

## The Potential of Village-Owned Enterprises (BUMKAM) to Become Sharia-Based BUMKam

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ARTICLE INFORMATION	ABSTRACT
<b>Article History:</b> Received, 25-08-2024 Accepted, 09-10-2024 Published, 07-12-2024	<p>The purpose of this study was to determine the Potential of Kalapeh Sejahtera Village-Owned Enterprises (BUMKam) to Become Sharia-Based BUMKam. The conceptual framework used in this research is Strengths (strenght), Weaknesses (Weaknessess), Opportunities (Opportunity), Threats (Threats) as a benchmark for determining the Potential of BUMKam to become Sharia-Based BUMKam. This type of research is descriptive research, the population in this study is the community in Kampung Kerinci Kiri. Data collection techniques in this study through questionnaires and interviews. Then the data that has been collected is analyzed using SWOT analysis, SWOT Matrix, IE Matrix, QSPM Matrix. Based on the results of the data analysis that the authors conducted on the results of the questionnaire with Kerinci Kiri Village, it can be concluded that there is a positive influence that can be seen from the IE matrix, from the four SWOT indicators between indicators of strengths, weaknesses, opportunities, and threats. If the potential of BUMKam Kalapeh Sejahtera is able to become a sharia-based BUMKam well, both from its ability to implement sharia systems and others. This has been proven from the IFAS matrix table with a total value of 3.34 and the EFAS matrix table with a total value of 3.52 and from the results of the QSPM analysis the first priority strategy that must be done is to see the development of BUMKam in Kerinci Kanan by looking at the development of Islamic economics in Indonesia, the second priority strategy is to maximize the role of the village government and alim ulama in the application of sharia economics in the community to develop sharia-based BUMKam.</p>
<b>Keywords:</b> <i>Village-Owned Enterprises; BUMKam, Sharia-Based</i>	

## INTRODUCTION

A Village-Owned Enterprise (BUMKam) is an economic institution whose business capital is built on the will or initiative of the community and adheres to the principle of independence, in other words the fulfillment of BUMKam's business capital must come from the community.

However, it does not rule out the possibility that BUMKam can apply for capital loans from external parties such as village governments and other parties. Micro and small businesses that are under the guidance of BUMKam play an important role in the regional economy and the national economy. To strengthen the national economy, it is necessary to provide guidance and assistance to micro and small businesses.

One of the Village-Owned Enterprises (BUMKam) in Siak Regency, Riau Province, Indonesia is BUMKam Kalapeh Sejahtera. Capital for BUMKam Kalapeh Sejahtera comes from the village government, community savings, assistance from the provincial government and district government, loans or other capital participation or profit sharing cooperation on a mutually beneficial basis and BUMKam can make loans after obtaining approval from the Village Empowerment Agency (BPD). BUMKam Kalapeh Sejahtera on the street is still conventional in terms of governance and financial transactions, but financial cooperation is carried out on a mutually beneficial basis.

The majority of the residents of the Kerinci Kiri village where BUMKam Kalapeh Sejahtera operates are Muslim, so it is only natural that the village residents are served with sharia-based finance which is in accordance with the guidance and teachings of their religion, namely Islam. The following is the number of residents of Kerinci Kiri village:

Table 1. Population of Kerinci Kanan Village

Hamlet	Resident		
	Muslim	non Muslim	Amount
Kayu Batu	670	74	744
Kelapas	630	270	900
Baru Jaya	709	305	1014
<b>Amount</b>	<b>2009</b>	<b>649</b>	<b>2658</b>
<b>Percentage</b>	<b>75,6 %</b>	<b>24,4 %</b>	<b>100 %</b>

*Source: Kerinci Kanan Village Office, 2023*

From table 1 above, it illustrates the condition of the population of Kerinci Kanan Village, the majority of whom are Muslim, namely 75.6%, while 24.4% have a religion other than Islam. This means that this data explains that people really need sharia-based financial institution facilities to fulfill their religious obligations and guidance.

This research examines the potential of the Kalapeh Sejahtera Village-Owned Enterprise (BUMKam) to become a sharia-based BUMKam. The aim of this research is to determine the potential of BUMKam Kalapeh Sejahtera to be run according to sharia guidelines. Research on Village-Owned Enterprises or Village-Owned Enterprises has been carried out by several previous researchers. The following is research that examines the potential for BUMDES or BUMKam to become sharia-based BUMDES or BUMKam as carried out by Ash-Shiddiqy, 2022; Pradesyah & Albara, 2018; Nurhayati et. Al, 2022. Meanwhile, research examining the impact of BUMDES on the economic welfare of the community has been carried out by Gunawan et.al, 2022; Suhirman, 2021; Sundari & Syarifudin, 2022; Tanjung, 2023; Furqan & Fahmi, 2018; Salihin, 2021; Utami, 2023; Siswanto et. Al, 2023; Salam & Marwini, 2018; Hutagalung et. al, 2022; Nurhasan & Munawar, 2020.

