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Research Article

An Analysis of the Role of Village-Owned Enterprises (BUMDes) in Promoting Community Economic Empowerment in Padangsidimpuan City: A Da'wah Perspective

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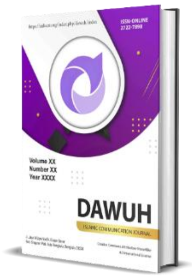
Abstract
This study aims to analyze the role of Village-Owned Enterprises (BUMDes) in economic empowerment in Padangsidimpuan City and its implementation from an Islamic perspective. As a village economic institution, BUMDes has a strategic function in improving community welfare through the management of local potential, job creation, and increasing community income. This research employs a qualitative approach with data collected through observation, interviews, and documentation. The findings reveal that BUMDes in Padangsidimpuan City plays an important role in the development of micro-enterprises, the management of local resources, and improving community access to business capital. However, several challenges remain, including limited human resources, lack of business innovation, inadequate management capacity, and low community participation. Therefore, strategies are needed to strengthen institutional capacity, enhance the skills and competencies of BUMDes managers, and increase government policy support to optimize the role of BUMDes in community economic empowerment. From a da'wah perspective, BUMDes activities reflect Islamic values such as mutual assistance (*ta'awun*), justice (*'adl*), and prosperity (*falah*).

Keywords: BUMDes; Economic Empowerment; Community; Da'wah.



INTRODUCTION

Community economic empowerment is one of the strategic efforts to improve people's welfare, particularly in rural areas. This effort focuses not only on increasing income but also on strengthening the capacity of communities to manage their resources independently, productively, and sustainably (Setyawan et al., 2025). In this context, rural communities are positioned as subjects of development who possess significant potential to drive the local economy when supported by adequate systems and institutions. Within the framework of national development, villages play a crucial role as both economic bases and new growth centers. This is based on the fact that most natural resources and economic potential are located in rural areas. Therefore, strengthening the village economy has become one of the priorities in development, realized through various programs and policies oriented toward independence, equity, and sustainability. Village development is no longer top-down in nature but emphasizes a participatory approach that actively involves communities in every development process.

One of the instruments developed by the government to encourage village economic independence is the Village-Owned Enterprise (BUMDes). BUMDes was established as an economic institution managed by villages and communities with the aim of optimizing local potential and improving community welfare. The existence of BUMDes is expected to become a driving force for the village economy through the development of various business units that are aligned with village needs and potential. BUMDes operates as a village economic institution managed professionally and based on local potential (Wahed et al., 2020). Its presence is expected to stimulate village economic growth through the management of available resources and the development of businesses that meet community needs. In addition, BUMDes also functions as a means of community empowerment through skills improvement, access to capital, and the creation of business opportunities.

From the perspective of Islamic da'wah, economic empowerment is not only aimed at improving material welfare but also spiritual well-being. Da'wah is understood not merely as the delivery of religious messages, but also as an effort toward social transformation leading to a better life in accordance with Islamic values (Azhari et al., 2023). Economic activity becomes one form of motivation to strengthen human faith in Allah SWT. The enhancement of spiritual values is part of community empowerment. As a message of social transformation, economic improvement is part of strengthening Islamic values that motivate people to live and worship God through the sustenance entrusted to them, while recognizing that within one's wealth lies the sustenance of others. Utilizing surrounding economic potential and managing it properly is also part of expressing gratitude for the blessings entrusted by Allah.

Padangsidimpuan City, as one of the regions in North Sumatra Province, has considerable economic potential, particularly in the agricultural, trade, and service sectors. The agricultural sector is supported by fertile geographical conditions that allow the development of superior commodities, while the trade and service sectors continue to grow due to the city's strategic position as a center of economic activity in the surrounding region. This potential should become a major strength in encouraging regional economic growth and improving community welfare. BUMDes contributes directly to improving the local economy through job creation, the provision of capital, and the creation of markets for local products.

Table 1. The provision of capital, and the creation of markets for local products.

Name of BUMDes	Number of Workers	Active Members	Main Business Type	2025 Turnover
Mandiri Jaya	27 people	61 MSMEs	Savings and loans & trade	Rp 525,000,000
Mekar Sari	19 people	43 farmers	Agricultural product processing	Rp 740,000,000
Tani Maju	15 people	48 members	Revolving capital & organic farming	Rp 300,000,000

BUMDes has also helped reduce unemployment in villages. According to data from the Community and Village Empowerment Office (DPMD), the labor force participation rate increased from 66% in 2021 to 75% in 2024 (Padangsidimpuan, 2025). However, this economic potential has not been fully utilized optimally. Various obstacles still exist, such as limited access to capital, low human resource capacity, lack of innovation in business management, and weak strengthening of economic institutions at the local level. These conditions mean that some community members are not yet able to manage existing potential productively and sustainably, so the impact on welfare improvement remains limited. Furthermore, the implementation of BUMDes in practice still faces several challenges, including limited human resource capacity, lack of innovation in business development, and weak management and governance. This indicates that the role of BUMDes in community economic empowerment has not yet been fully optimized. Based on this background, this study aims to analyze the role of BUMDes in community economic empowerment in Padangsidimpuan City and to identify the factors influencing its success as well as the obstacles encountered in its implementation.

