

Optimalizing The Role of BUM Desa In The Development of The Rural Economy In The Middle of Pandemic Covid-19

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Article Info: Submitted September 12, 2020 Accepted November 24, 2020
Published November 30, 2020

Abstracts :

The Covid-19 Pandemic harmed the socio-economic activities of the community in the village. The purpose of this study is to describe the urgency of optimizing the role of BUM Desa in developing rural economies in the midst of the Covid-19 Pandemic and solutions for this optimization. While the research method used is descriptive qualitative with a case approach and a statutory approach. The results of this study indicate the urgency of optimizing the role of BUM Desa in developing rural economies in the midst of the Covid-19 Pandemic because of the large contribution of BUM Desa to the national economy. However, the existence of Covid-19 caused economic losses for rural communities. Therefore, efforts to optimize the role of BUM Desa include encouraging BUM Desa as a provider of staple foodstuffs in the village

Keyword : Optimization, BUM Desa, Economic Development, Covid-19 Pandemic

Citation : Zakariya, R. (2020). Optimalizing The Role of BUM Desa In The Development of The Rural Economy In The Middle of Pandemic Covid-19. *Lex Scientia Law Review* 4(1), 91-112.
<https://doi.org/10.15294/lesrev.v4i2/40814>



LeSRev
Lex Scientia Law Review
Faculty of Law, Universitas Veteran Semarang



Vol. 4, No. 2
November 2020

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1. Introduction

History records that the forerunner of the formation of political society and government was long before the Indonesian state's existence, well known as villages.¹ In Indonesia today, there are 75,436 villages, which are scattered throughout the territory of Indonesia.² These villages contribute to the economy, employment, as well as fulfillment of national basic needs. In terms of the economy, villages contribute to the revenue of Gross Domestic Product (GDP) and national taxes.³ Then the village also absorbs a large number of workers, especially in agriculture, which reached 39.7 million people or 32% of the national workforce in 201. ⁴ Furthermore, agriculture villages also contribute to the provision of national staples through the Logistics Agency (Bulog).⁵

However, the existence of Covid-19 has affected the economy in the village.⁶ This is because 70.53% of the informal sector, including agriculture, experienced a decrease in income.⁷ Furthermore, the existence of Covid-19 caused the agricultural sector to experience a decrease in labor productivity, a decrease in production output, and an increase in trade costs.⁸ In addition to the economic impact of villages, Covid-19 has an impact on rural communities' health because most of the people under surveillance mostly come from villages.⁹ This is especially true of the agricultural sector, which is a field of work that needs to be done in groups, 10 conditions.¹⁰

This is one way of transmitting Covid-19¹¹ The vulnerability of Covid-19 transmission is especially due to the condition of rural communities, who are 31.1% over 40 years old,

¹ Jamaludin, A.N. (2015). *Sosiologi Perdesaan*. Bandung: CV Pustaka Setia. p 1.

² BPSRI. (2018). Hasil Pendataan Potensi Desa (Podes) 2018. Jakarta: Badan Pusat Statistik RI. p 1.

³ Kurnia, T. (2019). Kontribusi Desa ke Ekonomi Nasional Bisa Capai Rp 19.912 Triliun dalam 7 Tahun. Retrieved from <https://www.liputan6.com/bisnis/read/3932426/kontribusi-desa-ke-ekonomi-nasional-bisa-capai-rp-19912-triliun-dalam-7-tahun>. Accessed on September 11 2020

⁴ Koran-jakarta.com. (2017). Kinerja Ekonomi I Pertumbuhan Sektor Pertanian dan Industri Terus Tersendat. Retrieved from <http://www.koran-jakarta.com/abaikan-pertanian-dan-industri--kualitas-pertumbuhan-merosot/>. Accessed on September 11 2020

⁵ Carlos. (2020). Ketahanan Pangan dan Peran Penting Bulog. Accessed 11 September 2020 from <https://www.beritasatu.com/nasional/625887/ketahanan-pangan-dan-peran-penting-bulog>.

⁶ Rencana Strategis (Renstra) Direktorat Jenderal Pembangunan Kawasan Perdesaan Kementerian Desa, Pembangunan Daerah Tertinggal, Dan Transmigrasi Tahun 2015–2019, p 3

⁷ BPSRI. (2020). Hasil Survei Sosial Demografi Dampak COVID-19. Jakarta: Badan Pusat Statistik RI. p 16.

⁸ Abdul Basit, et. al. (2020). Dampak Covid-19 terhadap Sektor Pertanian. Jakarta: Biro Perencanaan Sekretariat Jenderal Kementerian Pertanian RI. p 16.

⁹ Pahlevi, F. (2020). Mendes: Jumlah ODP Corona di Desa Lebih Tinggi Daripada di Kota. Accessed 11 September 2020 from <https://www.tribunnews.com/corona/2020/05/20/mendes-jumlah-odp-corona-di-desa-lebih-tinggi-daripada-di-kota>.

¹⁰ Elizabeth, R. (2007). Fenomena Sosiologis Metamorphosis Petani: Ke Arah Keberpilihan Pada Masyarakat Petani di Perdesaan Yang Terpinggirkan Terkait Konsep Ekonomi Kerakyatan. *Jurnal Pusat Sosial Ekonomi dan Kebijakan Pertanian*. Vol. 25, No. 1. p 31

¹¹ Nuryanti, Sri dan Dewa K. S. Swastika. (2011). Peran Kelompok Tani Dalam Penerapan Teknologi Pertanian. *Jurnal Forum Penelitian Agro Ekonomi*. Vol. 29. No. 2. p 115–128

who are vulnerable to contracting Covid-19 with a mortality rate of 10% -14% (Erika, 2020).¹² Therefore, the Government seeks to prevent the transmission of Covid- 19 in the village, by establishing Large-Scale Social Restrictions (PSBB) following the local Regional Government (District/City). However, the status of the PSBB hampered the activities of the village community, including working in the agricultural sector. This has resulted in the loss of rural communities' livelihoods, which should have been obtained to meet their basic daily need.¹³ Furthermore, the existence of Covid-19 has resulted in a decrease in rural community agricultural products' selling price, resulting in economic losses. Therefore, the Government must be present to prevent worse economic impacts in the village. One of these efforts is by optimizing the role of Village-Owned Enterprises (BUM Desa) in restoring and developing the village economy affected by Covid-19. This is the background of this writing.