Meanwhile, research on the management of BUMDES or BUMKam has also been carried out by several previous researchers, including Harto & Riwandari, 2018; Jenita et. al, 2023; Sujana et. al, 2022. The novelty of this research is compared to previous research lies in the analysis method used, namely SWOT analysis. No previous studies have used SWOT analysis to measure the potential of BUMKam to be run on a sharia basis. So it is hoped that this research can fill the gap in research on topics related to BUMDES or BUMKam.

## METHOD

This research is field research, with quantitative descriptive methods. This research was carried out at the Village-Owned Enterprise (BUMKam) Kalapeh Sejahtera which is located in Kerinci Kiri sub-district, Siak Regency, Riau Province, Indonesia. The population of this study was 2658 people from the Kerinci Kiri village community with a sample of 100 respondents using a sampling technique using simple random sampling using a questionnaire.

The data analysis technique used is using SWOT analysis by analyzing the external environment (External Factors Analysis Summary) in the form of opportunities and threats and the internal environment (Internal Factors Analysis Summary) in the form of strengths and weaknesses, then calculated using the IE Matrix (IFAS and EFAS) then analyzed using a Quantitative Strategic Planning Matrix (QSPM).

## RESULTS AND DISCUSSION

Results of Research on the Potential of BUMKam Kalapeh Sejahtera to Become a Sharia-Based BUMKam

### a. Strength

Table. 2 Recapitulation of Questionnaire Results

Items	Strength					Total
	SK	K	C	B	SB	
1	0	0	0	52	48	100
2	0	0	0	25	75	100
3	0	0	1	42	57	100
4	0	0	0	25	75	100
Amount	0	0	1	144	187	332
Score value	1	2	3	4	5	
Total score	0	0	3	576	935	1514
Score percentage	0	0	0.20	38.04	61.76	100
Average						1,51

Based on the results of the questionnaire recapitulation above, it can be seen from the question items in the table above (strength) that the majority of respondents answered very well with a score percentage of 61.76%. Furthermore, respondents who answered well were 38.04%, respondents who answered moderately with a score percentage of 0.20% and for a poor percentage with a score of 0% then very poor with a score percentage of 0%.

### b. Weakness

Table. 3 Recapitulation of Questionnaire Results

Items	Weakness					Total
	SK	K	C	B	SB	
1	0	9	34	45	12	100

2	0	0	26	65	9	100
3	0	1	30	66	4	100
Amount	0	1	90	176	25	292
Score value	1	2	3	4	5	
Total score	0	2	270	704	125	1101
Score percentage	0	0.19	24.52	63.94	11.35	100
Average						1.10

Based on the results of the questionnaire recapitulation above, it can be seen from the question items in the table above (weaknesses) that the majority of respondents answered well with a score percentage of 63.94%. Furthermore, respondents who answered adequate were 24.52%, respondents who answered very well with a score percentage of 11.35% and for a poor percentage with a score of 0.19% then very poor with a score percentage of 0%.

c. Opportunity

Table. 4 Recapitulation of Questionnaire Results

Items	Opportunity					Total
	SK	K	C	B	SB	
1	0	0	0	46	59	100
2	0	0	1	57	47	100
3	0	0	7	61	3	100
4	0	0	9	67	24	100
Amount	0	0	17	231	133	381
Score value	1	2	3	4	5	
Total score	0	0	51	924	665	1640
Score percentage	0	0	3.10	56.35	40.55	100
Average						1.640

Based on the results of the questionnaire recapitulation above, it can be seen from the question items in the table above (Opportunities) that it can be seen that the majority of respondents answered well with a score percentage of 56.35%. Furthermore, respondents who answered very well were 40.55%, respondents who answered moderately with a score percentage of 3.10% and for a poor percentage with a score of 0% then very poor with a score percentage of 0%.

d. Threat

Table. 5 Recapitulation of Questionnaire Results

Item	Threat					Total
	SK	K	C	B	SB	
1	0	3	33	57	7	100
2	4	27	56	12	1	100
3	48	27	24	1	0	100
Amount	52	54	113	70	8	297
Score value	1	2	3	4	5	
Total score	52	108	339	280	40	819
Score percentage	6.34	13.18	41.40	34.18	4.90	100
Average						819

Based on the results of the questionnaire recapitulation above, it can be seen from the question items in the table above (Threats) that the majority of respondents answered adequately with a score percentage of 41.40%. Furthermore, respondents who answered good were 31.18%, respondents who answered less had a percentage score of 13.18% and a percentage of very poor with a score of 6.34% then very good with a percentage score of 4.90%.

