

The Influence of the Nagori-Owned Business Agency (BUMNag) Bah Lias on Community Income in Bah Lias Village, Kec. Bandar, Simalungun District

Elidawaty Purba¹, Darwin², Taufik Parinduri³

^{1,2,3}Faculty of Economic, Universitas Simalungun, Indonesia

elidawatypurba04@gmail.com

Abstract

The village economy can increase if the income of the village community can increase, one of the efforts made by the order to increase the income of the rural community is through the Village Owned Enterprise or BUNDES. Nagori Bah Lias is one of the villages that has a village-owned enterprise called BUMNag BAH LIAS, the existence of BUMNAG Bah Lias has improved the economy of Nagori Bah Lias. Through BUMNAG Bah lias, 5 business units have been formed., from the The questionnaire was taken from 30 respondents, then analyzed using regression analysis, the contribution was still relatively small because the business unit was also still on a small scale. The results of the regression analysis show that the effect of BUMNag Bah Lias on ime is only 10.4% if there is an additional unit of labor. Based on the relationship between labor and opinion, it still shows low results, namely only 0.1 because the number of workers in BUMNag Bah Lias is relatively small and based on the coefficient of determination it is found that the effect of labor on BUMNaG Bah Lias is only 1%. From the research results it is suggested that the government invest in the potential of the village to add to other business units and, to socialize to the community the benefits of BUMNag. Thus, it is hoped that the presence of BUMNag Bah Lias will advance the economy of Nagori Bah Lias.

Keywords

labor, community income, BUMNag Bah Lias



I. Introduction

Various efforts have been made by the government to increase the income of rural communities. One of the things that can be seen from the real action of the meaning of developing villages is the support of the central government, through cross-ministrial efforts to provide space for the development of the village potential (Anggraeni & Pitoyo, 2020). One of the drivers of economic development that is expected to be able to develop the village economy is to utilize all the potential that exists in the village, namely through Village-owned Business Entities. In an effort to increase village income sources, BUM Desa can collect community funds at the local village level, among others, through the management of revolving funds and savings and loans (Hastowiyono, 2014), BUM Desa is not only oriented towards financial benefits but also improves the welfare of the village community.

Village-owned enterprises (BUM Desa) are village businesses established by the village government whose capital ownership and management are carried out by the village government and the community (Permendagri 39/2010) so that through the existence of Village-Owned Enterprises (BUM Desa) which is formally regulated juridically Article 87 of Law number 6 of 2014 on villages mandates that villages can establish Village-Owned Enterprises called BUM Desa.

Village BUM can run a business in the economic field and / or general regulations in accordance with the provisions of laws and regulations so that BUM Desa can be a forum for all village economic activities. That way the village will be able to carry out governance, development of full community empowerment. The village will become a subject of development, not an object. With a facilitation, emancipation and consolidation approach (Silahuddin, 2018), this law also explains the village's original source of income.

Each village can establish a village-owned business entity which is established based on the results of village meetings which are stipulated as village regulations concerning the establishment of Village-Owned Enterprises. Management of Village-Owned Enterprises is carried out professionally so as to generate profits and become a source of village income.

Law number 32 of 2004 concerning regional government states that the village (or by another name) is an autonomous government with special privileges, including those related to financial management and allocation of village funds, election of village heads (kades) and the development process. village. Therefore, villages are equipped with guidelines and technical guidelines for planning and financial management so that they can properly manage Village-Owned Enterprises.

Management of Village-Owned Enterprises in accordance with village conditions will provide great benefits for the welfare of the villagers. There will be job opportunities for rural communities and the utilization of village resources can be carried out optimally. The multiplying effect of managing village resources through BUMDES is expected to change the income of the villagers concerned in a better direction, so that the results of BUMDES businesses can be utilized for development. village business and development, empowerment of village communities, providing assistance to the poor through grants, social assistance and revolving fund activities as stipulated in the Village Revenue and Expenditure Budget, with the aim of:

1. Improve the village economy.
2. Increase village original income.
3. Improve the management of village potential, according to community needs
4. To become the backbone of the growth of rural economic equality.

It becomes an obstacle whether the management of BUMDES has been adjusted accordingly condition and potential of the village, so that the utilization of existing resources in the village is really managed by the village community so that there will be new job opportunities for the village community with the presence of BUMDES in the village, thus the income of the village community will increase. Bah Lias Village is one of the villages in Simalungun Regency that has BUMDES with a mention in accordance with the local term BUMNag (Nagori-Owned Enterprise).

