# THE ROLE OF BUMDES IN IMPROVING WELFARE IN TOLONDADU II VILLAGE, BOLAANG UKI SUB-DISTRICT BOLAANG MONGONDOW SELATAN DISTRICT

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#### **ABSTRACT**

The purpose of compiling the final project report is to find out the role of BUMDes Minanga Jaya in improving welfare in Tolondadu II Village, Bolaang Uki District, South Bolaang Mongondow Regency.

Data obtained through observation, interviews and comments using descriptive methods. There were three informants in writing this final report, namely Ms. Aisa Gobel, Mr. Risno Masaguni and Mr. Abubakar Tuadingo.

From this research, it can be concluded that In the aspect of building and developing the economic potential and capabilities of the village community, the business being run by the Minanga Jaya BUMDes is currently not in accordance with the potential of the village. In the aspect of playing an active role in efforts to enhance the quality of human life and society, this aspect can help socially but cannot play a role economically. In the aspect of strengthening the people's economy as the basis for the strength and resilience of the national economy with BUMDes Minanga Jaya as the foundation,

Keywords: Role, BUMDes, Welfare

#### INTRODUCTION

The enactment of Law Number 6 of 2014 concerning Villages, villages are given a great opportunity to manage their own governance and implement development to improve the welfare and quality of life of village communities. In addition, the village government is expected to be more independent in managing government and various natural including resources owned, management of village-owned finances and assets. The role received by the village is so big, of course it is accompanied by a big responsibility too. Therefore the village government must be able apply the principle accountability in its governance, in which all end of village governance activities must be accountable to the village

community in accordance with the provisions.

National and regional development is inseparable part of village development activities. The village is a social, economic and political power base that needs serious attention from the government. A village is a legal community unit that has an original composition based on special origin rights. The basic ideas regarding village governance are diversity, participation, genuine autonomy, democratization, and community empowerment. development planning has made village communities the object of development, not the subject of development. Village development diversity, based on participation, democratization and community empowerment.

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The role of the village government is increased in providing services and community welfare as accelerating the development and growth of strategic areas, so that it can develop lagging areas in a development area system. The intention and desire of the government (state/region) to build and develop a region is very much supported by the community, the realization of This intention and desire must be in the form of welfare and pride as a member of society. Every vear the Government has budgeted a large enough Village Fund to be given to Villages.

Community welfare is something that every country wants to realize. For this reason, through Law Number 11 of 2009 concerning Social Welfare, Government of Indonesia has made efforts to regulate and improve people's welfare. The government's efforts to improve people's welfare include providing facilities through various forms of social services to meet the basic needs of every citizen. These facilities include social rehabilitation, social security, social empowerment, social protection and promoting entrepreneurship. Through entrepreneurship, it is hoped that people can learn to be independent, not only fixated on finding work (job seekers) but can create jobs (job creators). Currently, a new idea has developed in the world of entrepreneurship, namely social entrepreneurship.

The spread of the social entrepreneurship movement has been able to have a positive impact on community members. Utomo (2014) states that social entrepreneurship has had a positive impact on society, such as increasing access to health for the poor, encouraging peace in conflict areas, helping farmers get out of poverty and others. Village-Owned Enterprises (BUMDes Minanga Jaya) are business entities formed by the

government that aim to increase the economic welfare of villagers through the development of their economic businesses. Currently, BUMDes Minanga Jaya has been established in almost all villages in Indonesia.

BUMDes Minanga Jaya is an institution in the village formed by government to encourage the creation of an increase in the village economy. The establishment of Village Enterprises (BUMDes) is regulated in Ministerial Regulation concerning Villages No. 4 of 2015 concerning Ministerial Establishment, Regulation concerning Villages No. 3 of 2021 concerning BUMDes, and the Dissolution Village-Owned Enterprises. Ministerial Regulation Number 4 of 2015 concerning the Establishment, Management and Management, Dissolution of Village-Owned Enterprises, in article 1 paragraph 2 it is "Village-Owned explained that Enterprises are business entities whose capital is wholly or substantially owned by the village through direct participation. originating from village assets that are separated to manage assets, services, and other businesses for the greatest possible welfare of the village community.

purpose The of establishing BUMDes "Minaga Jaya" is as instrument for empowering the local economy with various types of potential. The existence of BUMDes Minanga Jaya "Minaga Jaya" also contributes to increasing the village's original source of income which enables the village to be able to carry out development and improve the welfare of village communities optimally.

