THE ROLE OF HUMAN RESOURCE MANAGEMENT IN INCREASING THE INCOME OF BUMDES JAYA UTAMA VILLAGE OF PASIR UTAMA ROKAN HULU

Lisa Tinaria[1], Rahma Yulita[2]

[1,2]STIE Mahaputra Riau
[1]lisatinaria@gmail.com, [2]rahmayulita1982@gmail.com

ABSTRACT

This research was conducted at the Jaya Utama Village-Owned Enterprise (BUMDes) Pasir Utama Rokan Hulu Village. The purpose of this study was to determine the role of human resource management in increasing BUMDes income. This study uses a qualitative descriptive method, to obtain primary data and secondary data where data collection is carried out by interviewing several informants. Based on the study, it can be seen that BUMDes Jaya Utama Human Resource Management at BUMDes Jaya Utama has been implemented well. The stages carried out are based on aspects of recruitment, organizing, training, maintenance and supervision. And the results are shown from the continuous change in the economic conditions of the Jaya Utama Village community towards a better condition. The business units run by BUMDes are savings and loans, BRI-Link, samprodi and LPG Gas sales. The role of Human Resource Management in Increasing the Income of BUMDes Jaya Utama, Pasir Utama Rokan Hulu Village has been very good because it can help people's lives. This is in accordance with religious recommendations to provide assistance or help to people in need.

Keywords : *Management, Human Resources, Revenue, BUMDes*

INTRODUCTION

BUMDes Jaya Utama is a business entity that is mostly or fully owned by the village through direct investment funded by village resources. The development efforts of BUMDes Jaya Utama in Pasir Utama Village are a step to strengthen economic institutions in the village, as well as acting as a means to utilize economic potential. diverse local communities in the region. BUMDes plays a key role in supporting economic growth and improving citizen welfare in Pasir Utama Village.

On the other hand, various types of businesses that can be developed by BUMDes Jaya Utama include Bri Link services which include fund transfers, cash withdrawals, electricity bill payments, BPJS payments, and multi-finance financial service payments such as Adira, FIF. In addition, BUMDes also operates an LPG gas depot business managed by the Saprodi unit. BUMDes also provides savings and loan services to village communities with the aim of collecting funds then channeled back to the community for various needs including business capital or daily consumption expenses. The income comes from savings and community deposits, which are then returned to the community in the form of loans.

BUMDes Jaya Utama Pasir Utama has competent human resources, most of whom are bachelor's graduates so that they can carry out tasks according to their respective duties and functions. The number of administrators at BUMDes Jaya Utama Pasir Utama is 8 people consisting of 1 Director, 2 Unit Heads, 2 Financial Staff, 1 Administrative Staff, 1 Shop Staff (this year the shop staff has changed twice) and 1 collector. Furthermore, the savings and loan business unit is still running as it should, disbursing loans to the community and receiving savings from the community and contributing to the village's original income. (Village Revenue) every year increases from remainder business results (SHU).

And the SHU income from year to year continues to increase. The saprodi business unit has decreased due to unstable prices and increasing competitors. The LPG base Saprodi Unit has been running smoothly from month to month and has increased, but currently this business unit still needs additional capital. Credit for goods in 2022 SHU has decreased because the capital was borrowed from the LPG base business to buy 200 empty cylinders.

Progress of Business Cooperation and Non-Business Cooperation BUM Desa Jaya Utama Pasir Utama has collaborated with BANK BRI through EDC BRI LINK, Mobile Phone counters in the form of Mobile Phone credit, a number of Furniture Stores and electronic stores in goods credit. The financial condition of Bumdesa Jaya Utama is as follows:

Table 1. Balance activity Jaya Village-Owned Enterprise Main Year 2022

No	Activity	Total Balance
1.	Save borrow	Rp. 5,353,283,014
2.	Brilink	Rp. 169,032,030
3.	Unit business agricultural inputs	Rp. 246,447,225
4.	Credit goods	Rp. 73,523,000
5.	Base LPG	Rp. 234,382,521
	Total	RP. 6. 076.667.790

Source: BUMDes Jaya Main Village Sand Main Rokan Upstream (2024)

Based on table 1.1 to describe about condition finance date December 31, 2022, the total capital in BUMDes Jaya Pasir Utama is currently: IDR 6,076,667,790 (Six billion seventy-six million six hundred sixty-seven thousand seven hundred and ninety rupiah), in detail as follows:

financial condition of savings and loans amounting to Rp. 5,353,283,014 (Five billion three hundred and three fifty three million two hundred and eighty three thousand fourteen rupiah), financial condition of Brilink 169,032,030 (One hundred and sixty nine million thirty two thousand thirty rupiah) From the Saprodi business unit Rp. 246,447,225 (Two hundred four tens six million four hundred four tens seven two hundred and twenty five rupiah), credit for goods Rp. 73,523,000 (Seventy three million five hundred and twenty three thousand rupiah), and LPG depot business Rp. 234,382,521 (Two hundred and thirty four million three hundred and eighty two thousand five hundred and twenty one rupiah).