The purpose of establishing BUMNag in Nagori Bah Lias is to absorb village workers to increase creativity and productive economic business opportunities for villagers especially low income ones. The business / activity carried out is BUMNag Bah Lias, is the business of procuring dairy cows and cultivating oyster mushrooms, sewing, sewing, taratak, and savings and loans with sources of funds originating from village funds.

The management of BUMNag is fully carried out by the residents of Bah Lias village. Are there any changes in the absorption of village labor and an increase in the income of the Nagori Bah Lias community with the presence of BUMNag in Bah Lias village in accordance with the purpose of establishing BUMNag.

In accordance with the explanation above, a measurement is needed related to whether there is an increase in the absorption of village labor in Bah Lias village and an increase in the income of the community with the presence of BUMNag Bah Lias. Based

on this, the specific purpose of this study is to find out whether BUMNag Bah Lias has an effect on energy absorption village work in Bah Lias village and to find out whether BUMNag Bah Lias affects the income of the Bah Lias village community.

II. Review of Literature

The relevance of manufacturing in developing human society is no longer contestable. The march of world economic history as epitomized by the industrial revolution, and the subsequent emergence of several countries, especially the Asean Tigers into the club of industrialized nations have all confirmed the historicity of manufacturing in stimulating economic growth and development (Misbahu Sa'idu, Aminu Bakari Buba, 2021). A village is a small part in a country that has a number of communities, the village is an important part of a community that cannot be separated. The following are some definitions of a village according to experts: According to (Rifhi, 2006), the village is an area that has a low population density with homogeneous social interactions and the majority of the population is a farmer (2006).

The definition of village according to the Big Indonesian Dictionary is a village unit inhabited by a number of families who have their own government system (headed by a village head). According to Soetarjo (Kartohadikoesoemo, 1984), a village is a legal entity in which a community resides in power to govern itself. Meanwhile, according to Sanianti Nurmuharimah, villages are areas inhabited by people who have their own government system.

The definition of village is strengthened by Law number 6 of 2014 concerning village, that village is a village and customary village which is referred to by other names hereinafter referred to. Village is a legal community unit that has territorial boundaries and has the authority to regulate and administer government affairs, the interests of the local community based on community initiatives, rights of origin, and / or traditional rights that are recognized and respected in the government system of the Republic of Indonesia. The village government is the Village Head or what is referred to by another name assisted by village officials as an element of the administration of the Village government (article 3 of Law No.6 of 2016).

2.1 Village Fund

Village Funds are funds sourced from the State Revenue and Expenditure Budget allocated to customary villages and villages which are transferred through the Regency / City Regional Revenue and Expenditure Budget and used to finance government administration, development, and community and community empowerment. Village funds as a source of village income must be able to be rotated by the village in a sustainable manner so that the use of village funds can generate village original income (Saibani .A, 2019). Village funds are different from Village Fund Allocation (ADD), the difference is in the source of funds, village funds come from the APBN while ADD comes from the APBD, which is a minimum of 10% of some of the balance funds (DAU + DBH + DAK) or (BPKP, 2015).

The provisions regarding village funds are regulated in the Republic of Indonesia State Order Regulation number 22 of 2015 concerning village funds sourced from the State Budget for village funds to be allocated equitably based on a. basic allocation, b. allocations that are calculated by taking into account the total population, poverty rate, area size, and the level of geographic difficulty of the village in each district and city.

The existence of this village fund is expected to provide opportunities for rural communities to develop and advance their villages as well as change the perspective so far that development only takes place in urban areas. Based on the explanation above, it is concluded that the village funds that can be received by each village depend on the level of needs of the residents of a village.

The success of village fund management is determined by how the village strengthens village communities and democratic institutions in the village first (Cahyono, 2020) in this case the village community no longer relies on the role of certain institutions but develops overall community participation and collective supervision of village communities to ensure management accountable and legitimate village (widely accepted by villagers).