In an effort to improve people's welfare, the Government of Indonesia through the Community Empowerment and Village Development Agency formed a financial body, namely the Village

Owned Enterprise (BUMDes Minanga Jaya) is a financial institution whose main purpose is to provide credit loans to people who need to run a business, besides that, BUMDes Minanga Jaya can also establish businesses to improve the economy. community's **BUMDes** Minanga Jaya is a village business institution managed by the community and village government in an effort to strengthen the village economy and is formed based on village needs and potential. According to law number 32 of 2004 concerning Regional Government, Minanga Java BUMDes was established among others in the context of increasing Village Original Income.

The existence of BUMDes Minanga Jaya has contributed to increasing village income and meeting the basic needs of the village. The role of BUMDes Minanga Jaya can be seen in the source of funds for increasing income, a community need that must be felt by the community as a whole. Independent village development that does not only depend on budgets and assistance.

This is in line with the writing conducted by Sumiasih which emphasized that Minanga Jaya BUMDes has a role in developing village potential. Writing conducted in Tolondadu II Village, South Bolaang Mongondow Regency shows that Minanga Jaya BUMDes Minanga Jaya has not optimally managed Minanga Jaya BUMDes. This writing can show that the existence of BUMDes Minanga Jaya in the village is very important in supporting national development to realize the nation's ideals for a prosperous and just Indonesia. The development that continues to be carried out in rural areas to date has shown a lot of progress in various fields such as education, social and economics. Therefore, village development must be a priority in national development to improve welfare and alleviate poverty in Indonesia, one of which is through the formation of BUMDes Minanga Jaya.

Tolondadu II Village is one of the villages in the Bolaang Uki District which organizes Minanga Jaya **BUMDes** activities. BUMDes Minanga Jaya Desa Tolondadu II in the form of: improvement of musical instrument equipment and canopy rental services. The purpose of establishing Minanga Jaya BUMDes is to be able to take advantage of village potential and assets to develop the welfare of Tolondadu II villagers. Based on the observations made by the author, it was found that the Minanga Jaya BUMDes activities had not run optimally. Various obstacles faced by the managers of Minanga Jaya BUMDes, including limited public knowledge about the use of equipment and machine assistance, limited budget so that equipment assistance is not evenly distributed among the community, and low supervision from the government in managing Minanga Java BUMDes.

If you look at the phenomena that occur, this is of course different from the Regional Government. In general, the existence of BUMDes Minanga Jaya is one of the considerations for channeling village community initiatives, developing village potential, managing and utilizing the village's natural resource potential, optimizing human resources in its management and the existence of capital participation from the village government in the form of village financing and assets submitted to be managed as part of BUMDes Minanga Jaya. The existence of BUMDes Minanga Java is a form of strengthening economic institutions in the village and also as an economic empowerment institution. local community with a variety of existing potentials to improve the welfare of rural communities through the development of economic enterprises. village Minanga Jaya BUMDes Program is:

Refill Bottled Water, Savings and Loans, Food Stalls, Billboard Printing, Entertainment Rentals, Canopy Rentals, Car Rentals, but what is currently running is entertainment rental, canopy rental and car rental.

#### Administration

Administration is the entire process of cooperation between two or more people in achieving goals by utilizing certain infrastructure facilities in an efficient and effective manner [1]. Administration is a planned work carried out by a group of people working together to achieve goals on an effective, efficient rational basis. While administration is cooperation carried out by a group of people or institutions in carrying out government tasks in meeting public needs efficiently and effectively [2].

State Administration is an administrative effort carried out in development activities that rely on values for the benefit of the people's welfare and are non-profit in nature [3].

In various terms, welfare refers to a good condition, the human condition is prosperous, healthy and peaceful. Welfare can be measured in terms of health, economic conditions, happiness and quality of life of the people. This welfare is realized so that these citizens can live properly and be able to develop themselves, so that they can carry out their social functions properly.

The economic development of a region can be said to be successful if the level of welfare of its people getting better. The success of economic development without including an increase in people's welfare will result in inequality and inequality in people's lives. Community welfare is a condition that shows the condition of people's lives

which can be seen from the people's living standards [4].