In an organization, the role of management is very important because effective management has a direct impact on the performance of the organization. Simply put, management is a dynamic process that includes planning, organizing, leading and controlling to guide an organization to achieve its goals.

Management is a combination of science and art related to the effective and efficient use of organizational resources to achieve goals. In the context of management, it is often referred to as 6M, namely *people, money, method, material, machine, and market* . Human resource management (HRM) is one of the branches of science that study about human factors or workforce development. Human resource management requires an optimal model for planning and recruitment, in order to make a positive contribution to the organization's goals. This is closely related to the formulation of organizational strategy.

In countries that have achieved a level of progress, management has become a source of hope. They strive to build and maintain this progress so that it continues to develop and does not stagnate. Meanwhile, for countries that are still in the development stage, they strive to organize management to achieve revolutionary changes in social desires, political, social and cultural stability, peace becomes a unity that intact. Management is process or framework Work Which involving guiding or directing a group of people towards organizational goals or specific objectives.

Human Resources (HR) is one of the most important factors and plays the biggest role. Given the importance of the role of human resources in managing an organization, everything related to the human component must be considered. Every company understands that professional, reliable, quality and hard-working human resources are the key for an organization/company to achieve its goals. Continuity life organization reflected from effectiveness And efficiency Work BUMDes management, so that good human resource management brings positive results, namely increasing community income.

Furthermore, the obstacles or problems faced by BUMDes Jaya Utama include the existence of users who are in the name of and users who have bad characters. To deal with these problems, BumDes managers always take persuasive approaches so that users continue to prioritize loan installments at BUMDes. In addition, in the future, BUMDes needs to massively dig up community savings again, which where funds public the can Rolled Back to community so that BUMDes can maximize profits that will also be allocated for community welfare. In addition, problems were also found in BUMDes regarding weak SOPs and financial management that contains the concept of usury. Improper Recruitment and Selection, Suboptimal recruitment and selection processes can result in candidates not being selected that are in accordance with BUMDes needs.

Based on the background described earlier, the researcher intends to conduct a study entitled "The Role of Human Resource Management in Increasing the Income of BUMDes Jaya Utama Rokan Hulu." To maintain a clear focus, this research will specifically examine the role of human resource management in increasing the income of BUMDes Jaya Utama in Pasir Utama Village, Rambah Hilir District, Rokan Hulu Regency.

The purpose of this study is to explain how human resource management contributes to increasing BUMDes income. Conceptually, this research is expected to serve as a valuable source of information and knowledge, particularly for academic purposes within the Faculty of Sharia and Law and the Sharia Economics Study Program. Practically, the research aims to provide tangible benefits to the broader community by raising awareness of the importance of managing organizational resources efficiently and effectively.

METHOD

This research is classified as field research, which aims to collect, describe, and analyze current data, conditions, and phenomena. The study uses a qualitative descriptive method to explore the subject in depth. The research was conducted in Pasir Utama Village, Rambah Hilir District, Rokan Hulu Regency, focusing on the role of human resource management in increasing the income of BUMDes Jaya Utama.

The subject of this research is BUMDes Jaya Utama, located in Pasir Utama Village, while the object of the study is the implementation of human resource management within the institution. Informants in this study include individuals directly involved in the management of BUMDes, such as the Director, Head of the Savings and Loans Unit, Secretary, Treasurer, Billing Staff, Head of the Agricultural Inputs Unit, and Shop Staff.

The study uses both primary and secondary data. Primary data is obtained directly through interviews with key informants, while secondary data is collected from documents, reports, and other records related to BUMDes operations and village administration.

To gather data, the research employs several methods: observation through direct field visits, interviews with selected respondents, and documentation analysis. These methods provide a comprehensive understanding of the subject matter.

Data analysis follows the Miles and Huberman model, which includes three stages: data reduction, data presentation, and drawing conclusions. Data reduction involves selecting and simplifying raw data collected during fieldwork. The data is then presented in structured formats such as matrices or charts to facilitate interpretation. Finally, conclusions are drawn and verified throughout the research process, ensuring that findings are logical, systematic, and answer the research questions posed in the study.