2.2 Village Owned Enterprises (BUM Desa)

Village-owned enterprises (BUMDES), according to (Anom Surya Putra, 2015), are business entities whose entire or most of the capital is owned by the village through direct participation that comes from separated village assets to manage assets, other services for the amount of welfare of the village community. BUM Des is a Business Entity mandated by the Village Law as an effort to accommodate all activities in the economic sector and / or public services managed by the Village and / or cooperation between villages and legal entities. The village government can establish a Village-owned Business Entity according to the needs and potential of the village. The formation of Village-Owned Enterprises is stipulated by a village regulation. The management of Village-Owned Enterprises consists of the village government and local village communities.

Village-owned enterprise capital can come from the village government, community savings, assistance from the Provincial and Regency / City governments, loans or equity participation from other parties or profit-sharing cooperation on the basis of mutual benefit and BUMDES can make loans after obtaining BPD approval. Village Fund Allocation is a fund allocated by the Regency / City Government for villages, which originates from a portion of the central and regional financial balancing funds received by the Regency / City. Nagori-Owned Enterprise (BUMNag), Nagori is another name for the village. Nagori-Owned Enterprises (BUMNag) are nagori business institutions managed by the community and the Nagori government in an effort to strengthen the Nagori economy and are formed based on the needs and potential of the Nagori.

The purpose of establishing BUMNag is in accordance with Law number 22 of 2015 in article 89 that the results of BUM Desa businesses are used for Business Development and Village Development, empowerment of Village communities, and providing assistance to the poor through grants, social assistance, and revolving fund activities as stipulated in the Budget. Village Income and Expenditure. The objectives of establishing a Village-Owned Enterprise (BUMDesa) are: Increase the village economy, increase the village's original income, increase the processing of village potential according to community needs and become the backbone of the growth and equality of the rural economy.

The establishment and management of Village-Owned Enterprises (BUMDes) is a manifestation of the management of the village's productive economy which is carried out in a cooperative, participatory, emancipatory, transparent, accountable and sustainable manner. Therefore, serious efforts are needed to make the management of these business entities run effectively, efficiently, professionally and independently, (Alkadafi, 2014).

2.3 Community Income

Community income is income from salaries or remuneration from business results obtained by individuals or groups of households in one month and used to meet daily needs. Income according to (Sukirno, 2008) is a very important element in a trading business, because in doing a business, of course you want to know the amount of income earned while doing the business or income is remuneration for the use of production factors owned by the household sector and the sector. companies that can be in the form of salaries / wages, rent, interest and profit or profit.

In accordance with the above opinion, income is a picture of the family's financial position in society. Therefore, every person in various types of work will try to increase the income from the results of the business that will be used to meet the needs of his family and as much as possible the income obtained can improve the standard of living of his family.

2.4 BUMNag Bah Lias

Nagori-Owned Enterprises in Nagori Bah Lias as an implementing tool for the Nagori Government in the field of Nagori economy and revenue, based on Nagori Bah Lias Regulation, Bandar District, Simalungun Regency Number 3 of 2016 concerning the Establishment of Nagori-Owned Enterprises Founded on January 28, 2018 which has a BUMNag office in the Nagori Bah Lias Raya Huta II Pondok Tengah office, Bandar District, Simalungun Regency.

Based on Nagori Regulation number 3 of 2016 articles 6 and 7, it is stated that the Nagori Bah Lias Owned Company was established with the following intentions:

1. Help increase the Village Original Income or Nagori (PAD PAD) and provide services to the community in the field of providing community needs.\
2. Increase business opportunities in meeting community needs.
3. Assisting the Nagori Government in reducing poverty and improving community welfare.
4. As a container for the Nagori unit.
5. As an economic service center and create an economic unit for the citizens of the Bah Lias community and its surroundings.
6. As a function of institutions or business entities that provide services, carry out public benefits in the development of the Nagori economy.

This objective underlies the emergence of several units in BUMNag Bah Lias. The formation of the unit is adjusted to the potential and needs of the community. The existence of this unit is expected to improve the Nagori people's business and improve the welfare of the community. In its implementation, the business unit pays attention to the level of savings that the community has in providing the necessary loans, and this uses a letter of request from the business unit carried out by the community. The explanation above illustrates the existence of BUMNag Bah Lias in developing existing business units in Nagori Bah Lias, thus creating new jobs which in turn will increase the income of the people of Bah Lias village.