Meanwhile, Hasibuan said that community welfare is a condition of fulfilling basic needs as reflected in decent housing, adequate clothing and food needs, cheap and quality education and health costs or conditions where each individual is able to maximize his utility at a certain level of budget limits and conditions where needs are met. physical and spiritual.

#### **BUMDes definition**

Village Owned Enterprises (BUMDes) village business are institutions managed by the community and village government in an effort to strengthen the village economy and are formed based on village needs and BUMDes Minanga potential. according to Law number 32 of 2004 concerning Regional Government was established among others in the context of increasing village original income (PADesa). As one of the economic institutions operating in rural areas, BUMDes Minanga Jaya must have differences from economic institutions in general. This is intended so that the existence and performance Minanga Jaya BUMDes is able to make a significant contribution to improving the welfare of the villagers.

Besides that, so as not to develop a capitalistic business system in the countryside which can result in disruption of the values of life socialize. There are 7 (seven) main characteristics that distinguish Minanga Jaya BUMDes from commercial economic institutions in general, namely:

- a) This business entity is owned by the village and jointly managed;
- b) Business capital comes from the village (51%) and from the

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- community (49%) through capital participation (shares or shares);
- Operationalization uses a business philosophy that is rooted in local culture (local wisdom)
- d) The line of business that is carried out is based on the potential and results of market information;
- e) The profits obtained are aimed at increasing the welfare of members (investors) and the community through village policies;
- f) Facilitated by the Government, Pemprov, Pemkab, and Pemdes;
- g) Operational implementation is jointly controlled (Pemdes, BPD, members) [6].

BUMDes Minanga Jaya as an economic institution with business capital was built on the initiative of the community and adheres to the principle of independence. This means that the fulfillment of business capital for Minanga Jaya BUMDes must come from the community [7].

Even so, it is possible that Minanga Jaya BUMDes can apply for capital loans to outside parties, such as from the Village Government or other parties, even through third parties. This is in accordance with regulations per law [8].

This explanation is very important for preparing for the establishment of the Minanga Jaya BUMDes, because the implications will come into contact with internal regulations Regional Regulations (Perda) Village and Regulations (Perdes). Purpose of Establishing BUMDes Minanga Jaya

The Village Government explains that the four main objectives of establishing a Minanga Jaya BUMDes are:

- a) Improving the village economy;
- b) Increasing village original income;

- c) Improving the processing of village potential according to the needs of the community;
- d) Become the backbone of rural economic growth and equity;

The establishment and management of Village-Owned Enterprises (BUMDes Minanga Jaya) is an embodiment of productive village economic management that 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 work effectively, efficiently, professionally and independently achieve the goals of BUMDes Minanga Jaya by fulfilling the needs (productive and consumptive) of the community through the distribution of goods and services managed by the community and Pemdes.

It is endeavored to fulfill this need not to burden the community, bearing in mind that the Minanga Jaya BUMDes will become the most dominant village business in driving the village economy. This institution is also required to be able to provide services to non-members (outside the village) by placing prices and services that apply market standards. This means that there is an institutional mechanism/rule that is mutually agreed upon, so that it does not cause economic distortions in the countryside due to the business being carried out by the Minanga Jaya BUMDes.

It is stated in the law that Minanga Jaya BUMDes can be established according to the needs and potential of the village. What is meant by "village needs and potential" is: Community needs, especially in meeting basic needs;

a) There are village resources that have not been utilized optimally especially village wealth and there is demand in the market;

- b) Availability of human resources capable of managing business entities as assets driving the community's economy;
- c) There are business units that are part of the community's economic activities that are managed partially and are not accommodated Principles of Governance of BUMDes Minanga Jaya

It is important to describe the management principles of Minanga Jaya BUMDes so that they are understood and perceived in the same way by the village government, members (investors), BPD, district government and the community. There are 6 (six) principles in managing Minanga Jaya BUMDes, namely:

- a) Cooperative, all components involved in the Minanga Jaya BUMDes must be able to carry out good cooperation for the development and survival of their business.
- b) Participatory. All components involved in the Minanga Jaya BUMDes must be willing to voluntarily or be asked to provide support and contributions that can encourage the progress of the Minanga Jaya BUMDes business.
- c) Emancipative. All components involved in BUMDes Minanga Jaya must be treated the same regardless of class, ethnicity and religion
- d) Transparent. Activities that affect the interests of the general public must be known by all levels of society easily and openly.
- e) Accountable. All business activities must be accountable technically and administratively.
- f) Sustainable. Business activities must be able to be developed and

preserved by the community in the BUMDes Minanga Java container

The role of BUMDes Minanga is victorious. BUMDes Minanga Jaya has a role in regulating the economy in the village of Tolonddau II, especially in the field of business, leasing goods and for joint ventures with the community.