Based on this background, the objectives of this study consist of (2) two things. First, describe and explain the urgency of optimizing the role of BUM Desa in rural economic development in the midst of the Covid-19 pandemic. Then second, describe and analyze the efforts that can be made to optimize the role of BUM Desa in rural economic development in the midst of the Covid-19 Pandemic.

This research is one of the studies on efforts to optimize the role of BUM Desa, but with an analysis of different time conditions, namely the Covid-19 Pandemic. Efforts to optimize the role of BUM Desa research on optimizing the role of BUM Desa have been carried out by previous researchers, including Ni Luh Putu Ayu Diah Puspayanthi (2017), who researched in Jembrana Regency, Bali. According to him, the method of optimizing BUM Desa is by optimizing financial management and selecting the type of BUM Desa business based on the village's local potential.¹⁴ Then, according to Arif Fajar Wibisono (2018), efforts to optimize the role of Village BUM can be made by strengthening BUM Desa assistance both to organize the organization and run him, optimization efforts are carried out by increasing the competence of BUM Desa human resources¹⁵, either with certain expertise requirements during recruitment or with training.¹⁶ Same as Afifa, according to Amra Muslimin (2019), efforts to optimize the BUM Desa are carried out by increasing the

¹² Erika, D. (2020). Cegah Penularan Covid-19. Ini 4 Kelompok Masyarakat yang Perlu Isolasi Diri. Accessed 11 September 2020 from <https://nasional.kompas.com/read/2020/04/06/10511821/cegah-penularan-Covid-19-ini-4-kelompok-masyarakat-yang-perlu-isolasi-diri>.

¹³ Abdulgani, et.. al. (2020). Pemetaan Kondisi Penghidupan: Akses Atas Pangan dan Kesehatan Keluarga Dalam Masa Pandemi COVID-19 di Jawa Barat. Bandung: LBH Bandung. p 22.

¹⁴ Puspayanthi, Ni Luh Putu Ayu Diah. et. al. (2017). Penguatan Pengelolaan Keuangan Desa Dan Optimalisasi Peran Bumdes Untuk Kemandirian Desa Pada Desa di Kabupaten Jembrana. *e-Journal S1 Ak Universitas Pendidikan Ganesha*. Vol. 8. No. 2. P10.

¹⁵ Wibisono, Arif Fajar. et. al.. (2020). Optimalisasi Fungsi BUMDes Melalui Inovasi dan Manajemen Organisasi Sebagai Upaya Meningkatkan Kemandirian Desa. *Jurnal Abdimas Madani dan Lestari*. Vol. 2. Issue 1. p 8.

¹⁶ Filya, Afifa Rachmanda. (2018). Optimalisasi Pengelolaan Badan Usaha Milik Desa Bumdes Dalam Meningkatkan Pades di Kecamatan Bojonegoro Kabupaten Bojonegoro Provinsi Jawa Timur. *Jurnal Ekonomi dan Keuangan Publik*. Vol. 5. No. 1. p. 37.

competence of Village BUM management resources and the active role of the Village Government in receiving routine reports, performance evaluations, and Village BUM work plans.¹⁷ With these various research results, it becomes the author's guide in conducting this research. However, the difference in previous research in this study, the author's focus on optimization is from the impact of Covid-19 that is currently happening in the village.

2. Method

2.1 Types of research

The research method used in this research is descriptive qualitative research with a case approach and a statute approach. This approach is used so that the discussion is under the intended focus and scope. According to Peter Mahmud Marzuki, a case approach is an approach that is carried out by examining cases related to issues at hand related to the law.¹⁸ Meanwhile, the statutory approach is carried out by examining all laws or regulations related to the research under study.¹⁹ Qualitative descriptive research is a method of examining the status of a group of humans, an object with the aim of systematic, factual, and accurate description, description or painting.

2.2 Types and Sources of Data

In answering research problems, 3 (three) sources of data were used, which were obtained through library research. The three legal materials as data sources include:

1. Primary Legal Materials
2. Secondary Legal Materials

Secondary legal materials used in this research consist of evidence, findings, or historical reports that are published or not published. This includes legal/doctrinal / theoretical opinions obtained from books, research reports, journals, scientific papers, annual reports, and articles in various magazines, websites and scientific journals.

3. Tertiary Legal Materials

The tertiary legal materials used in this research are the Big Indonesian Dictionary, the cumulative index, etc. relating to the research object, as well as other sources that support the author's research.

2.3 Data collection technique

To obtain various data related to research, the author uses 4 (four) steps. First, editing, or re-examination of legal materials ranging from completeness, clarity of meaning, suitability, and relevance to research-related issues. The second is coding. It

¹⁷ Muslimin, A. et. al. (2019). Optimalisasi Tatakelola Badan Usaha Milik Desa. *Jurnal Penelitian Pendidikan Sosial Humaniora*. Vol. 4. No. 1. p. 482.

