ma'ishah). There are numerous verses in the Koran and Prophet Muhammad's hadith that exhort Muslims to labour for a living.

"Hello you who believe, make a living (in part) from the fruits of your labours which good." (267 in al-Baqarah)

3. The rule of business management that forbids pursuing wealth, attempting, or labour that can forget death (at-Takaatur: 1-2), forgetting dzikrullah (not remembering Allah with all His provisions) (al-Munaafiqun: 9), forgetting Salat and zakat (an-Nur: 37), and concentrating riches only on a group of people who are rich solely (al-Hashr: 7).

4. The principle is forbidden from engaging in unlawful business, such as usury (al-Baqarah: 273-281), gambling, selling or buying items that are prohibited or unclean (al-Maa'idah: 90-91), stealing, robbing, thrashing (al-Maa'idah: 38), cheating in measure and weight (al-Muthaffiin: 1-6), and through bribes (HR Priest Ahmad).

c) Creating a strategy Finance and Business Services Sharia

Basically, village-owned firms can conduct a business finance (financial business) to support the capital requirements of small-scale, locally-run businesses. As an illustration, consider the availability of public credit and loans that are simple to obtain. The community benefits from having access to loan funds for daily expenses as well as for capitalising small businesses and reducing its dependence on middlemen and loan sharks.

Up to now This is the most important type of village-owned company. It turns out that Hegarmanah Village is still engaged in the lending (finance) industry. The dangers associated with this subject are thought to be manageable. In actuality, company units in the sector business gift loan This is an issue because the level of return on the loan is so low. As a result, businesses owned by the Village experience losses. In addition to that draught, the Village of Hegarmanah is still utilising the floral theme. Even though the return interest is low, it still contains usury, which is prohibited in Islam.

The researchers' option is for Hegarmanah Village's village-owned businesses to solve problems with borrowing and to embrace concepts from Institutional Finance Micro Sharia (LKMS). Business This can provide credit (funding) that the general population can easily acquire. Because the process is straightforward when employing the bases for Islamically permitted transactions, which include financing based on mudharabah and musyarakah outcomes, financing

based on sell and buy (murabahah), and financing based on virtue (qardhul hasan).

In an effort to direct the funds raised to the village community with a profit-sharing system or margin, this goes hand in hand with the administration of Village-owned Enterprises Sharia/Sharia MFI. The Sharia MFI financing plan is made up of the following:

- 1) Productive financing; money given for profitable business activities.
 - 2) Consumptive financing; financing provided for consumptive needs.
 - 3) Non-profit sharing loans (benevolence); finance for charitable activities in the community when the money is raised from charitable donations (alms, infaq, and grants).
2. Threat-overcoming strategy strength, often known as a st (Strengths-Threats) strategy. The strategy is a step that instructs village-owned businesses on how to use their internal strengths to their best advantage in order to combat outside sourced threats. Based on strategic analysis, village-owned businesses are managed in the framework of village-owned businesses. This can involve the following tactics:

a. Creating a strategy Source Power Entrepreneurship and Man

Development resource man is one of the factors that contribute to the success of village-owned enterprises and is the matter that is most crucial to their development. The key to success is placing the proper HR and having a thorough understanding of the market and scenario. Enhancing human resources through mentoring and training (incubation businesses) by multiple parties is essential for this, as are village-owned businesses for goal development.

To that end, the aim from the growth of village-owned businesses in the village of Hegarmanah concentrated on enhancing administrator competency. As for what can be done in steps:

- 1) Institutional strengthening. In order to be considered village-owned enterprises, a legislation must be in place that is specific, acknowledged by another institution, ministry, or organisation, accepted by the general public, and given due consideration by the village government.
- 2) Increase HR capacity. The primary competencies that are required are management ability, social entrepreneurship, and transformative leadership. Because of this, strategic partnerships, training, and support are required to maintain the SDM's capacity. Collaboration with ABCGFM (Academics, Business, Community, Government, Facilitator, and Media) is also required to improve the HR capabilities of sustainable village-owned businesses.
- 3). Introducing mentors who are knowledgeable businesspeople who are qualified and have their own product to sell on the network. Assistance from this mentor is essential to improving the administration of village-owned businesses so that they are good and accountable, maximise profits, train personnel from the resident community, and prioritise business development for village-owned businesses.

b. An online company that is built on potency and is owned by a village.