RESULTS AND DISCUSSIONS

Description Identity Research Informants

This study aims to see the role of Human Resource management in increasing BUMDes Jaya's income. Main Village Main Sand Village Rokan Hulu in the perspective of sharia economics. The informants in this study were the management of BUMDes Jaya Utama consisting of the Chairperson,

Secretary and Treasurer as well as the community who had direct involvement. with BUMDes Jaya Main. As for identity from each informant is as follows:

Table 2. Identity Research Informants

No	Name	Gender	Age	Education	Relationship with BUMDes
1	Dimyati, ST	Man	50 years	S1	Director/ Chairman
2	Rubertus SR, A.Md	Man	43 years old	D2	Head of Savings and Loan Unit
3	Roin Bandiyah, SE	Woman	34 years old	S1	Treasurer/ Finance Staff
4	Ervina Rosanti, S.Ak	Woman	28 years old	S1	Staff Admin
5	Novi Triastuti	Woman	27 years old	Vocational School	The interpreter Bill
6	Galih Haryanto	Man	25 years	Vocational School	Head of Unit Production inputs
7	Silvia Rizki A	Woman	23 years	Vocational School	Staff Shop

Source: Data Processed Researcher, 2024

However, after the researchers went to the field, it turned out that not all informants were willing to be sources because of their busy schedules. They said that the answers they would give would definitely be the same as the answers given by informants who were willing. The informants who were willing to be sources were as follows:

Table 3. Identity Informant Study Which Willing Becoming a Resource Person

No	Name	Gender	Age	Education	Relationship with BUMDes
1	Dimyati, ST	Man	50 years	S1	Director/ Chairman
2	Rubertus SR,A.Md	Man	43 years old	D2	Head of Savings and Loan Unit
3	Roin Bandi, SE	Woman	34 years old	S1	Treasurer/ Finance Staff

Source: Data Processed Researcher, 2024

Management Source Power Man BUMDes Jaya Main

To see the role of Human Resource Management in improving income BUMDes Jaya Main, can grouped become 5 (five) parts, namely procurement, organizing, development, maintenance and supervision.

Procurement

In this study, procurement refers to the process of acquiring the appropriate number and type of personnel needed to achieve organizational goals. At BUMDes Jaya Utama, which is a small-scale enterprise, this function is handled directly by the leadership or an appointed representative due to the limited scope of operations.

According to interviews with key figures, the general recruitment process begins with a needs analysis, followed by public announcements through flyers and social media. Applicants undergo administrative screening, and those who qualify continue to written and interview tests.

While most informants—including the Director and Head of the Savings and Loan Unit—described similar steps, slight variations were noted in the communication approach and the sequence of testing stages, indicating minor inconsistencies in the implementation of the recruitment process.

Table 4. The Implementation Of The Recruitment Process

Process Recruitment Normatively	Contra
Employee Needs Analysis →	Socialization → Screening → Test
Socialization → Screening → Test	Interview → Test Written
Written → Test Interview	

The recruitment process at BUMDes Jaya Utama involves analyzing employee needs, conducting socialization, selection, written tests, and interviews. However, only the leadership (Directors and Unit Heads) are involved in the needs analysis, while employees generally participate in the later stages.

Regarding selection criteria, all informants agreed that recruitment is based on the needs of each department. Key criteria include gender (based on job suitability), education level, marital status (with a preference for unmarried candidates), and domicile (preferably residents of Jaya Utama Village).

As for recruitment strategy, all informants confirmed that BUMDes Jaya Utama does not apply any special internal or external recruitment strategies. While recommendations from related parties may be considered, final decisions rely strictly on the results of the selection process. Recommendations are only treated as additional value in cases where candidates have similar qualifications.

Organizing

The organization referred to in this research is the process of compiling BUMDes structure in accordance with objective, source power source the power it has, and the environment that surrounds it. This organization includes job placement, division of labor, regulation of working hours and work dispensation.

a. Placement Work

Job placement in this study is an effort to channel employee abilities as best as possible to the most appropriate position or job. From the results of the interview conducted with Mr. Dimyati, ST as

the Director of BUMDes Jaya Utama, related to job placement at BUMDes, the following results were obtained:

> *"The placement of employees in BUMDes Jaya Utama is adjusted to the competencies possessed by the employees. What graduates? What majors? In addition, it is also adjusted to the type of work. Because there are jobs that are more suitable for men, and there are also those that are more suitable for women. Likewise with marital status, sometimes we also need employees who are not married. Age too, employees who "Young people are usually more energetic and agile in working compared to us who are old."* (Results of interview on April 24, 2024).