¹⁸ Marzuki, P. M. (2011). *Penelitian Hukum*. Jakarta: Kencana Prenada Media Group. p. 24

¹⁹ Ibrahim, J. (2007). *Teori & Metodologi Penelitian Hukum Normatif*. Malang: Bayumedia Publishing. h. 306.

is the provision of notes stating the types of sources of legal materials (books, journals, laws, research, and so on); and the copyright holder (author's name and year of publication). Furthermore, thirdly, reconstructing, namely rearranging the research source materials in an orderly, sequential, and logical manner. So it is easy to understand and interpret. Furthermore, fourthly, the systematization of legal materials, or placing legal materials in sequence based on a systematic framework of discussion, refers to the problems' sequence.²⁰

3. Results and Discussion

3.1 The Urgency of Optimizing Rural Economic Development Amid the Covid-19 Pandemic

3.1.1 Village Economic Potential

The village is the smallest element of the state, but closest to society. Article 1 number (1) of The Act Number 6/2014 on Villages (referred to as the Village Law) states that the Village is a legal community unit that has territorial boundaries that is authorized to regulate and manage government affairs, the interests of the local community based on community initiative, rights of origin, and/or traditional rights that are recognized and respected in the government system of the Republic of Indonesia²¹. Through this article, the village has the right of recognition and subsidiarity to strengthen independent villages. Recognition is recognition of origins, while subsidiarity is the determination of local scale authority and local decision-making to benefit the Village community. Strengthening Village authority in the Village Law is exercised because villages provide many contributions to the local and national economy.

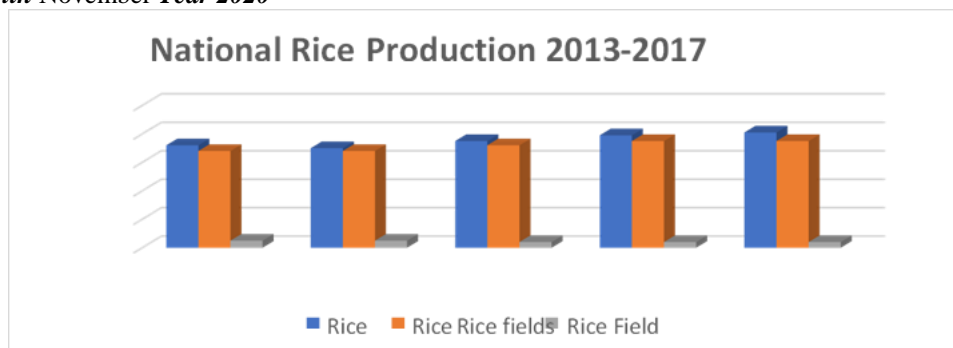
Results of village potential data collection (Podes) in 2018 The Indonesian Central Bureau of Statistics (BPS) Indonesia has 83,931 village-level government administration areas consisting of 75,436 villages, 8,444 wards, and 51 UPT / SPT²². The existence of these villages contributes to the national economy, absorption of labor, and national basic needs fulfillment²³.

²⁰ Consuelo, S. (1993). Pengantar Metode Penelitian. Jakarta: UI-PRESS. P 73.

²¹Pattiro. (2016). Policy Brief: Mengawal Implementasi Undang-Undang Desa. Jakarta: Pusat Telaah dan Informasi Regional. 1.

²² BPSRI. (2018). Hasil Pendataan Potensi Desa (Podes) 2018. Jakarta: Badan Pusat Statistik RI. p. 1.

²³ BPS RI. (2019). Statistik Potensi Desa Indonesia 2018. Jakarta: Badan Pusat Statistik RI. p. 135.



In terms of economy, the village has many business activities, ranging from micro, small and medium enterprises, which reach 146,876²⁴. cooperatives reaching 33,886.24 and trade and accommodation business units reaching 219,413²⁵. With these various business activities, the village contributes to tax revenue. And national and regional GDP²⁶. Furthermore, villages that have the characteristics of employment in the agricultural sector²⁷ are able to absorb a large number of workers in that sector, 39.7 million people or 32% of the national workforce in 2017²⁸. Furthermore, villages also contribute to the provision of national basic needs, such as rice which reached 81,148,594 tons in 2017²⁹ which are then processed into rice by the Logistics Agency (Bulog)³⁰ Rice production every year by farmers in the village continues to increase, it can be seen in the following graph³¹ :

²⁴ *Ibid.* p 129.

²⁵ BPS RI. (2019). *Statistik Potensi Desa Indonesia 2018*. Jakarta: Badan Pusat Statistik RI. h. 130.

²⁶ Haq, T. W. (2018). 10% Penerimaan Pajak Daerah Dialirkan ke Desa. Accessed 11 September 2020 from <https://news.ddtc.co.id/10-penerimaan-pajak-daerah-dialirkan-ke-desa-8660>.

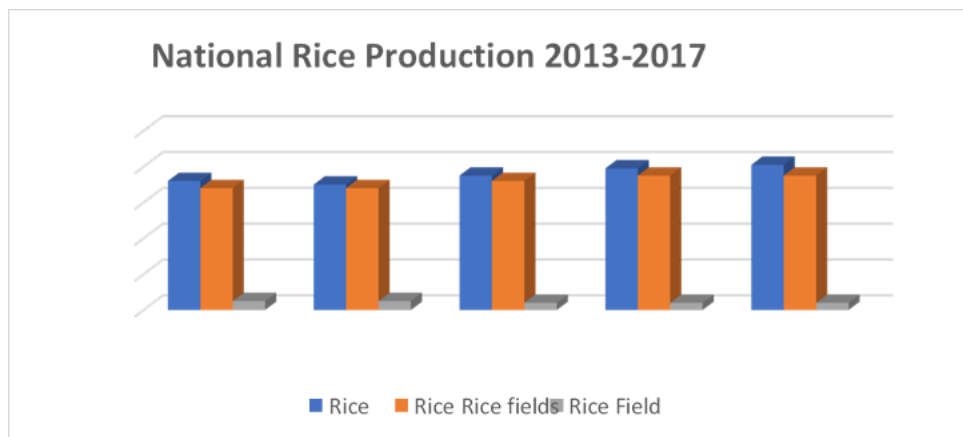
²⁷ Oesman, Eko. et. al. (2016). *Statistic 70 tahun Indonesia Merdeka*. Jakarta: Badan Pusat Statistik RI. p 249-250.