Village's ability to conduct commerce must be founded on its exceptional products. Therefore, it is necessary to analyse the potential of the village in order to identify commercial

qualities that are consistent with that potential. Village-owned companies serve as a platform for village commerce. just what Village business refers to a variety of businesses that provide services to the local economy, including: (a) financial services, transportation services (land and water), electricity village, and other business types; (b) distribution of nine different types of material to the local economy; (c) trading results in agriculture, which includes plant food, plantations, farms, fisheries, and agribusiness; and (d) industry and craft workers.

3. The WO (Weaknesses-Opportunities) technique is used to push opportunities beyond weaknesses. This strategy was implemented to take advantage of available opportunities and reduce existing weaknesses. Third Village-owned businesses have developed a strategy that is Islamization of the economy in village-owned businesses.

Contextualization of economy Islam, ideally a business carried out and managed by village-owned firms, has social and religious components that affect the middle class. Village-owned businesses must also discuss halal-haram, thoyib, blessings, and even heaven and hell in addition to profit and loss. Islam itself can be understood as a collection of related activities that are not restricted by the quantity of his treasure (goods or services), including the profit, but rather by the precise methods of acquiring and using his property (i.e., there are halal rules and unlawful ones). (2002) Yusanto and Karebet, p.

According to the West Java (WEST JAVA) province strategy, where Sumedang Regency is one of its administrative areas, it is deemed appropriate to develop Islamic economy. Government Area WEST JAVA has succeeded in portraying itself as a region in the forefront of development Islamic economy in different fields, in addition to the majority of the population being pious Muslims. The people is aware of the prohibition on usury since it is frequently discussed by clerics, preachers, muis, and even local academic figures. This is the case for the smallest scope in the village of Hegarmanah, where every single resident is a Muslim. For Muslims, the "migrate" phenomenon—i.e., awareness of the need for halal food production, halal industry, and halal financial—is essential. Village-owned businesses charged with carrying out a socioeconomic mission must be able to seize this opportunity as a chance to create a unit of commerce that can grow.

According to UU Village, village-owned businesses have an opportunity to create six different types of businesses and should continue to use sharia as their management framework. This No No Possible is one of the management village-owned businesses that will benefit the entire society. As a result, it is envisaged that village-owned businesses in Hegarmanah Village will be able to undertake the following tasks:

(a) Product-based development of rural halal goods and services Fishing, farming, and agriculture are good for trade, industry, and production. Matter This is Wrong One room motion management village-owned businesses, including those in Hegarmanah Village, which can be trusted for their own capacity to manage resources (investible resources), including Source Power Natural (SDA) which overflow (e.g. strategic location, natural beauty and potential, village wisdom, and so forth).

(b) Use the mechanism of the syirkah concept (partnership) to encourage the spirit of community entrepreneurship, particularly in the area of Rural MSMEs. It is envisaged that there

will be profit sharing between the two parties, namely between Village-owned enterprises and public village, with pattern syirkah Which fair would excavated values involvement public in develop Village-owned enterprises in Village Hegarmanah. Village-owned businesses in the village of Hegarmanah have the option of using a pattern contract called a syirkah mudharabah or a syirkah musyarakah. As the initial party in a mudharabah contract involving village-owned businesses, the village's consumers or SMEs may be trusted with the monies. If he makes a profit, his efforts will be split according to the initial ratio decided upon, and the only party who will endure losses is the first. To effectively implement this agreement, Village-owned businesses must effectively manage risk in order to prevent potential losses. While a profit-sharing arrangement (contract musyarakah) may be used If there is a form of business where village-owned businesses are the first party and clients or SMEs from the village are the second party, you are allowed to contribute money to operate his efforts.

Naturally, this is under the condition that the risks and rewards are shared. Create contracts for every transaction that adhere to Islamic law, or sharia. Use of contracts syari'ah was anticipated to promote fairness and justice in how Village-owned enterprises operated their businesses, ensuring that no party was damaged in any dealings they had with other parties.

V. CONCLUSION

Results evaluation SWOT suggests (a) Technique SO Utilise management Islamic principles are used by village-owned businesses, which have a unit management plan based on the actual sector and business divisions of Islamic microfinance institutions. (b) HR development plan, entrepreneurship, and WO strategy (b) The application of Islamic economics using ST approach. (d) WT Approach Create awareness, provide support, and incentive to work with the idea of Islam, teach values such as care for regional goods, increase the involvement of business players, and grow how much line business.

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Business Management Of Village-Owned Enterprises In Hegarmanah Village: Potential And Islamic Economic Implementation Strategy

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