### IFAS and EFAS Matrix Analysis

Table 6. IFAS Matrix

	Internal Strategy Factors	Weight	Item Weight	Ratings	Item Weight X Rating
<b>Strength</b>					
1	Strong government and village government commitment	1,79	0,1507	4	0,6028
2	The majority of the residents of Kerinci Kan are Muslim	1,90	0,1598	3	0,4793
3	The village has religious scholars	1,82	0,1534	4	0,6135
4	The high level of mutual cooperation in the village community	1,90	0,1598	4	0,6391
<b>Weakness</b>					
1	The village community still lacks understanding of Islamic economics	1,44	0,1211	3	0,3633
2	Lack of administrators who understand the Islamic economic system	1,53	0,1288	2	0,2577
3	It is not yet mandatory for local communities to become members of BUMKam	1,50	0,1265	3	0,3794
<b>Total</b>			<b>3,34</b>		

Table 7. EFAS Matrix

	Internal Strategy Factors	Weight	Item Weight	Ratings	Item Weight X Rating
<b>Opportunity</b>					
1	The increasing development of Islamic economics in Indonesia	1,92	0,2337	3	0,7010
2	There is a Sharia Council National	1,86	0,2273	4	0,9093
3	There is a council of Indonesian ulama who can guide and provide sharia economic education to Kakampung	1,12	0,1366	4	0,5463
4	Reduces the possibility of loss to one of the parties carrying out the transaction	1,66	0,1396	4	0,5584
<b>Threat</b>					
1	Sharia economics cannot yet be implemented as a whole in	1,47	0,1795	2	0,3590

Internal Strategy Factors	Weight	Item Weight	Ratings	Item Weight X Rating	
Indonesia					
2	Conventional transactions are still developing in villages	1,12	0,1361	2	0,2722
3	There is no legal umbrella from the government regarding sharia BUMKam	0,71	0,0868	2	0,1736
<b>Total</b>			<b>3,52</b>		

### Matching the SWOT Matrix With the IE Matrix

Based on the information in the internal table of strategy factors/external table of strategic factors (IFAS/EFAS), it can be explained as follows:

a. *SO Strategy (Strength and Opportunity)*

This strategy is carried out to utilize potential strengths in order to capture existing opportunities and develop strategies from strengths and opportunities. By looking at the development of BUMKam in Kerinci Kanan and seeing the development of sharia economics in Indonesia.

b. *WO Strategy (Weaknesses and Opportunities)*

This strategy is carried out to overcome the weaknesses of the opportunity by holding regular seminars or training for the community regarding Islamic economics and providing a guidebook on Islamic economics as a means of assisting in its implementation.

c. *ST Strategy (Strength and Threats)*

This strategy is used to overcome the strength of existing threats. By maximizing the role of the village government and ulama in implementing sharia economics in the community to develop sharia-based BUMKam.

d. *WT Strategy (Weaknesses and Threats)*

This strategy is useful for overcoming the power of threats by being more active in conducting training to introduce the public more about Islamic economics.

Table 8. SWOT Matrix

External Factors	Strength - S	Weakness - W
Internal Factors	1. Strong government and village government commitment	1. The village community still lacks understanding of Islamic economics
	2. The majority of Kerinci Kanan residents are Muslim	2. Lack of administrators who understand the Islamic economic system
	3. The majority of villages have religious scholars	3. It is not yet mandatory for local communities to become members of BUMKam
	4. The high level of mutual cooperation in the village community	
Opportunity - O	SO - Strategy	WO - Strategy
1. The increasing development of the Islamic economy in Indonesia	Looking at the development of BUMKam in Kerinci Right by looking at the development of sharia economics in	Hold regular seminars or training for the community regarding Islamic economics and provide guidebooks on Islamic economics as a means of
2. The existence of a National Sharia Council		

3. There is a council of Indonesian ulama who can guide and provide sharia economic education to villages	Indonesia	assisting in its implementation
4. Reduce the possibility of loss to one party of money during a transaction		
<b>Threat - T</b>	<b>ST - Strategy</b>	<b>WT - Strategy</b>
1. Sharia economics cannot be implemented as a whole in society	Maximizing the role of village government and ulama in implementing sharia economics in the community to develop sharia-based BUMKam	Be more active in conducting training to introduce the public to Islamic economics.
2. Conventional transactions are still developing in villages		
3. There is no legal umbrella from the government regarding sharia BUMKam		

### IE Matrix (IFAS and EFAS)

The IE matrix is a determination of the total results of the IFAS and EFAS matrices which determines the potential value or not from the results of the total value of the IFAS and EFAS tables.