This was also expressed by Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama as follows:

> *"We adjust the placement of employees in BUMDes to the education they have. Because background and level of education can affect employee performance. Then we also adjust the job to the employee's identity. For example, if the job is in administration or finance, we look for women, and if possible, those who are not married. Because if you are married, sometimes you are less focused on work because there may be problems in the household that are carried over to the workplace. Then age also affects."* (Interview results on April 22, 2024).

However, a different thing was conveyed by Mr. Rubertus SR, A.Md as Head of the Savings and Loan Unit of BUMDes Jaya Utama as follows:

> *"The placement of employees in BUMDes does not always have to be in accordance with the employee's educational background, maybe the finance department, but if... the marketing part that I Leading is not necessary. It's up to them what their education is as long as they have a high work ethic and are willing to be directed, what's wrong with that. Likewise, gender, in my opinion, is free However, sometimes women are more aggressive in working in the field than men. But in terms of age, we look for younger people because their salaries can be cheaper, they are easy to direct and usually rarely take leave."* (Interview results on April 22, 2024)

Based on the interview results above, it is known that there are contradictory answers between informants regarding employee placement in BUMD. A comparison of these statements can be seen as follows:

Table 4. A Comparison Of These Statements Can Be Seen As Follows

Placement Employee	Contra
– In accordance background education – In accordance type of work	– It doesn't have to be linear with educational background – No must be appropriate type of work

BUMDes Jaya Utama in placing employees in various positions customized with level knowledge, type sex, age And marital status. However, in certain conditions, this can be ignored if the selection team assesses that the employee is capable of doing the job even though it does not match their educational background or there is a mismatch between the type of job and gender. employees. And it only applies to employees in the Savings and Loans Unit where the authority is delegated to the unit.

b. Distribution Work

The division of labor in this research is a series of tasks that must be carried out based on the predetermined job classification, where one part is closely related to another.

From the results of the interview conducted with Mr. Dimyati, ST as the Director of BUMDes Jaya Utama, regarding the division of work carried out in BUMDes, the following results were obtained:

"Similar to companies, BUMDes Jaya Utama also divides the tasks of employees. This can be seen in the existing organizational structure. However, there is a difference with companies, in BUMDes it emphasizes the family aspect, so here we are like family. There is indeed an organizational structure, but we still work together. If There is work on One part We The same-together to complete it". (Results of the interview on April 24, 2024).

The same thing was also conveyed by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as follows:

"We have an organizational structure that indicates a division of labor between employees. However, we work here more like a family, mutual cooperation, helping each other. If there is a part whose work is not ready, we do it together, because our target here is organizational performance, teamwork, not individual work." (Results of interview on April 22, 2024).

Then when asked about the division of employee work, Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama gave the following answer:

"We feel that if there is a division of labor, work is rigid. In the end, there is a lack of *intimacy between us. So we are busy with our own work. That's why we work here as a family, helping each other. If we have an organizational structure, it is just a formality."* (Interview results on April 22, 2024).

Based on the interview results above, it can be seen that the division of labor at BUMDes Jaya Utama listed in the organizational structure seems to be just a formality. However, in reality, the work system at BUMDes Jaya Utama is more about mutual cooperation by carrying the concept of family. This is because the division of labor system is felt to make employees stiff and tense in working so that it is considered less effective in achieving organizational goals.

c. Arrangement O'clock Work

The working hour arrangement in this study is the time arrangement used to carry out work that has been determined by BUMDes Jaya Utama.

From the results of the interview conducted with Mr. Dimyati, ST as the Director of BUMDes Jaya Utama regarding the arrangement of working hours, he gave the following statement:

"Our BUMDes operating hours are Monday to Friday from 8 am to 4 pm. For lunch break from 12 pm to 2 pm, but during the break the teller section remains open. open. But the rest are closed. On public holidays or national holidays we are not operating." (Results of interview on April 24, 2024).

The same thing was also conveyed by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as follows

"Our working hours here are formally at 8 and we go home at 8. o'clock 4 afternoon. We That Rest O'clock 12 until O'clock 2. However, for the teller section, we are still open during the day, so there is a kind of shift. Because not all of our customers are self-employed, there are also many workers, sometimes that's their break time Can go out For come here. Then For date "We are closed during national holidays or holidays." (Results of the interview on the date April 22, 2024)

The same statement was also conveyed by Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama as follows:

"Our working hours start at 8, at 12 we take a break for lunch, at 2 we come in and at 4 we go home. But from 12 to 12 o'clock 2. We have shifts. So from 8 am to 4 pm our office is fully open. Saturday, Sunday and national holidays we are closed. Open Monday to Friday." (Interview result on April 22, 2024).