METHODS

This study employs a qualitative approach with a descriptive method aimed at providing an in-depth description of phenomena related to the role of Village-Owned Enterprises (BUMDes) in community empowerment. The qualitative approach was chosen because it enables a comprehensive understanding of actual conditions in the field, including social and economic dynamics as well as interactions among stakeholders involved in BUMDes management. The research locations were selected purposively from several villages in Padangsidimpuan City that have active BUMDes and have continuously operated business activities. These locations were chosen because they are considered representative in illustrating the implementation of BUMDes roles in community economic empowerment.

Data collection was conducted through several techniques. First, in-depth interviews were carried out with BUMDes managers, village officials, and community members directly involved in BUMDes activities. These interviews aimed to obtain information regarding management practices, challenges, and the impacts of BUMDes on the community. Second, direct observation was undertaken to examine BUMDes business activities, interactions among stakeholders, and actual field conditions. Observation was essential for obtaining factual and contextual data. Third, documentation was conducted by collecting various relevant documents, including activity reports, financial reports, and other supporting data related to the study. Furthermore, data analysis was carried out interactively and continuously through three main stages: data reduction, data presentation, and conclusion drawing. Data reduction involved selecting, organizing, and simplifying the collected data to focus on information relevant to the research objectives. Data presentation was conducted in the form of descriptive narratives to facilitate understanding and analysis. The final stage involved drawing conclusions based on patterns, relationships, and findings that emerged throughout the research process. Through these procedures, the study is expected to provide an accurate and comprehensive description of the role of BUMDes in community empowerment in Padangsidimpuan City.

RESULTS AND DISCUSSION

The Role of BUMDes in Micro-Enterprise Development

BUMDes in Padangsidimpuan City plays an important role in supporting the development of community micro-enterprises through the provision of business capital and continuous assistance. This role is highly strategic, considering that most rural communities still depend on small-scale businesses that often face limitations in capital and access to financing sources (Syahrizal & Jailani, 2023). Through its financing programs, BUMDes provides easier access to capital for micro-enterprise actors with requirements that are relatively simpler and more flexible than those of formal financial institutions. The financing schemes are generally adjusted to the conditions and capacities of the community, making them more inclusive and less burdensome. This allows small business owners to establish and expand their businesses without being constrained by complex administrative procedures.

In addition to providing capital, BUMDes also offers business assistance. This includes guidance in business management, product quality improvement, marketing strategies, and financial management. Through such assistance, entrepreneurs receive not only financial support but also enhanced capacity to manage their businesses professionally and sustainably. This mentoring process has helped communities recognize the wealth of local resources they possess, encouraging initiatives to develop businesses based on these local assets. Many micro-enterprise actors have experienced significant benefits from these programs, particularly in increasing production capacity and expanding market reach. Businesses that were previously small and limited have shown considerable growth in both production volume and product quality. Furthermore, BUMDes support has enabled entrepreneurs to access broader markets through direct marketing and digital platforms.

Empirically, communities that previously relied on informal lenders charging high interest rates have increasingly shifted to BUMDes as an alternative source of financing. This transition has occurred because BUMDes offers more flexible systems in terms of requirements, repayment mechanisms, and community-oriented approaches. BUMDes prioritizes trust and social closeness, making financing more accessible and less burdensome. Moreover, the trust-based approach adopted by BUMDes fosters more humane relationships between managers and community members. This differs significantly from informal lending systems, which often place borrowers in vulnerable positions due to excessive interest rates and exploitative collection practices. Through BUMDes, communities gain access to safer, more transparent, and community-oriented financing options.

The impact of this shift has been significant for the sustainability of micro-enterprises. Lower financing burdens enable entrepreneurs to manage their finances more effectively and focus on business development. In addition, the risk of long-term indebtedness is minimized, providing greater opportunities for sustainable business growth. Furthermore, BUMDes contributes to the creation of a healthier and more equitable local economic system. Communities are no longer dependent on harmful lending practices but instead utilize village economic institutions managed collectively for the common good. Therefore, BUMDes serves not only as a provider of capital but also as a solution to long-standing financing challenges in rural communities. BUMDes also acts as a facilitator in enhancing entrepreneurial capacity through training in entrepreneurship, business management, and digital marketing. Consequently, BUMDes functions not merely as an economic institution but also as an empowerment agent that encourages communities to become more productive and self-reliant.