Table 9. IE Matrix

		IFAS Value Table		
		Strong 4.0	Average 3.0	Weak 2.0
Table Mark EFAS	Tall 3.0	Sel I	Sel II	Sel III
	Currently 2.0	<b>Sel IV</b>	Sel V	Sel VI
	Low 1.0	Sel VII	Sel VIII	Sel IX

The IE matrix above shows that based on the total weight the IFAS score is 3.34 and the weight of the EFAS score is 3.52. So if you drag the X axis (IFAS) and Y axis (EFAS), the potential for BUMKam Kalapeh Sejahtera to become BUMKam Syariah is in cell IV. This means that the potential for BUMKam Kalapeh Sejahtera to become a BUMKam Syariah "GOOD" but requires more effort in its development. And new developments and innovations are needed from the government and village governments.

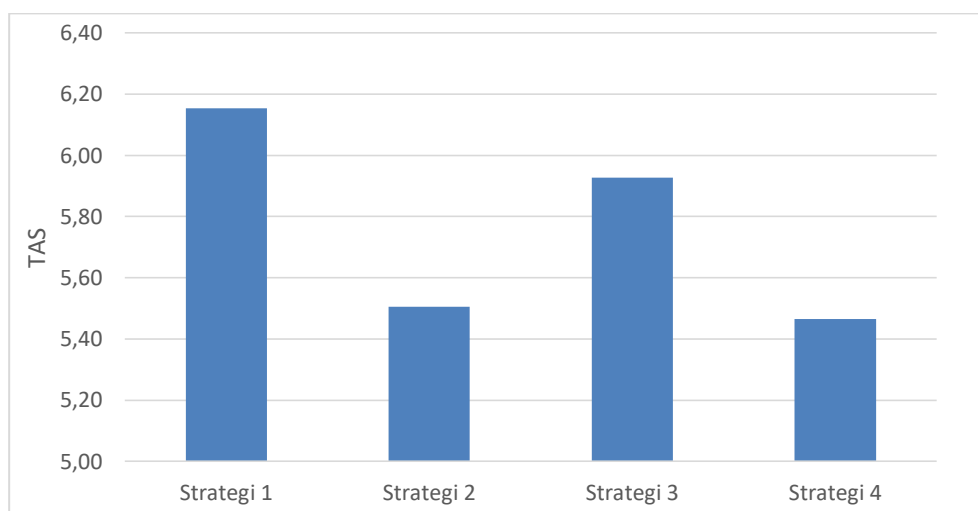
### Quantitative Strategic Planning Matrix (QSPM)

The final stage in the strategy analysis for developing the potential of BUMKam Kalapeh Sejahtera to become BUMKam Syariah is selecting an appropriate strategy that can be implemented by the company. The analytical tool used in determining strategy is the Quantitative Strategic Planning Matrix (QSPM). This final stage is the stage of preparing the QSPM which will produce a priority order for the proposed strategies, based on the results of the previous SWOT Matrix.

Table 10. Quantitative Strategic Planning Matrix (QSPM)

Strategic Factors	Weight	Strategy 1		Strategy 2		Strategy 3		Strategy 4	
		AS	TAS	AS	TAS	AS	TAS	AS	TAS
S1	0,1507	4	0,6028	2	0,3014	3	0,4521	2	0,3014
S2	0,1598	3	0,4793	2	0,3195	4	0,6391	4	0,6391
S3	0,1534	4	0,6135	4	0,6135	3	0,4601	4	0,6135
S4	0,1598	4	0,6391	4	0,6391	3	0,4793	3	0,4793
W1	0,1211	3	0,3633	3	0,3633	4	0,4844	2	0,2422
W2	0,1288	2	0,2577	2	0,2577	2	0,2577	2	0,2577
W3	0,1265	3	0,3794	3	0,3794	2	0,2529	2	0,2529
	1.00								
O1	0,2337	3	0,7011	2	0,4674	3	0,7011	2	0,4674
O2	0,2273	4	0,9092	2	0,4546	4	0,9092	4	0,9092
O3	0,1366	4	0,5464	4	0,5464	3	0,4098	4	0,5464
O4	0,1396	4	0,5584	4	0,5584	3	0,4188	3	0,4188
T1	0,1795	2	0,3590	3	0,5385	4	0,7180	2	0,3590
T2	0,1361	2	0,2722	2	0,2722	2	0,2722	2	0,2722
T3	0,0868	2	0,1736	3	0,2604	2	0,1736	2	0,1736
	0,91		6,1538		5,5044		5,9272		5,4653