2.5 BUMNag Business Unit Bah Lias

a. Cattle Livestock Business Unit

This business unit is a community business unit that raises cattle and is a part of BUMNag Bah Lias. Bah Lias Village is very suitable for cattle livestock because of its abundant source of fodder. Many people in Bah Lias village are corn farmers, where the harvested corn leaves can be used for cattle feed. The goal is to form this business unit

because the majority of Bah Lias people make a living that raises cows, so that they have the convenience of making capital loans to the savings and loan business unit managed by BUMNag Bahlias, which aims to improve the welfare of cattle breeders. The results of interviews conducted for the cattle business unit in 2020 experienced difficulties due to illness and death, so only part of the cattle breeders in Bah village survived, waiting for assistance from the government.

b. Sewing Business Unit

This business unit is an effort to foster the Bah Lias community by BUMNag to be productive. The garment sewing business is one of the most popular business units among the community, because in general people prefer to sew their clothes to suit their wishes. The purpose of this unit is so that people who are not productive can work and improve people's welfare. However, the results of interviews conducted for the sewing business unit have experienced problems at this time, due to the decline in public interest in ordering stitches due to economic difficulties caused by Covid 19.

c. Savings and Loans Business Unit

The savings and loan business unit is a type of business that is mostly run by cooperatives. Apart from being profitable, this activity is considered very helpful for its members in terms of finances and in encouraging their enthusiasm to save. This business unit is a savings and loan business unit, this unit was formed by BUMNag Bah Lias to make it easier for the community to obtain funding for the type of business it runs. Every Bah Lias community is a member of this business unit. With this business unit, it is hoped that the community will no longer depend on brokers who can burden them.

d. Party Teratak Business Unit

Tent equipment is needed when there are big events. Especially for the purposes of weddings, certain inaugurations, music performances. This unit is a business unit in providing party supplies such as taratak, this unit is a unit that aims to make it easier for the community when holding parties, and at an affordable cost. The results of the interview for the party's taratak business unit are currently not running, because it is not allowed to hold parties and organize crowds. From the results of interviews conducted with BUMNag Bah Lias, it was found that in its implementation, the Expenditure Budget Extension at the business unit was not required to be made because the distribution of funds was flexible. However, reports on the use of funds are still carried out by each unit owned by BUMNag Bah Lias. For the Savings and Loans business unit, it has a receipt in the loan request submitted by its members.

In its implementation, the business unit pays attention to the level of savings owned by the community in providing the necessary loans, and this uses a letter of request from the business unit carried out by the community. The explanation above illustrates the existence of BUMNag Bah Lias in developing existing business units in Nagori Bah Lias, thus creating new jobs which in turn will increase the income of the people of Bah Lias village.

Based on previous research by (Jumiati, 2020), it is said that the quality of human resources managing BUMNag is still low so that it has not provided an increase in Nagori's original income, whereas in (Boni Saputra, Hidayatul fajri, & Pratiwi Nurhabibi, 2020) states there is still a lack of understanding of the Nagori government and stakeholders about strengthening the institutionalization of business entities. Owned by Nagori (BUMNag) as an effort to improve the nagori economy. (Sri & Dewi, 2014) in his writing

states that the improvement of the village economy should be started by providing proper legality so that BUMDes really proves its role as an effort to increase the village's original income and grow the village economy as a whole and comprehensively.

2.6 Hypothesis

Based on the literature study above that the development or emergence of new business units will create jobs, additional employment will create income, so the following hypothesis is formulated:

Hypothesis 1: The existence of Bah Lias Nagori-Owned Enterprises (BUMNag) will have a positive effect on employment in Nagori Bah Lias.

Hypothesis 2: The existence of Nagori Bah Lias Owned Enterprises will have a positive effect on increasing the income of the Nagori Bah Lias Community.

III. Research Methods

This research is a quantitative descriptive study with a case study research design that is about the influence of BUMNag on the income of the people of Bah Lias village. The types of data used in this research are qualitative and quantitative data, both primary and secondary data. Primary data collection was carried out using a structured questionnaire with closed question types using a linkert scale with a scale of 1-5 (Sugiyono, 2019). Samples were taken as many as 30 people from the results of the respondents' answers in this case the Bah Lias village community who are directly involved in the management or beneficiaries of BUMNag.