²⁸ *Supranote 4*.

²⁹ Kementerian Pertanian RI. (2018). *Statistik Pertanian 2018*. Jakarta: Kementerian Pertanian RI. p 101.

³⁰ *Supranote 5*

³¹ *Ibid.*, h. 83.



Graph 1: Increasing Agricultural Rice Production in Villages 2013-2017

3.1.2 Economic Impacts in Villages Due to Covid-19

Based on the previous description, it is clear that the village contributes to the national economy. However, the existence of Corona Virus Disease 2019 (2019) which has spread in Indonesia since March 2, 2020, has harmed the economy in the village³². The negative impact is seen in at least 5 (five) things. First, falling prices and difficulties in selling agricultural crops. This is based on BPS RI findings, which recorded a decrease in the price of dry unhulled rice from farmers, reaching 6.82% in April 2020 compared to the previous month period, and continues to decline³³. Meanwhile, based on field findings, during Covid-19, the decline in grain prices reached 50% of the previous month. Normal conditions such as those experienced by farmers in Sutera Subdistrict, Pesisir Selatan Regency, West Sumatra³⁴. Covid-19 causes agricultural products such as onions to not sell in the market, as experienced by the Sudi Makaryo Farmer Group in Temanggung, Central Java. For the Corona Virus Disease 2019 community and the Minister of Health Regulation Number 9 of 2020 concerning Guidelines for Large-Scale Social Restrictions, the community's daily activities are subject to restrictions, including economic activities³⁵. Based on data from the Covid-19 Handling Acceleration Task Force Team Report, until 22 May 2020, there

³² Wolajan, F. (2020). Awal Mula Kasus Covid-19 di Indonesia. Karakteristik dan Penyebarannya. Berdasarkan Kajian CSIS. Accessed 11 September 2020 from <https://manado.tribunnews.com/2020/04/11/awal-mula-kasus-covid-19-di-indonesia-karakteristik-dan-penyebarannya-berdasarkan-kajian-csis>

³³ BPS RI. (2020). Perkembangan Nilai Tukar Petani Dan Harga Produsen Gabah No. 36/05/Th. XXIII. Jakarta: Badan Pusat Statistik RI. p11

³⁴ Primadoni. (2020). Panen Raya di Pessel, Harga Gabah Petani Anjlok Dampak Covid-19. Accessed 11 September 2020 from <https://covesia.com/archipelago/baca/95453/panen-raya-di-pessel-harga-gabah-petani-anjlok-dampak-covid-19>.

³⁵ Purnomo, W. A. (2020). Agar Bangsa Tak Mati. Accessed 11 September 2020 from <https://majalah.tempo.co/read/laporan-utama/160474/solidaritas-untuk-menyalurkan-hasil-panen-pak-tani>.

LESREV (Lex Scientia Law Review),

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are 4 Provinces and 22 Regencies / Cities implementing PSBB in their respective areas³⁶. So that with these restrictions, it causes economic losses to the community.

Furthermore, the negative impact of Covid-19 on the economy in the second village is the vulnerability of Covid-19 transmission to agricultural workers in the village. This is because agriculture is a field of work that needs to be done in a manner. Groups,³⁷ where this condition is one of the methods of transmission Covid-19³⁸. The vulnerability to the transmission of Covid-19 is especially due to the condition of rural communities, 31.1% of whom are over 40 years of age, who are vulnerable to contracting Covid-19 with a mortality rate of 10% -14%³⁹. Then the transmission of Covid-19 in the village is also caused by many workers from villages who returned to their hometowns during Covid-19, which has the potential to transmit it to rural communities. Based on the West Java Provincial Government's findings, along with the surge in the flow of Jakarta's homecoming to cities in West Java, the number of People Under Monitoring (ODP) increased by 5 times from the previous month, which reached 12,453 people. This spike also occurred in people who were positive for Covid-19, which increased 3 times from the previous month or 2,405 people⁴⁰.

Third, the slow and reduced supply chain of agricultural products from villages. The application of the PSBB in several regions has made it difficult for food logistics transporting agricultural products to enter the destination. This is as complained by the Regional Government of Cianjur Regency, West Java, which complained that trucks carrying rice produced by local farmers could not be transported to other areas during Covid-19 due to restrictions on the entry and exit of vehicles in various regions⁴¹. A similar incident was also experienced by buyers (middlemen) of corn harvested in Lamongan, East Java, who cannot buy corn from villages due to restrictions on people from entering the village area⁴². Both events are forms of agricultural supply chains that have slowed and decreased due to Covid-19

Furthermore, the fourth impact, namely the increase in the unemployment rate, is

³⁶ Setkab.go.id. (2020). Presiden Minta PSBB di 4 Provinsi serta 22 Kabupaten/Kota Diterapkan Secara Ketat dan Efektif. Accessed 11 September 2020 from <https://setkab.go.id/presiden-minta-psbb-di-4-provinsi-serta-22-kabupaten-kota-diterapkan-secara-ketat-dan-efektif/>.

³⁷ Nuryanti, Sri dan Dewa K. S. Swastika. (2011). Peran Kelompok Tani Dalam Penerapan Teknologi Pertanian. *Jurnal Forum Penelitian Agro Ekonomi*. Vol. 29. No. 2. p. 115-128.

³⁸ Erika, D. (2020). Cegah Penularan Covid-19. Ini 4 Kelompok Masyarakat yang Perlu Isolasi Diri. Accessed 11 September 2020 from <https://nasional.kompas.com/read/2020/04/06/10511821/cegah-penularan-Covid-19-ini-4-kelompok-masyarakat-yang-perlu-isolasi-diri>.