Management of Local Potential

BUMDes plays a strategic role in managing and developing local village resources, including agricultural products, handicrafts, and other superior local products. This management is conducted through a community-based approach in which local people actively participate in every stage of the process, from production and processing to marketing. This participatory approach not only increases productivity but also fosters a sense of ownership and responsibility toward the sustainability of village enterprises. Through this role, BUMDes acts as both a facilitator and a driving force in organizing local resources to become more structured and economically valuable. Communities no longer operate individually but collectively within a coordinated business system. This enables greater efficiency in production, improved product quality, and stronger bargaining power in the market.

In Padangsidimpuan City, local resources such as horticultural products and home-based processed goods possess significant development potential. Horticultural commodities, including fruits and vegetables, can be processed into higher-value products, while home industries producing snacks and handicrafts can be developed into village flagship products. In this regard, BUMDes contributes by creating added value through innovation, attractive packaging, and broader marketing strategies. BUMDes also helps expand market access at local, regional, and even digital levels (Nisaa & Hidayati, 2022). With such support, products previously consumed only within limited communities now have opportunities to compete in wider markets. This positively impacts community income while strengthening local economic identity.

In addition, BUMDes promotes the establishment of integrated value chains connecting producers, distributors, and consumers. Acting as a coordinator, BUMDes links various economic actors within a well-organized system. Such coordination enhances efficiency in production, distribution, and marketing, reduces transaction costs, and improves productivity. Cooperation is a key factor in determining the success of BUMDes and its programs. Therefore, integration and coordination must remain priorities to achieve optimal outcomes. BUMDes not only functions as a business entity but also as a facilitator that ensures each stage of the value chain operates effectively. For example, it can assist farmers with production inputs, post-harvest processing, and product marketing. It may also establish partnerships with distributors, industries, and digital marketing platforms to expand market opportunities.

The establishment of integrated value chains contributes positively to economic efficiency because each actor has a clear and supportive role. It also improves product quality through better production standards and more competitive packaging. Consequently, local products are able not only to meet local demand but also to compete in regional and national markets. Furthermore, integrated value chains strengthen the bargaining position of producers. Communities become less dependent on middlemen and gain direct access to markets through more transparent and equitable systems. Thus, BUMDes plays a crucial role in enhancing local product competitiveness and promoting sustainable village economic growth.

Increasing Access to Capital and Financial Inclusion

One of the main contributions of BUMDes is providing access to capital for communities that have traditionally struggled to obtain loans from formal financial institutions. These difficulties often arise from strict administrative requirements, lack of collateral, and limited financial literacy. In this context, BUMDes offers an alternative solution through financing schemes that are more flexible, accessible, and suited to local socioeconomic conditions. In terms of financial inclusion, BUMDes serves as an intermediary institution connecting communities with financial services. It not only provides capital access but also enhances financial literacy through education on financial management, business planning, and responsible borrowing. This role aligns with government efforts to expand financial inclusion to rural areas, enabling communities to become more economically independent and less reliant on risky informal financing sources. The presence of BUMDes within the village financial system contributes to a more inclusive and equitable economic ecosystem. Communities that previously lacked access to financial institutions can now obtain services tailored to their needs. This not only strengthens business capacity but also reinforces the local economic structure.

However, financial management within BUMDes requires strong governance and supervision to prevent risks, particularly non-performing loans. The trust-based financing system must be balanced by effective control mechanisms. Therefore, transparent and accountable financial administration, along with feasibility assessments prior to lending, is essential. Continuous evaluation and monitoring are also necessary to ensure the sustainability of financing programs. BUMDes managers should regularly monitor the development of funded businesses and provide assistance when challenges arise. Effective supervision minimizes credit risk and enables BUMDes to function as a healthy, sustainable village financial institution supporting community economic empowerment.

Social and Economic Impacts of BUMDes

The existence of BUMDes generates not only economic benefits but also significant social impacts within rural communities. Economically, BUMDes increases community income through collectively managed business activities. Business units operating in trade, services, and local product processing create opportunities for direct community involvement in productive economic activities. Furthermore, BUMDes creates employment opportunities both directly and indirectly through the growth of micro-enterprises. These impacts contribute to reducing unemployment and improving community welfare. Socially, BUMDes serves as a platform that fosters solidarity and cooperation among community members. Participation in the management and development of BUMDes strengthens social relationships and promotes mutual cooperation. Active involvement from planning to evaluation enhances the community's sense of ownership toward village development programs. This is important for ensuring sustainability, as communities become not merely beneficiaries but also key actors in development.