Based on the interview results above, it can be seen that BUMDes Jaya Utama has operational working hours every Monday to Friday at 08.00 - 16.00 WIB. For breaks, it is from 12.00 to 14.00 WIB, but the *teller section* remains open during break times. And for Saturdays, Sundays and national holidays, BUMDes Jaya Utama does not operate.

d. Dispensation Work

Work dispensation in this case is a work relief given by BUMDes to employees because of things that are felt to require relief.

From the results of the interview conducted with Mr. Dimyati, ST as Director of BUMDes Jaya Utama, regarding the work dispensation given by BUMDes to employees, the following results were obtained: following:

"We work here as a family, with mutual understanding. lah. This means that when, for example, there are employees who have family needs or matters, we will definitely give permission. The important thing is to be open with each other, honesty and openness are very important in working at this BUMDes". (Results of the interview on April 24, 2024)

Statement the reinforced by Father Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as follows

"Here we work with tolerance, understanding, and openness. If there is a need or family matter, permission will definitely be given. What is important is honesty here. But if Already No There is honesty and found out, so In the future it will be difficult to grant dispensation." (Results of the interview on April 22, 2024)

More specific income was conveyed by Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama as follows:

"First, for women there are social activities that we must participate in, such as religious studies. So every 3 weeks we only come in for half a day because in the afternoon there is religious studies. Second, when children, husband/wife, parents, the director easily gives permission. Likewise, if we have an accident or a neighbor has an accident, etc. Here, it is a family thing. Whoever is in trouble, we help, if possible. his work We handle." (Results interview on date 22 April 2024).

Based on the interview results above, it is known that there are contradictory answers between informants regarding the work dispensation given by BUMDes to employees. A comparison of these statements can be seen as follows:

Table 5. A Comparison Of These Statements Can Be Seen As Follows

Dispensation Work Which given	Counter
• Permission For No Work due to family matters	– Permission For No Work because of BUMDes' routine spiritual events
	– Permission For No Work Because family Affairs

Based on the interview results above, it can be seen that BUMDes Jaya Utama is very tolerant of its employees in working. The leadership really understands the condition of the employees if the employees are open and honest, they will conditions they experience. The leadership will provide

dispensation to employees who do have other important needs during working hours. In addition, BUMDes also only comes in half a day once every 3 weeks because of special spiritual activities for BUMDes administrators and managers.

Development

Employee development referred to in this study is an activity carried out by BUMDes Jaya Utama with the aim of improving and developing employee attitudes, behavior, skills, and knowledge in accordance with the company's wishes. This employee development includes training and education.

From the results of the interview conducted with Mr. Dimyati, ST as the Director of BUMDes Jaya Utama, regarding the BUMDes program in employee development, the following results were obtained:

> *"We do not have an education program for employees, because the cost of an education program is quite expensive, and BUMDes does not have a budget for it. What we have is only training programs, seminars, workshops organized by the Regency or Province. If there is any information, we always involve our employees".* (Results interview on April 24, 2024)

The same opinion was also expressed by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as follows

> *"There is no education program for employees at BUMDes, there are training, seminars or workshops organized by Government Regency Rokan Hulu. There is Also from Province, but rarely, those who often come are people from the Regency."* (Results of the interview on April 22, 2024)

The same opinion was also conveyed by Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama as follows:

> *"There is no education, what there is is workshops or training held by the Regency or Province, to upgrade employee skills according to what is... BUMDes is needed."* (Results of interview on April 22, 2024).

Based on the interview results above, it can be seen that BUMDes Jaya Main No own program education For development its employees. However, BUMDes Jaya Utama always sends or includes its employees to attend training or *workshops* organized by the Rokan Hulu Regency government or Riau Province.

Maintenance

Employee maintenance in this study is an effort carried out by BUMDes Jaya Utama to maintain the physical, mental, and attitude of employees so that they remain loyal and work productively to support the achievement of company goals. The form of maintenance carried out can be in the form of giving rewards or punishments.

Rewards

Rewards in the context of work can be interpreted as a form of appreciation or recognition given by BUMDes to employees as a form of recognition for their *above and beyond performance* or achievement of predetermined targets.