³⁹ Burhan, Erlina et. al. (2020). Pneumonia Covid-19: Diagnosis & Penatalaksanaan di Indonesia. Jakarta: Perhimpunan Dokter Paru Indonesia. p 6.

⁴⁰ Tuasikal, R. (2020). Jabar Ungkap Dua Kasus COVID-19 Karena Mudik. Accessed 11 September 2020 from <https://www.voaindonesia.com/a/jabar-ungkap-dua-kasus-covid-19-karena-mudik-/5358503.html>.

⁴¹ Hidayat, R. (2020). Nasib Buram Petani dan Peternak di Tengah Pandemi COVID-19. Accessed 11 September 2020 from <https://tirto.id/nasib-buram-petani-dan-peternak-di-tengah-pandemi-covid-19-eNpo>

⁴² Ibid

in villages, especially from urban to rural unemployment. Data from the Central Statistics Agency and Bappenas stated that Covid-19 had implications for the increase in unemployment due to layoffs, which reached 10.58 million workers⁴³. Then according to Johan Rosihan, 62.6% or 5 million workers. Among them are people who work in the agricultural sector in villages⁴⁴. So that Covid-19 also has an impact on increasing unemployment in the village.

The fifth decreased purchasing power of rural communities. Where according to the Minister PPN / Bappenas, Suharso Monoarfa, people's purchasing power is lost Rp. 362 trillion during March 30, 2020 to June 6, 2020 due to Covid-19⁴⁵. The decrease in purchasing power was due to the decline in people's income during the Covid-19 Pandemic, due to limited economic activity⁴⁶. This is as found by the Center for Strategic and International Studies (CSIS) and President Joko Widodo stated that deflation during Covid-19 reached 0.13%⁴⁷. These five things are the impact of Covid-19 on the economy of the community in the village. So that a lot of harm to the village community.

3.2 Potential of Village-Owned Enterprises (BUM Desa)

Since the beginning, the village has been directed to be able to manage and run its own business. This is as contained in the Elucidation of Article 21 of Law No. 5 of 1979 concerning Village Government. Then in Law No. 22 of 1999 concerning Regional Government Jo. Law No. 32 of 2004 Jo. Law No. 6 of 2014 concerning Villages also states that villages can establish business entities. Derivative regulations regarding BUM Desa from the law include Regulation of the Minister of Home Affairs (Permendagri) Number 39 of 2010 concerning Village-Owned Enterprises. So that with this legal basis, efforts to drive the village economy through BUM Desa can be carried out optimally.

The existence of BUM Desa is different from other business units in the village. The difference between BUM Desa and other business units is marked by 7 (seven) characteristics that distinguish it, as follows⁴⁸:

⁴³ Ibid

⁴⁴ Mediaindonesia.com. (2020). Nasib Buruh Tani Kian Merana di Tengah Pandemi Covid-19. Accessed 11 September 2020 from <https://mediaindonesia.com/read/detail/309291-nasib-buruh-tani-kian-merana-di-tengah-pandemi-covid-19>

⁴⁵ Fardaniah, R. (2020). Bappenas: Daya beli masyarakat hilang Rp362 triliun akibat COVID-19. Accessed 11 September 2020 from <https://www.antarane.ws.com/berita/1567452/bappenas-daya-beli-masyarakat-hilang-rp362-triliun-akibat-covid-19>.

⁴⁶ Ramli, R. (2020). CSIS: Inflasi Rendah karena Daya Beli Masyarakat Menurun. Accessed 11 September 2020 from <https://money.kompas.com/read/2020/07/03/164000826/csis--inflasi-rendah-karena-daya-beli-masyarakat-menurun>.

⁴⁷ Lumanauw, N. (2020). Jokowi Sebut Covid-19 Turunkan Daya Beli Masyarakat. Accessed 11 September 2020 from <https://www.beritasatu.com/ekonomi/632171-jokowi-sebut-covid19-turunkan-daya-beli-masyarakat>.

⁴⁸ Junaidi, M.A. (2019). Peran Badan Usaha Milik Desa BUMDes dalam Penguatan Ekonomi di Desa Kedung Turi Kecamatan Taman Kabupaten Sidoarjo. Airlangga Institutional Repositories. p.6.

1. This business entity is owned by the village and jointly managed by the village community.
2. Business capital comes from the village (51%) and from the community (49%) through equity participation (shares or shares).
3. The business is run with a business philosophy that comes from a local culture (local wisdom).
4. Village BUM business fields based on the potential and results of market information.
5. The profit proceeds are used to improve members' welfare (co-capitalists) and village communities generally based on village policies.
6. There is facilitation from the central, provincial, district and village governments.
7. There is business control from the Village Government, BPD, and capital investors.

Due to BUM Desa and other business units' differences, BUM Desa has 3 (three) objectives to be achieved by its existence. These objectives include optimizing the management of existing village assets, advancing the village economy, and improving rural communities' welfare⁴⁹. Village-owned enterprises have made village community economic advancement due to the high poverty rate in the village. In March 2017 the poverty rate in the village reached 13.93% or 17 million people, and in March 2018 it reached 13.2% or 15.71 million people⁵⁰. The still high poverty rate in the village shows the need for joint efforts to improve the economy and village community income. BUM Desa units in the village are a mandate of the Village Law so far that it has not been running optimally to reduce poverty in the village. This is based on the Regional Center for Research and Information's research findings in 4 (four) BUM Desa in 3 (three) districts, namely Kebumen Regency, Siak Regency, and Bantul Regency. The results of this study indicate that the BUM Desa has not performed its function optimally because of 4 (four) things, including 1) low internal village initiative in moving the village economy through BUM Desa; 2) the unclear position of BUM Desa as a social and commercial institution in the village in the Village Law; 1) low internal village initiative in moving the village economy through BUM Desa; 2) the unclear position of BUM Desa as a social and commercial institution in the village in the Village Law; 1) low internal village initiative in moving the village economy through BUM Desa; 2) the unclear position of BUM Desa as a social and commercial institution in the village in the Village Law; 3) policy in Permendes No.