Figure 1. Quantitative Strategic Planning Matrix



The results of the questionnaire regarding the selection of alternative strategies show the alternative strategies that are most popular with respondents. The strategic alternative with the highest Sum Total Attractiveness Score (STAS) is the strategy that is the main priority for the company. Based on the results of the analysis using the QSPM Matrix, the priority level of potential development strategy for BUMKam Kalapeh Sejahtera to become BUMKam Syariah is obtained, namely:

1. Look at the development of BUMKam in Kerinci Right by looking at the development of sharia economics in Indonesia. The TAS value of this strategy is 6.1538.
2. Hold regular seminars or training for the community regarding Islamic economics and provide guidebooks on Islamic economics as a means of assisting in its implementation. This strategy gets a TAS value of 5.5044.
3. Maximizing the role of village government and ulama in implementing sharia economics in the community to develop sharia-based BUMKam. This strategy gets a TAS value of 5.9272.
4. Be more active in conducting training to introduce the public to Islamic economics. This strategy gets a TAS value of 5.4653.

This research is about the potential of BUMKam Kalapeh Sejahtera to become a sharia-based BUMKam. Before entering the topic of discussion, the author reiterates what potential is, according to Rusby, Arif (2020) Potential is an ability that has the power to be developed through planned and programmed efforts through appropriate planning strategies to obtain maximum targeted results. In this research there is an operational concept of SWOT analysis which consists of Strengths, Weaknesses, Threats and Opportunities factors. Which has an influence on the indicator factors for the potential of BUMKam Kalapeh Sejahtera to become a sharia-based BUMKam, the four indicators of the concept operational SWOT analysis. This is an illustration of the results of the SWOT analysis at BUMKam Kalapeh Sejahtera.

Based on the SWOT analysis, the researchers conducted this research, it can be explained that there is a positive influence that can be seen from the IE matrix, from the four SWOT indicators, namely strengths, weaknesses, opportunities and threats. If the potential of BUMKam Kalapeh Sejahtera is able to become a sharia-based BUMKam well, both from its ability to implement the sharia system and others. This has been proven from the IFAS matrix table with a total value of 3.34 and the EFAS matrix table with a total value of 3.52. And this has also been supported by research conducted by Rusby, Arif (2020) which shows the results that the SWOT analysis in developing sharia tourism in Indonesia, Riau province is "quite good".

The author has also carried out tests between the IFAS matrix and the EFAS matrix, which is another form used to determine values or cells in the IE matrix to determine the intermediate results of the potential for BUMKam Kalapeh Sejahtera to become a sharia-based BUMKam. It is known that the total value of the IFAS table in the IE matrix is in cell 4 with a value of 3.34, which is greater than the EFAS table in the IE matrix which is in cell 4 with a value of 3.52. This shows that the results of the weighting of the influencing factors, the results obtained show that the IFAS internal factors (strengths and weaknesses) with a value of 3.34 have a greater influence compared to the EFAS external factors (opportunities and threats) with a value of 3.52.

Thus, from the theoretical explanation of the calculation results using the IFAS and EFAS matrices with the final results using the IE matrix, it has a positive and significant influence on the potential of BUMKam Kalapeh Sejahtera to become a "good" sharia-based BUMKam so that it can increase the potential of BUMKam Kalapeh Sejahtera.

Based on the QSPM analysis, the first priority strategy that must be carried out is to look at the development of BUMKam in Kerinci Right by looking at the development of sharia economics in Indonesia. The second priority strategy is to develop more Islamic economics in Indonesia so that it is not inferior to conventional institutions.

## CONCLUSION

The conclusion of this research is that the results of the IE matrix (IFAS and EFAS) show that there is a positive and significant influence on the potential of BUMKam Kalapeh Sejahtera to become a Sharia-Based BUMKam. The results of the EFAS matrix show that there is a total value that has a greater influence compared to the IFAS matrix value. Based on the IFAS and EFAS matrices, it can be said that the potential for BUMKam Kalapeh Sejahtera to become a Sharia-Based BUMKam is "good". Based on the QSPM analysis, the first priority strategy that must be carried out is to look at the development of BUMKam in Kerinci Right by looking at the development of sharia economics in Indonesia. The second priority strategy is to maximize the role of village government and ulama in implementing sharia economics in the community to develop sharia-based BUMKam.

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