In addition, BUMDes Minanga Jaya in building and developing businesses to improve the welfare of the people of Tolondadu II Village has not been as expected. BUMDes Minanga Jaya can indeed help village communities Tolondadu II in terms of joy and sorrow, but has not been able to improve the economy in Tolondadu II Village.

With very low capital, BUMDes Minanga Jaya is very difficult to develop its business, coupled with businesses that are only engaged in services, so that it greatly affects the income of BUMDes Minanga Jaya itself.

In this case the Minanga Jaya BUMDes in starting their business is not in accordance with the potential that exists in Tolondadu II Village, so that the business that is expected to increase the welfare of the people of Tolondadu II village is still not optimal.

### Village

The definition of village states that a village is a village and a customary village or what is referred to by another name, hereinafter referred to as a village, is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, local community interests based on community initiatives, origin rights, and / or traditional rights that are recognized and respected in the government system of the Unitary State of the Republic of Indonesia.

The village is a picture of the smallest legal community unit that has existed and developed along with the

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history of the life of the Indonesian people and has become an inseparable part of the Indonesian nation's life order [7]. Meanwhile, according to Bintarto, the village is a geographical manifestation caused by elements -Local physiographical, social, economic, political and cultural elements in relation to and reciprocal influence with other regions.

In the accounting book for subdistricts and villages, the village is a legal unit where a community lives, which has the right to manage its own household, namely government under the sub-district head [8].

#### RESEARCH METHODS

In writing this writer uses qualitative writing methods. **Oualitative** methodology refers to research procedures that produce qualitative data [9]. The person's own words or notes or their observed behavior. This approach leads to conditions and individuals holistically (whole). So the subject of study, whether an organization or an individual, not will be reduced (simplified) to variables that have been arranged or a hypothesis that was planned beforehand. But it will be seen as part of something whole.

The type of writing used in this writing is descriptive writing with a qualitative type. Descriptive writing is writing that is used to describe and answer questions about a phenomenon or event that is happening at the moment, both about phenomena in a single variable or correlation or comparison of various variables [9].

Data analysis in qualitative writing was carried out before entering the field, while in the field, and after finishing in the field. According to Sugiyono "Data analysis starts from formulating and explaining the problem, before plunging into the field, and continues until the

results are written." In fact, qualitative data analysis takes place during the data collection process rather than the end of data collection. The analysis consists of three streams of activities that occur simultaneously, namely: data reduction, data presentation, and conclusion/verification [8].

#### RESEARCH RESULT

From the Final Project Report the author conducted an interview with the treasurer of BUMDes Minanga Jaya, namely Mrs. Aisa Gobel. There are several questions that the author gave to the treasurer of BUMDes Minanga Jaya as follows:

Question: How much capital is the Minanga Jaya BUMDes MinangaJaya?

Answer: The capital of BUMDes Minanga Jaya is Rp. 75,000,000-, million, then the second Rp. 50,000,000-, the third Rp. 240,000,000-,

Question: With the existing capital, what does Minanga Jaya BUMDes do?

Answer: The initial activity is buying music equipment (sound system) plus a 2-plot canopy, then adding more musical instrument equipment, then buying 1 car and 2 large generators

Question: Are all the financial reports of the Minanga Jaya BUMDes reported to the Village Government? And how is the reporting system?

Answer: Yes, we report it manually, that is, it is recorded in a book, because to be honest, I personally have not mastered a laptop, so everything related to the finances of BUMDes Minanga Jaya is recorded manually.

#### DISCUSSION

Role is an attitude or behavior that is expected by many people or a group of people towards someone who has a certain status or position. Role theory does not tend to clarify its terms according to specific behaviors, but based on its clarification on the nature of the origin of behavior and its purpose (motivation) [8]. Thus, the manifestation of role behavior can be classified, for example, into types of work results, school results, sports results disciplining children, breadwinners, maintenance of order, and so on [8].