⁴⁹ Dewi, A. S. K. (2014). Peranan Badan Usaha Milik Desa Bumdes Sebagai Upaya Dalam Meningkatkan Pendapatan Asli Desa (Pades) Serta Menumbuhkan Perekonomian Desa. *Journal of Rural and Development*. Vol. 5. No. 1. p. 2.

⁵⁰ Izzati, R. A. (2018). Cek Fakta: Apakah benar kemiskinan di desa menurun dua kali lipat dibanding di kota?. Accessed 11 September 2020 from <https://theconversation.com/cek-fakta-apakah-benar-kemiskinan-di-desa-menurun-dua-kali-lipat-dibanding-di-kota-106524>.

4 of 2014 regarding BUM Desa that has not directing the professionalism of Village BUM management, both in carrying out their duties and supervising them; and 4) lack of continuous guidance and assistance to BUM Desa. These four things are problems that must be addressed in optimizing the functions of the Village BUM to realize the welfare of the village community.

Optimizing the role of the BUM Desa must be carried out especially in the future. The current Covid-19, which is detrimental to the economy of rural communities. That matter done because BUM Desa has 5 (five) central roles in the economy village related to the following fields:

1. Related to Production (Cultivation / Processing)

Article 22 paragraph (1) Regulation of the Minister of Villages, Development of Disadvantaged Areas, and Transmigration Number 4 of 2015 concerning the Establishment, Management and Management, and Disbursement of Village-Owned Enterprises (called Permendesa 4/2015) states that BUM Desa can run production/trading businesses. Goods according to community needs and marketing in large quantities. These business types include ice factories, liquid smoke factories, agricultural products, agricultural production facilities, ex-mining wells, and other productive business activities. One BUM Desa that is successful in cultivation is BUM Desa Makmur Rejo, Bandungrejo Village, Ngasem District, Bojonegoro Regency, East Java. The BUM Desa is successful in cultivating layer chickens, with a daily turnover of up to Rp. 3,200,000⁵¹. So that BUM Desa is able to move the economy and absorb a lot of workforce in the village.

2. Related to trade/services

In addition to producing, BUM Desa can also organize products and services run by micro, small and medium enterprises (UMKM), KWT, farmer groups in village communities to be sold to the market or the general public (intermediaries/brokers). This is as regulated in Article 21 paragraph (1) of Permendesa 4/2015. One BUM Desa that is successful in trade and services is BUM Desa Genta Persada in Tibubeneng Village, Badung Regency, Bali. The BUM Desa successfully runs a savings and loan business and waste management services, barong performances, and money changers. So as to deliver as the best BUM Desa in Badung Regency, with its benefits in absorbing labor⁵².

3. Logistics Related

⁵¹ Nugroho. BUMDes Ring 1 Gas JTBSukses Budidaya Ayam Petelor, Sehari Raup Omset Rp3,2Juta. Accessed 11 September 2020 from <https://www.suarabanyuurip.com/kabar/baca/bumdes-ring-1-gas-jtb-sukses-budidaya-ayam-petelor-sehari-raup-omset-rp3-2-juta>.

⁵² Suryadewata.com. (2019). BUMDES Genta Persada Terbaik Diantara 46 BUMDES Di Badung. Accessed 11 September 2020 from <http://suryadewata.com/2019/04/01/bumdes-genta-persada-terbaik-diantara-46-bumdes-di-badung/>.

The central role of BUM Desa is related to logistics. This is because BUM Desa can collaborate with third parties to ensure the fulfillment of raw material availability, household consumption of rural communities, and fulfill markets outside the village. The logistic role can be run by BUM Village as is arranged in Article 25 Permendesa 4/2015.

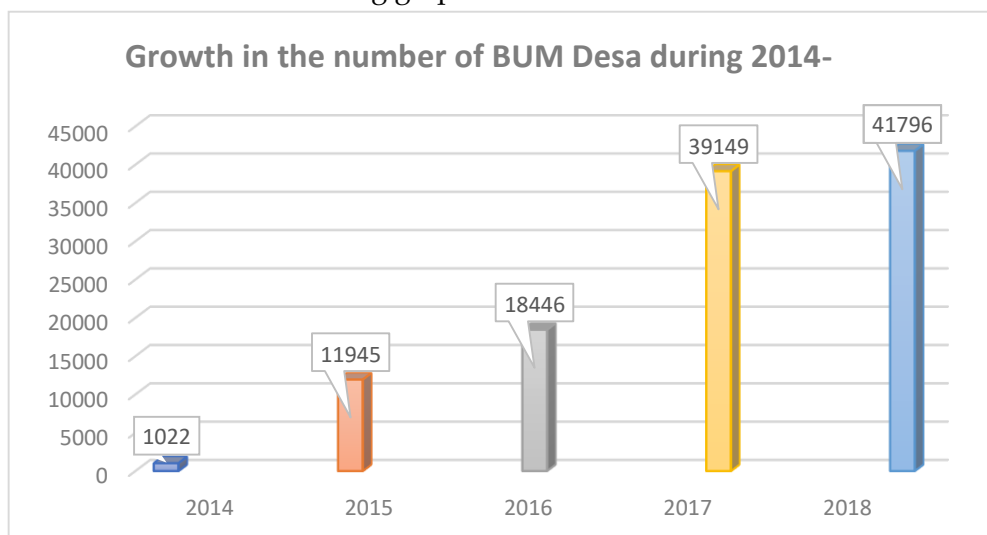
4. Related to the Financial Sector

BUM Desa can run a type of financial business (financial business) to fulfill capital and micro-business needs (credit / loan) run by business actors in the village. This is as regulated in Article 23 paragraph (1) of Permendesa 4/2015. Furthermore, BUM Desa can also play a role as channeling for business groups in the village to obtain capital credit from banks / financial institutions that are larger in number.