From the results of the interview conducted with Mr. Dimyati, ST as Director of BUMDes Jaya Utama, regarding the provision of *rewards* to employees, the following results were obtained:

"We give rewards to employees every year. The rewards are in the form of material. But we also give appreciation to employees who have achieved. Because sometimes praise or recognition is needed to motivate employees, they will feel appreciated if their work is recognized by the organization. In addition, there is also a distribution of business results given to each party that contributes, including one of them is employees." (Interview results on April 24, 2024)

A slightly different opinion was expressed by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as follows

"We don't have a reward, what we have is a bonus from business profits. So from the remaining annual business results, each management gets a bonus whose calculation has been previously set, how many percent the management gets, how much the manager gets, how much the supervisor gets, and so on.." (Results of the interview on April 22, 2024)

Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff BUMDes Jaya Utama strengthens Mr. Rubertus' statement regarding the provision of *rewards* to employees as follows:

"If we have a bonus, it's usually per year. So at the end of the year there is a BUMDes financial report. Well, there later there is a calculation of business profits and losses. So far we have always been lucky. From that profit there is a percentage or bonus that is intended for managers and employees." (Results interview on April 22, 2024).

Based on the interview results above, it is known that there are contradictory answers between informants regarding the provision of *rewards* to employees. A comparison of these statements can be seen as follows:

Table 6. A Comparison Of These Statements Can Be Seen As Follows

Giving *reward* towards employees	Counter
– *Rewards* given every year – Praise to employee achieve	Bonus in the form of sharing business results

Based on the interview results above, it can be seen that BUMDes Jaya Utama provides material *rewards* to its employees once a year. The *reward* comes from the profits obtained by BUMDes from the business activities carried out. As much as 50% from profit BUMDes shared to administrator each month, 80% managers, 8% advisors and 12% supervisors. Then 10% is used for operational costs of managers. In addition to material incentives, leaders do not hesitate to give verbal praise or appreciation to employees who excel. The existence of contradictory from statement on is misunderstanding in meaning *rewards* , However on basically Meaning from informant is same. However, regarding praise, employees do not consider it a *reward* because the leader does not convey it directly. formal so that That considered employees as chat normal just.

Punishment

Punishment is a way that BUMDes does to direct a behavior to be in accordance with the behavior that applies in general. In this case, punishment is given when an unexpected behavior is displayed by the person concerned or the person concerned does not respond or does not display the expected behavior.

From the results of the interview conducted with Mr. Dimyati, ST as Director of BUMDes Jaya Utama, regarding *punishment* given to employees for policy violations or poor performance, the following results were obtained:

"Because we are all family here, of course we don't want any violence here. If there are customers, for example, we ask them nicely and we advise them. There are no employees here who are given sanctions law for violation Which they are willing to do. At most a verbal warning and that is a common thing." (Results of the interview on April 24, 2024)

The opinion that The same also delivered by Mother Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama as as follows:

"During This Not yet There is punishment in form of sanction law, at most just a verbal warning, because the work here really prioritizes family." (Results of the interview on April 22, 2024).

But the thing is slightly different delivered by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit as following

"Indeed, our working principle in BUMDes is the principle of family. However, if there is a violation of policy or performance Which bad naturally detrimental to BUMDes This. What we manage is village funds, people's funds. Family is family, but firmness also needs to be applied so that BUMDes grows and develops, so that there is a deterrent effect so that in the future it will be more serious in working. If BUMDes loses, it is not only BUMDes that loses, we also lose and cannot work anymore." (Results of interview on April 22, 2024)

Based on the interview results above, it is known that there are contradictory answers between informants regarding *the punishment* given to employees for policy violations or poor performance.

A comparison of these statements can be seen as follows:

Table 7. A Comparison Of These Statements Can Be Seen As Follows

Punishment **to employees for violations policy or performance the bad one**	**Counter**
No There is legal sanctions, only verbal warnings, advised, as well as put forward characteristic family	Firmness sanctions

Based on the interview results above, it can be seen that in general BUMDes Jaya Main No do punishment or witness physique

or psychologically for employees who make mistakes or violations. If this happens to customers, the leader only reprimands them directly verbally only. However, other informants said that there needs to be firm sanctions for policy violations or poor performance. However, from the information the author obtained, it only applies to the Savings and Loan Unit. This is because The Savings and Loan Unit is the main and mainstay business of BUMDes Jaya Utama which is very sensitive to arrears, so disciplined and responsible personnel are needed. carry out tasks.

Supervision

Work supervision can be interpreted as an activity observing, assessing, directing work, and using the authority delegated by superiors to subordinates so that sanctions can be imposed on subordinates structurally, which are carried out continuously and sustainably.