3.1 Definition of Research Variables

To maintain the relevance of the research, the results of the study of factors affecting the income of rural communities are the existence of Bumnag which creates jobs, so that the variables in this study are Village Community Income and Labor Operational Variables are needed to determine the types and indicators of the variables involved in research or research elements that explain the characteristics of a problem to be studied based on the theory described above, the operational definition of each variable is as follows.

a. Village Community Income

Income is money received by individuals, companies and other organizations in the form of wages, salaries, rent, fees, commissions, fees and profits (Management Dictionary). Revenue can be defined as the total revenue that a person receives in a certain period. (Reksoprayitno, 2004). Thus, it can be concluded that the income of the village community is the amount of income received by community members for a certain period of time as remuneration from business results obtained from individuals or groups of households in one month to meet their daily needs.

b. Labor

Labor is any person who is capable of doing work in order to produce goods or services both to fulfill their own needs and for the community according to (KBBI) a workforce is a person who works or does something, workers, employees or so on, thus rural labor, labor those in the village who do work in order to produce goods or services both for their own needs and for the community. To be able to be researched, the concept must be operationalized by converting it into a variable or something that has value. The operational of the research variables is an indicator of the assessment score.

Variable	variable indicator	Linkert scale scoring assessment
Income (Dependent variable) Y	1. Income received per month 2. Work 3. School Budget 4. Family Budget that is covered	1 – 5 1 – 5 1 – 5 1 - 5
Labor (Independent Variable) X	1. Education Level 2. Types of Technology and Production Results 3. Working Conditions 4. Physical and Mental Abilities 5. Incentive System 6. Job Satisfaction	1 – 5 1 – 5 1 – 5 1 - 5

The research instruments used in this study are as follows: Questionnaire to obtain data in this study the author uses a questionnaire with a number of questions to the respondent both for the dependent variable (dependent variable) in this case Y and for the independent variable (independent variable) In this case X, the results obtained will then be analyzed using data analysis techniques with the SPSS measuring instrument, using Regress analysis to complete the data needed in the study, interviews are conducted with several respondents who are deemed necessary, observations to complete all the above instruments conduct direct observations in the field, namely to obtain accountable data.

In this study, the population is all Nagori Bah Lias people who are involved in BUMNag Bah Lias, namely 135 with the following details, there are 13 people who manage the sewing business unit, 103 people involved in the Savings and Loans business unit, the Taratak Rental business unit. / Party equipment 9 people and the cattle raising business unit there are 9 people. The population is people who are directly involved with BUMNag Nagori Bah Lias.

While the sample taken to represent the population was carried out by simple random sampling on the grounds that all people involved in BUMNag Bah Lias were considered homogeneous, therefore the sample taken to represent the population was 30 people (25% of 135 people), according to (Arikunto, 2010) if the population is less than one hundred people, the total sample is taken, but if the population is more than one hundred people, 10 - 15% or 20 -25% of the population is taken.

Data analysis conducted in this research is quantitative analysis and qualitative analysis. Qualitative analysis is carried out by comparing standards or rules or theoretical theories that are relevant and related, while quantitative analysis is used with a simple linear regression analysis formula with the formula $Y = a + bX$, where Y is people's income and X is labor absorption at BUMNAG Bah Lias.

IV. Results and Discussion

Based on the results of data analysis conducted on 30 respondents and using simple linear regression analysis with the help of SPSS 22, it is obtained as follows.

Table 1. Simple Linear Regression Results
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	16.354	5.351		3.056	.005
X	.104	.184	.106	.563	.578

Dependent Variable: Y

From the table above, a simple linear regression equation is obtained, namely:

$$Y = 16,354 + 0.104 X_1$$

What can be explained as follows:

16,354 means that when the variable X is 0, then the value of the variable Y = 16,354 while 0.104 means that if there is an addition to 1 unit of variable X, it will add to the Y variable by 0.104 units.

The t test explains the extent to which the independent variable has a significant effect on the dependent variable or the Y variable with the provisions of t Sig < α (0.05) it can be stated that the independent variable has a significant effect on the dependent variable.

Table 2. T test (Parsial)
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
1 (Constant)	16.354	5.351		3.056	.005
X	.104	.184	.106	.563	.578

Based on the table above that t. count of variable X is 0.563 with α (0.05) indicates that the hypothesis testing for variable X is based on the 95% confidence level in the table above which shows that t (0.563) < t table (0.578) indicates that the role of variable X is not significant to influence Variable.