5. Related to Corporation

BUM Desa can carry out business partnerships with corporations/companies under the business run by BUM Desa. So that BUM Desa is actively involved in the corporation/company's production chain, and mutual benefits arise between the two parties. This effort is made possible as regulated in Article 25 letter e of Permendesa 4/2015.

With the central role given by these laws and regulations, the Village BUM has an important role for the village economy. It is necessary to know that the number of BUM Desa in Indonesia continues to increase every year, this can be seen in the following graph⁵³:



⁵³ Katadata.co.id. (2018). BUMDes Meningkatkan Pendapatan Asli Desa. Accessed 11 September 2020 from <https://katadata.co.id/arsip/infografik/5e9a558d9c084/bumdes-meningkatkan-pendapatan-asli-desa>.

Graph 2: Growth in the Number of BUMDesa 2014-2018

With the growing number of BUM Desa, it is hoped that the results of their efforts will provide income for Village Original Income (Pades) in many areas. The Ministry of Village, PDT, and Transmigration in 2017 recorded that there were 5 (five) BUM Desa that succeeded in obtaining high profits and turnover and empowering local village communities, namely BUM Desa Bangun Jaya, BUM Desa Karang Kandri Sejahtera, BUM Desa Mandala Giri Amerta, BUM Desa Tirtonirmolo, and BUM Desa Tirta Mandiri⁵⁴. BUM Desa Tirta Mandiri is one of the BUM Desa that makes Indonesia's largest profit, which is Rp. 2 billion. The type of business run by BUM Desa in Ponggok Village, Klaten District / Regency, Central Java, starts from managing tourist destinations, swimming pools, fishing, fostering street vendors, providing clean water, construction services to the procurement of goods and services (Kemendes.go.id, 2016)⁵⁵. Meanwhile, the other 3 (three) BUM Desa run a savings and loan business. So that through the BUM Desa, it absorbs a lot of workforces and moves the economic activities of the local village community

3.3 Efforts Made To Optimize Rural Economic Development Amid The Covid-19 Pandemic

3.3.1 Encouraging BUM DESA as a Provider of Staple Food in the Village

Covid-19, which has hit Indonesian people, is no exception to the villages. This pandemic harmed the supply of basic foodstuffs in the village due to restrictions on the entry and exit of vehicles/people transporting staple goods from the areas that stipulated the PSBB. This has resulted in a decrease in demand for rural agricultural production from the market, which in turn has resulted in losses for farmers and decreased purchasing power of rural communities. Therefore, it is necessary to play the Government's role in alleviating the problem of providing staple food in the village. This is done by encouraging Village BUM in the villages to form agricultural product production business units through policies and capital incentives for Village BUM that make this effort. This encouragement can also be applied to people affected by layoffs due to Covid-19 or owning agriculture but not staple food crops. By encouraging this, the village's independence in meeting its basic needs from its own agricultural products can be realized. So that the problem of stagnant supply, a drop or a drastic hike in prices can be anticipated by providing staple food independently by BUM Desa.

⁵⁴ *Ibid.*

⁵⁵ Kemendes.go.id. (2016). Bumdes Tirta Mandiri Cetak Laba Bersih 2 M/Tahun. Accesed 11 September 2020 from https://kemendes.go.id/berita/view/detil/1866/BUM_Desa-tirta-mandiri-cetak-laba-bersih-2-mtahun.

3.3. 2 Improvement of Village BUM Cooperation

As previously described, BUM Desa can collaborate in business development, either with companies, BUM Desa, other villages, universities, or the government, as guaranteed in 25 letter e of Permendesa 4/2015. Concerning companies, BUM Desa, with the initiative, can submit business proposals for cooperation in the supply of raw materials for production or packaging for company products. This is like what 30 BUM Desa did in Buleleng Regency, Bali, which collaborated with PT Pakar Cipta Karya and PT Toya Ning Alami in developing bottled mineral water production (Sugara, 2019). This cooperation benefits both parties, both companies and BUM Desa. Therefore, it is necessary to encourage other BUM Desa-BUM Desa to cooperate with the company.

Then cooperation is also carried out between BUM Desa in other villages. So that they can collaborate with each other to produce a business that has a wider turnover and marketing, compared to only being carried out in the village itself. The cooperation between BUM Desa is like that of BUM Desa Gianyar Aman, which succeeded in holding all BUM Desa in Gianyar Regency, Bali, totaling 57 BUM Desa. The businesses run by the holding include trading rice, sugar, basic food, Unilever products, Wings products and agricultural commodities for Balinese farmers. Holding is proven to be able to increase business turnover in line with the extent of marketing, absorption of agricultural products from local Balinese farmers, and absorption of local labor (Catur, 2020).

Furthermore, the cooperation between BUM Desa and universities. So that the latest product innovations emerge, input for BUM Desa to develop the business it is doing. The development of BUM Desa with higher education cooperation is like that carried out by BUM Desa in South Sumatra with Sriwijaya University. So that students who carry out KKN, will accompany, organize, and improve the quality and types of existing BUM Desa business products/services to be accepted in the market (Ekonomisumsel.com, 2016)⁵⁶. So, with this collaboration, the management of BUM Desa continues to improve and increase the turnover of BUM Desa.

These three things are a form of cooperation that BUM Desa can do in developing its business. This must be done especially during the Covid-19 period, which caused many business units to experience decreased demand, even bankruptcy. Therefore, the BUM Desa collaboration is a relevant thing to do at this time.

3.3.3 Providing Incentives or Working Capital Loans for Village BUM

Providing incentives or working capital loans for BUM Desa is something that must be done at this time. This is especially true with the issuance of Government Regulation no. 23 of 2020 concerning the Implementation of the National Economic

⁵⁶ Ekonomisumsel.com. (2016). Omzet BUMDes Ada yang Sampai 8.7 Miliar. Accessed 11 September 2020 from <https://ekonomisumsel.com/omzet-bum-desada-yang-sampai-87-miliar.html>.