From the results of the interview conducted with Mr. Dimyati, ST as the Director of BUMDes Jaya Utama, regarding the arrangement of the monitoring system to ensure employee performance remains in accordance with company standards, the following results were obtained:

"In addition to BUMDes having a supervisory team, I also participate in direct supervision of BUMDes employees, as director. I come in every day like employees. others. So I can directly observe the daily activities of this BUMDes." (Results of the interview on April 24, 2024)

A different statement was delivered by Mr. Rubertus SR, A.Md as Head of the Jaya Utama Savings and Loans Unit regarding the employee performance monitoring system as follows

"There is no need for special supervision, just by looking at the follow-up results of the tasks or targets that have been set. For example, in the savings and loans section, arrears are high, is there a decrease in arrears or not the following month? If not, it means it is not working or its work is not optimal. Likewise, for example, funding or landing, is it in accordance with the target or not? If I "That's just how to measure it." (Results of the interview on April 22, 2024)

Another thing was conveyed by Mrs. Roin Bandiyah, SE as Treasurer/Financial Staff of BUMDes Jaya Utama regarding the employee performance monitoring system that was carried out. She gave the following statement:

"Once a month there is something called cash of name, we have three supervisors. Then we also close the diary every day, that's per unit." (Interview results on April 22, 2024).

Based on the interview results above, it is known that there are contradictory answers between informants regarding the supervision system. to ensure employee performance remains in accordance with company standards. A comparison of these statements can be seen as follows:

Table 8. System Supervision Performance Employee

System Supervision Performance Employee		
Leader	**Counter 1**	**Counter 2**
□ Supervision direct	□ Supervision through target achievement	□ Supervision with System information

The different perceptions of the monitoring system on employee performance at BUMDes are caused by the different tools used to measure the performance of each section. Direct supervision carried out by the leadership aiming For ensure employee is at in place Work on working hours. Then, supervision based on target achievement is a measurement used to see whether employees are serious and earnest in working or not. While supervision using an information system is an effort made to help BUMDes in detecting and preventing what might happen.

Based on the interview results above, it can be seen that in supervision, BUMDes Jaya Utama has a team or supervisory board that is included in the BUMDes organizational structure, so that its existence can be held accountable. In addition, BUMDes also has targets and work plans that have been prepared, both weekly, monthly and annually. Then BUMDes has also used an information system in recording its business activities, making it difficult for internal parties to carry out deviant actions.

Income BUMDes Jaya Main

The establishment of BUMDes is mandated by Law No. 32 of 2004 concerning Regional Government, aiming to enhance the local economy and improve community welfare. BUMDes management is conducted collaboratively based on community consensus, emphasizing familial

cooperation and mutual support. The organization and business programs of BUMDes are tailored to the village's potential and community needs, functioning as an economic and social institution to serve the local population, particularly in the business sector.

Community economic development through BUMDes represents a continuous improvement in the economic conditions of local groups over time. BUMDes significantly alleviates community burdens by supporting both productive and consumptive activities.

According to Mr. Rubertus SR, A.Md, Head of the Savings and Loans Unit at BUMDes Jaya Utama, BUMDes was created by the government to improve village welfare by managing village resources such as agriculture, fisheries, plantations, savings and loans, waste management, and home industries. BUMDes Jaya Utama aligns its business units with community needs, currently operating savings and loan units, BRI-Link, saprodi (agricultural inputs), gas sales, cattle fattening, and waste banks, though active businesses include savings and loans, BRI-Link, saprodi, and LPG gas sales.

Mrs. Roin Bandiyah, SE, Treasurer/Financial Staff, corroborates this by listing the primary business units: loans, BRI-Link, saprodi (agricultural tools), gas sales, and consumer credit services. Past ventures like cattle fattening and waste banks were discontinued due to limited expertise.

Based on the interview results above, it is known that there are slightly contradictory answers between informants regarding the activities that have been carried out by Village-Owned Enterprises (BUMDes). A comparison of these statements can be seen as follows:

Table 9. Activity Business Business entity Owned

Activity Business Business entity Owned by Village (Village-owned Enterprises) moment This	Counter
– Save borrow	– Save borrow
– Brilink	– Brilink
– Production inputs	– Production inputs
– Sale gas LPG	– Credit goods
	– Sale gas LPG

In fact, there is no difference in perception towards the business units run by BUMDes. The opposing statement states that there is a credit business unit run by BUMDes, but it is actually included in the savings and loan business unit. The pattern is that customers borrow Money to BUMDes for purchase a goods However BUMDes directly purchased the goods.