BUMDes also helps reduce social and economic inequality by providing more equitable access to business opportunities and financing. Such inclusiveness encourages fairer income distribution and strengthens social cohesion within villages. Consequently, BUMDes functions not only as an economic institution but also as an important instrument for building a more inclusive, self-reliant, and equitable society. Despite these achievements, challenges remain, including limited human resource capacity, weak management systems, insufficient innovation, restricted market access, and underutilization of technology. Addressing these issues requires institutional strengthening, human resource development, supportive government policies, improved market networks, and greater adoption of digital technology.

Analysis from the Da'wah Perspective

From the perspective of Islamic da'wah, the activities and roles performed by BUMDes can be categorized as da'wah bil-hal, namely da'wah manifested through concrete actions and practical contributions in daily life. BUMDes carries not only economic and social missions but also religious values by promoting economic practices that are aligned with Islamic principles. Consequently, BUMDes serves as an effective medium of da'wah because it directly addresses the real needs and lives of the community. The value of ta'awun (mutual assistance) is reflected in the spirit of cooperation and solidarity fostered through village economic activities. Community members actively participate in various economic programs, from planning to implementation. This demonstrates how BUMDes strengthens social solidarity and reinforces communal bonds in pursuit of collective welfare. The value of ta'awun is embodied through cooperation, mutual support, and shared efforts toward common prosperity.

The principle of 'adl (justice) constitutes an essential foundation of BUMDes operations. Management processes are carried out transparently and accountably, ensuring that all community members enjoy equal and proportional rights. Justice is reflected not only in profit distribution but also in equal opportunities for participation in economic activities. This principle motivates economic actors to grow collectively and fairly. An economy grounded in justice has greater potential for sustainable development because justice creates a positive environment and fosters mutual trust. The ultimate objective of all BUMDes activities is the realization of falah (prosperity and well-being). Falah encompasses both material and spiritual dimensions of welfare. BUMDes seeks not only to increase community income but also to encourage a more meaningful, balanced, and Islamic way of life. Its mission extends beyond temporary economic achievements toward fostering long-term self-reliance and sustainable welfare. Therefore, prosperity within the BUMDes framework is understood as continuous economic improvement that ultimately leads to an independent and empowered society.

By integrating the values of ta'awun, 'adl, and falah, BUMDes serves as a strategic instrument for implementing Islamic da'wah in economic and socio-religious spheres. Its existence demonstrates that da'wah is not limited to sermons and religious discourse but can also be realized through practical actions and the application of Islamic values in everyday life. As a form of da'wah bil-hal, BUMDes represents the implementation of Islamic teachings in social and economic activities, making it a relevant and sustainable model of community economic empowerment based on Islamic values.

CONCLUSION

Village-Owned Enterprises (BUMDes) play a strategic role in community economic empowerment in Padangsidimpuan City. The existence of BUMDes has proven effective in promoting the development of micro-enterprises, optimizing the utilization of local resources, and improving community access to sources of capital. Through various business activities and assistance programs, BUMDes not only generates economic benefits in the form of increased income and job creation but also produces social impacts, including enhanced community participation, solidarity, and self-reliance. Furthermore, BUMDes contributes to the development of a more integrated village economic system by strengthening value chains among producers, distributors, and consumers. This integration facilitates greater economic efficiency and enhances the competitiveness of local products in broader markets. Therefore, BUMDes can function as a driving force for sustainable rural economic development.

Nevertheless, the role of BUMDes in community economic empowerment has not yet been fully optimized. Several challenges remain, including limited human resource capacity, weak management and governance systems, and a lack of innovation in business development. Consequently, efforts to strengthen institutional capacity, improve managerial competencies, and provide continuous policy support from the government are essential. With strong synergy among government institutions, BUMDes managers, and community members, BUMDes is expected to function more effectively in improving community welfare and achieving sustainable village economic independence in Padangsidimpuan City. From a da'wah perspective, BUMDes represents a form of da'wah bil-hal through the practical implementation of Islamic values in economic activities. The principles of ta'awun (mutual assistance), 'adl (justice), and falah (holistic well-being) are reflected in its management practices and empowerment programs. Thus, BUMDes serves not only as an economic institution but also as a medium for social transformation that promotes both material prosperity and spiritual well-being in accordance with Islamic teachings.

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