Roles are seen in terms of their basic goals or end results, regardless of how to achieve those goals or results. However, this does not rule out the possibility that there are certain ways in a role that are sanctioned by society. A mode becomes important in the realization of a role when it conflicts with other aspects of the role.

The definition of Village-Owned Enterprises is a business entity whose capital is wholly or substantially owned by the Village through direct participation originating from Village assets which are separated to manage assets, services, and other businesses for the greatest welfare of the Village community [9]. BUMDes Minanga Jaya was established, among others, in the context of increasing village original income. Departing from this perspective, if the village's original income can be obtained from BUMDes Minanga Jaya, then this condition will encourage each Village Government to provide "goodwill" in response to the establishment of BUMDes [9].

As one of the economic institutions operating in rural areas, BUMDes Minanga Jaya must have differences from economic institutions in general. This is intended so that the existence and performance of the Minanga Jaya

BUMDes is able to make a significant contribution to improving the welfare of the villagers [8].

This writing aims to find out how the role of BUMDes Minanga Java is in improving the welfare of the people in Tolondadu II Village, Bolaang Uki District, South Bolaang Mongondow Regency. The discussion for indicator is as follows: Development and development of the potential and economic capacity of the villagecommunity

#### In general to improve social welfare.

In this aspect, BUMDes Minanga Java Tolondadu II. Bolaang Uki District. Bolaang Mongondow Selatan Regency does not yet have a significant role, as evidenced by the fact that there is only business owned by BUMDes Minanga Jaya, and this business does not match the potential of the village. Based on data from the Central Statistics Agency for South Bolaang Mongondow Regency, Tolondadu II Village, Bolaang Uki District, South Bolaang Mongondow Regency, the village's potential lies in plantations and agriculture. Referring to data, the Minanga BPS Tolondadu II BUMDes in Bolaang Uki District should have established businesses related to plantation and agriculture businesses, for example agricultural production facilities (saprodi), savings and loan units or other businesses related to plantations and agriculture.

This was conveyed by an informant with the initials RM as the Tolondadu II Village Community who said that:

"We, as the village community, fully support the development of Tolondadu II Village, including collaborating with the regional government of South Bolaang Mongondow district, related agencies, facilitating the holding of

trainings for utilization so that our community gets wider employment opportunities (Result of interview, 20 June 2022)

The results of the interview above the author can state that the village government has carried out its duties to develop community empowerment by facilitating and holding trainings to support the development of the Tolondadu II Village community with these trainings the community will be able to further develop themselves and the community can improve their welfare empowerment in the village of Tolondadu II. With the support of the Village Government, it is possible to create creative, independent and advanced silkmaking groups. The existence of this development is certainly expected to be able to empower the people of Tolondadu II Village and the standard of living of the people in Tolondadu II Village can be better.

Based on the results of observations. the authors see that the facilities and supporting infrastructure in the development of Tolondadu II Village, especially the means for spinning and divination, still need attention, the number is still very minimal. This is where the role of the government as a service provider is to be able to provide facilities and infrastructure to be able to support the more advanced development of Tolondadu II Village.

# Playing an active role in efforts to enhance the quality of human life and society.

Organizations both in society and not necessarily have a role in its goals. The active role of BUMDes Minanga jaya Tolondadu II, Bolaang Uki District is only in providing tents and chairs when there are celebrations held by the community. Socially, the existence of leasing machine tools is able to help the community, but

has not been able to actively encourage an increase in the community's economy.

The Tolondadu II Village Government formed the Minanga Jaya as a forum and village **BUMDes** mobilizer. Village-Owned **Enterprises** were also formed in the context of optimizing community empowerment in accordance with the competencies of the Village so that communities can develop according to their creativity and abilities. This was conveyed by an informant with the initials AT as a member of the public who said that.

Since the establishment of the Village Owned Enterprise (BUMDes Minanga Jaya), there have been many benefits and advantages, one of which is reducing the unemployment rate of the people in Tolondadu II Village and also increasing their economy and expediting all the affairs of the village community in matters of joy and sorrow. (Result of interview, 20 June 2022).

To build village communities in all aspects handled by respective agencies in accordance with existing implementers. BUMDes Minanga Jaya is one of the village business institutions that is managed by the community and the village government in an effort to improve the economy of the village community which is formed according to village potential. A Minanga Jaya BUMDes is formed, maintaining, managing, and utilizing existing human resources in the village that can be managed properly by the community itself.