Based on the interview results above, it can be seen that the business units run by BUMDes Jaya Utama are based on the principle of community needs and requirements. With these business activities, it can help or ease the burden on the community to run their businesses or meet their daily needs. Currently, BUMDes Jaya Utama has several activities business like unit savings and loans, BRI-Link, Gas production and sales LPG. From the data obtained by the author, it is known that the net income of each business unit is as follows:

Table 10. Income Unit Business BUMDes Jaya Main Year 2022 until 2023

No	Business Unit	Income Clean			
		2022		2023	
		Nominal	%	Nominal	%
1	Save Borrow	Rp. 83,382,000	90.7%	Rp. 58,515,000	93.7%
2	BRILink	Rp. 362,819	0.4%	Rp. 1,249,416	2.0%
3	Production inputs	Rp. 8,200,587	8.9%	Rp. 784,113	1.3%
4	Base Gas LPG	Rp. -	0.0%	Rp. 1,924,364	3.1%
Amount		Rp. 91,945,406	100.0%	Rp. 62,472,893	100.0%

Source: BUMDes Jaya Main, 2024

From Table 4.2 above, it can be seen that BUMDes Jaya Utama in 2022 and 20223 still made a profit even though there was a decline. The decline occurred because the profit sharing in 2022 was partly used to purchase LPG gas cylinders which were not operating in that year due to a shortage of cylinders. And of the four BUMDes Jaya Utama business units, the savings and loan business unit contributed more than 90% to BUMDes income.

Based on interviews with key personnel at BUMDes Jaya Utama, the primary sources of business capital are government funding—especially the Village Fund—and community contributions in the form of savings and deposits. Initial capital was provided in 2012 by the Rokan Hulu Regency budget amounting to IDR 300 million, which was gradually developed and became the foundation for establishing BUMDes Jaya Utama in 2015. Additional capital injections were received over the years through village funds, third-party loans from regional BUMDes associations, and other sources to support business units such as savings and loans, saprodi, cattle fattening (later replaced by LPG sales), and others.

Regarding operational effectiveness, the management confirmed that BUMDes activities have positively contributed to local economic development. The expansion of business units from the initial savings and loans to include gas sales, saprodi, and BRI-Link was driven by community deliberation and aligned with local needs. This participatory approach ensures that BUMDes business activities remain relevant and effective in addressing the economic demands of the community.

The Role of Human Resource Management in Increasing BUMDes Jaya Utama Income

Human Resource Development (HRD) is a crucial factor in enhancing the performance of Village-Owned Enterprises (BUMDes), which function as economic institutions managed by villages to promote local community welfare. At BUMDes Jaya Utama, HR management is implemented through five key indicators: recruitment, organization, development, maintenance, and supervision. Recruitment is conducted transparently and based on thorough job analysis to ensure alignment with organizational needs. Employee placement considers skills and personal characteristics, although the organizational structure remains informal, emphasizing a familial work culture. Formal employee development programs are limited due to budget constraints and the small scale of operations, but staff participation in external training is encouraged. Employee maintenance includes financial incentives and verbal recognition, with a focus on positive reinforcement rather than punitive measures. Supervision is managed through a supervisory board and internal information systems to

prevent misconduct. Overall, BUMDes Jaya Utama's HR management effectively supports community-based business activities such as savings and loans, BRI Link, samprodi, and LPG sales, contributing positively to the economic well-being of the village community.

CONCLUSIONS

Based on the research findings, Human Resource Management (HRM) at BUMDes Jaya Utama has been effectively implemented through stages such as procurement, organization, development, maintenance, and supervision, contributing positively to the village's economic development by offering community-based business units like savings and loans, BRI-Link, samprodi, and LPG sales. HRM plays a significant role in increasing income by supporting accessible financial services and goods; however, some practices in the savings and credit units still involve conventional systems with elements of interest (riba), which contradict Islamic economic principles.

ACKNOWLEDGMENTS

In the process of compiling this research, the researcher received a lot of guidance and instructions as well as useful assistance from various parties. Therefore, on this occasion the researcher would like to express his deepest gratitude to all parties who have helped, given encouragement and prayers to the researcher who the researcher cannot mention one by one. Thank you very much. The researcher prays that all the assistance and guidance given to the researcher will be rewarded with manifold rewards and become a continuous charity in the sight of Allah Subhanahu Wata'ala. With all humility the researcher apologizes if there are errors and shortcomings in writing this research. The researcher realizes that this thesis is still far from perfect, therefore the researcher expects constructive suggestions and criticisms for the sake of changing this thesis. Hopefully the results of this study can be useful for the researcher himself, readers in the future, and the field of education in general.

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