Recovery Program in Support of State Financial Policy for Handling the 2019 Corona Virus Disease (COVID-19) Pandemic Facing Threats That Endanger the National Economy and/or Financial System Stability as well as Save the National Economy. Where in the regulation regulates additional working capital for MSMEs whose businesses are affected by Covid-19. With this working capital, it is hoped that MSMEs can meet daily operational costs during the COVID 19 pandemic in the short term. The budget prepared for this working capital reaches Rp. 78 trillion (Katadata.co.id, 2020). The amount of working capital is in the form of a credit of Rp. 5 million to Rp. 10 million, and the working capital credit was restructured immediately (Republika.co.id, 2020). So that with this additional working capital, it is hoped that the MSME economy can recover from the impact of Covid-19.

However, this credit only targets MSMEs. Even though there are other types of businesses that have been affected by Covid-19, such as BUM Desa, therefore, it is necessary to revise PP. 23 of 2020, by including BUM Desa as one of the beneficiaries of working capital credit from the Government in handling Covid-19.

Furthermore, in dealing with the impact of Covid-19, the Government also launched a credit restructuring program and a government interest subsidy. In the case of credit restructuring, which is regulated in the Financial Services Authority Regulation Number 11 / POJK.03 / 2020 concerning National Economic Stimulus as a Countercyclical Policy on the Impact of the Spread of Coronavirus Disease 2019, regulates how to restructure credit, starting from lowering interest rates; extension of the period of time; reduction in principal arrears; reduction in arrears of interest; additional credit/financing facilities; and/or credit/financing conversion to Temporary Equity Participation. With this restructuring scheme and method, it is hoped that business actors' credit burden will be lighter so that they can focus on looking for efforts to maintain business and earn profits.

3.2.4 Establishment of Village BUM Management Education and Training Center

Research findings by Afifa Rachmanda Filya (2018) in Bojonegoro, Amra Muslimin (2019), and the Regional Center for Research and Information (2016), state that the lack of quality and competence of Human Resources (HR) managers of BUM Desa, causes BUM Desa's performance to be not optimal. Therefore, it is necessary to improve the quality and competence of Village BUM HR in running Village BUM businesses. One of the things that is done.

By holding HR training and training for Village BUM managers in an integrated and sustainable manner. The material that can be delivered starts from the BUM Desa financial recording method, production recording, organizational management, cooperation mechanisms between institutions/agencies, management of employee resources, marketing, etc. These materials are appropriately filled in by companies whose business types are engaged in the same field. They have same expertise competencies as the economic sector developed by BUM Desa. This is like what PT Timah Tbk (TINS) did in training BUM Des in the Bangka Belitung Islands

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Province in October 2018. In addition to providing training facilities and capital, the most important thing in this training is the management and financial management of BUM Desa so that it will be better in the future.⁵⁷The training by companies for BUM Des is included in the category of Corporate Social Responsibility⁵⁸, which is required by the Government through various regulations, as in Law No. 40 of 2007 regarding Limited Liability Companies and Government Regulation No. 47 of 2012 concerning Social and Environmental Responsibility of Limited Liability Companies. With this synergy, BUM Desa can run its business optimally to contribute to the village community.

4. Conclusions and suggestions

Based on the description above, it can be concluded 2 (two) things. First, the urgency of optimizing the role of BUM Desa in rural economic development in the midst of the Covid-19 pandemic for several reasons, starting from the large economic potential of villages in Indonesia. However, the existence of Covid-19 has harmed the economic activities of rural communities. Therefore, the solution taken is by optimizing the role of BUM Desa in the village to restore the economic conditions of rural communities affected by Covid-19.

Then second, the efforts made to optimize the role of BUM Desa in rural economic development in the midst of the Covid-19 Pandemic, including by encouraging Village BUM as a provider of staple foodstuffs in the village; increasing BUM Desa cooperation with various parties for business development, starting from companies, BUM Desa to other villages, and universities. Subsequently, incentives and working capital loans were provided for BUM Desa affected by Covid-19. This was done by revising *PP. 23 of 2020* and OJK Regulation No. 11 / POJK.03 / 2020, by adding BUM Desa as a type of business that can obtain banking facilities for the recovery of the national economy, not only limited to MSMEs. Furthermore, it is necessary to establish an education and training center for HR managing BUM Desa, especially from companies that channel their environmental and social responsibility funds (Corporate Social Responsibility), to improve knowledge and management of BUM Desa in running their business. With the conditions of the problem and the recommendations given, it is hoped that BUM Desa can recover from the impact of Covid-19 and provide benefits for the village community.

⁵⁷ Dwi, A. (2018). PT Timah Latih Bumdes Babel Kembangkan Usaha. Accessed 11 September 2020 from <https://www.medcom.id/ekonomi/mikro/VNxqBwDb-pt-timah-latih-bumdes-babel-kembangkan-usaha>.

⁵⁸ Bankbjb.co.id. (2020). bank bjb Latih BUMDes jadi Konsultan Pajak. Accessed 11 September 2020 from <https://www.bankbjb.co.id/tentang/ina/berita-dan-media/berita/2020-07-23-093-bank-bjb-latih-bumdes-jadi-konsultan-pajak>

5. Acknowledgments

I thank to Allah SWT, Lord of the worlds. Because of my abundance of blessings, I was able to complete this paper for the Lex Scientia Journal. Then to the various parties involved in this research. Hopefully, in future studies, the problem of deficiencies in this study can be better fixed.

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LEGAL ADAGE

SUMMUM IUS SUMMA INJURIA

**The Highest Justice Can Mean The
Highest Injustice**