# Strengthening the people's economy as the basis for the strength and resilience of the national economy with BUMDes Minanga Jaya as the foundation

The concept of BUMDes Minanga Jaya is to strengthen the people's economy because the implementation is carried out by the people and for the people. Its implementation is aimed at strengthening

national resilience. The results of the writing found that BUMDes Minanga Jaya Tolondadu II, Bolaang Uki District, Bolaang Mongondow Utara Regency had not been able to play a role in strengthening the people's economy as a basis for the strength and resilience of the national economy with BUMDes Minanga Jaya as its foundation. It can be seen that besides Minanga Jaya BUMDes only having one business, namely the business of renting tents and chairs, Minanga Jaya BUMDes have also not been able to move the community's economy due to limited capital.

Achieving an independent resilient village economy to increase the village's original source of income, providing services to the economic needs community. Improving the management of village potential wealth in accordance with the interests of the community. The function of Village-Owned Enterprises is to manage business entities that are managed professionally and contribute to creating a conducive business climate in Tolondadu II Village. In addition, Village Owned Enterprises (BUMDes Minanga Java) are in the nature public organizing benefits developing a mutually beneficial village economy.

# Trying to realize and develop the economy of rural communities

One of the hopes of the presence of Minanga Jaya BUMDes as mandated in Law Number 6 of 2014 is the economic development of rural communities. The hope is that BUMDes Minanga Jaya, whose management is carried out jointly between the village government and the community, is able to become a facilitator in developing the economy in the village so that the community will be affected by this economic development. The results of the writing found that BUMDes Minanga

jaya Tolondadu II, Bolaang Uki District, North Bolaang Mongondow Regency has not been able to play a role in trying to realize and develop the economy of rural communities. This is due to the limited capital owned by BUMDes Minanga Jaya in carrying out business expansion that is more supportive of fulfilling community expectations in the form of businesses related to village potential. However, the management of the Minanga Jaya BUMDes has already made plans which will be implemented later if they have obtained sufficient capital to open a new business.

This was conveyed by an informant who said that:

"Village-Owned Enterprises help the community to optimize their resources, whether natural resources, village assets, or skills to use as capital and get additional income and additional jobs" (Result of interview, 20 June 2022).

From this statement it can be illustrated that Village-Owned Enterprises really help the community to optimize their resources, both natural resources, village assets, or skills to use as capital and get additional income and additional jobs.

Increasing income in the prosperity of society is the ultimate goal of an organization or company. BUMDes Minanga Jaya is an institution based on the people's economy and the creative economy. The people's economy is an economic system that involves all levels of society in the development process where all layers are without exception as drivers of development while the creative economy is a supporting factor for the people's economy in increasing people's income.

Based on the results of the writing, it was found that Minanga Jaya BUMDes

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Tolondadu II Village, North Bolaang Mongondow Regency, North Bolaang Mongondow Regency had not been able to play a role in helping the community to increase their income so that it could increase the Acome and prosperity of the community. This can be seen from the pessimism of the village government that the manager of Minanga Jaya BUMDes has not been able to afford it if the business at Minanga existing BUMDes increases, apart from that it is also that Minanga Jaya BUMDes in existing businesses is able to help the community but from an economic standpoint it has not been fully implemented by BUMDes Minanga is victorious.

Based on the above analysis it can be concluded that the role of BUMDes Minanga jaya Tolondadu II Bolaang Uki District in improving the economy of the village community Tolondadu II, South Bolaang Mongondow Regency has not been able to play a role in accordance with its role.

#### **CONCLUSION**

Whereas there are 4 indicators of the role of BUMDes Minanga Jaya in improving the community's economy that have not fully played a good role, namely:

- 1. In the aspect of building and developing the economic potential and capabilities of the village community, it was found that the business being run by the Minanga Jaya BUMDes is currently not in accordance with the potential of the village;
- 2. In the aspect of playing an active role in efforts to enhance the quality of human life and society, it is found that this aspect can help socially but cannot play a role economically;
- 3. In the aspect of strengthening the people's economy as the basis for the strength and resilience of the national

economy with BUMDes Minanga Jaya as the foundation, it was found that BUMDes Minanga Jaya currently has limited capital so this is quite difficult to expand its business.

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