The coefficient of determination (R²) is a coefficient that shows how much the percentage of the independent variable affects the dependent variable, the greater the coefficient of determination, the better the independent variable affects the dependent variable, while the correlation coefficient (R) is a coefficient that shows the closeness of the relationship between the independent variable and the dependent variable if The correlation is close to 1, so the relationship between independent and trend variables is very close, if it is close to zero, then the relationship is very weak.

Table 3. Correlation Coefficient and Coefficient of Determination

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.106 ^a	.011	-.024	.86048

Based on the table above, it can be seen that the value of R (Correlation Coefficient) is 0.106, far from the value of 1, meaning that the relationship between the dependent variable and the independent variable is weak, Variable X is not so dominant in influencing variable Y and this is supported by the coefficient of determination which is only 0,01 or 1% means that only 1% of variable X affects variable Y.

Based on the results of the data analysis above, it can be seen that the existence of BUMNag Bah Lias is very influential in contributing to the income of the Bah Lias village community even though it is still relatively small, this is evidenced by the number of workers used is still very limited, namely: For sewing machine units only 13 workers used by the Savings and Loans Unit of 103 people who got loans to develop their businesses. The taratak business is only 9 people and the cattle raising business is only 10 people.

So that when it is related to the results of the regression analysis where $Y = 16,354 + 0.104X$, X with the t test performed shows that the Labor variable is less significant towards changes in the income of the Nagori Bah Lias community, indicating that workers who work at the BUMNag Bah Lias Business Unit provide contribution to the income of the Bah Lias Village community although relatively very small, the regression coefficient is only (10.4%) this means that if there is an additional workforce working at BUMNag Bah Lias Village it will increase the total income of the Bah Lias Village community by 10.4% per unit.

When connected with the results of the correlation analysis and its determination that the number of workers at BUMNag Bah Lias is closely related to the income of the Bah Lias Village community which is shown by the Correlation Coefficient of 0.106 which means that the closer to the value of 1 The correlation coefficient means that the relationship between the existence of BUMNag Bah Lias Village is very close. with the income of the people of Bah Lias Village.

The determinant coefficient value is $0.01 = 1\%$, which means that the influence of labor on BUMNag Bah Lias is only 1% on Nagori Bah Lias income. From the results of the analysis and discussion above, it can be proven that BUMNag Bah Lias has an effect on the income of the people of Nagori Bah Lias. Even though the number is still relatively very small, this is because the number of workers that can be recruited or accommodated by BUMNag Bah Lias is still very limited so that the results or contributions are also limited and if the bigger or more people of Nagori Bahlias are involved in BUM Nag, the contribution will be of course it will get bigger so that it can revive or improve the economy of Nagori Bahlias.

V. Conclusion

Based on the results of the study, it is concluded as follows: Whereas based on the regression analysis, it is obtained as follows: $Y = 16,354 + 0.104X$, which means that there is an influence of 0.104 or 10.4% of the workforce at BUMNag Bah Lias which affects the income of the people in Bah Lias village When viewed from the relationship between variables and the influence of the independent variables on the dependent variable, the relationship between BUMNag Bah Lias Village which is stated in the form of the number of Workers working at Bah Lias BUMNag shows a positive relationship

even though it is still relatively small at 0.106 and the effect of this number of Workers. Also, when compared to community income, its contribution is still relatively small, namely only 1%, this is due to the small number of workers that can be absorbed by BUMNag Bah Lias, but it can be concluded that.

The existence of BUMNag Bah Lias has played a role in creating jobs in Nagori Bah Lias which in turn will increase the income of the community in the village / Nagori. Therefore, it is hoped that public participation in the development of BUMNag Bah Lias and also the attention of the Nagori government will contribute / play a big role in the development of BUMNag as one of the Rural Business Entities.

For the progress of Nagori Bah Lias through the existence of BUMNag, it is recommended that the Nagori Bah Lias Government should: Inventory of potential villages that can be developed as new business units so that BUMNag Bah Lias can provide more jobs in increasing the rural economy. The need for socialization to the Nagori Bah Lias community so that the community can understand the many benefits of BUMNag by the Nagori Government. The people of Nagori Bah Lias are expected to be able to actively participate in developing various business units in Nagori Bahlias which are managed by BUM Nag Bah Lias.

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