

ABSTRAK

Skripsi dengan judul “Strategi Pemberdayaan Badan Usaha Milik Desa Kembang Jati dalam Meningkatkan Perekonomian Masyarakat Desa Jatiprahu Kecamatan Karang Kabupaten Trenggalek (Perspektif Ekonomi Islam)” ini ditulis oleh Cintia Adiend Tiara Ayu, NIM. 17402153333, pembimbing Dr. Hj. Nur Aini Latifah, SE., MM.

Penelitian ini dilatar belakangi oleh adanya fenomena dimana pembangunan perekonomian nasional difokuskan pada desa. Sehingga desa menjadi ujung tombak yang harus difokuskan dalam pembangunan, salah satunya melalui BUMDes. Sementara BUMDes Kembang Jati di Trenggalek merupakan bumdes dengan unit terbanyak. Namun sempat mengalami masa vakum cukup lama dan baru kembali aktif. Oleh karena itu perlu diteliti strategi pemberdayaan BUMDes Kembang Jati dalam meningkatkan perekonomian masyarakat.

Fokus masalah dalam penelitian ini adalah: (1) bagaimana strategi pemberdayaan Badan Usaha Milik Desa Kembang Jati dalam meningkatkan perekonomian masyarakat, (2) bagaimana dampak strategi pemberdayaan Badan Usaha Milik Desa Kembang Jati terhadap peningkatkan perekonomian masyarakat, (3) apa saja kendala dan solusi dalam strategi pemberdayaan Badan Usaha Milik Desa Kembang Jati dalam meningkatkan perekonomian masyarakat.

Penelitian ini menggunakan metode pendekatan kualitatif dengan jenis penelitian studi kasus. Sumber data yang digunakan adalah data primer dan data sekunder. Instrumen penelitian ini adalah peneliti sendiri. Teknik pengumpulan data yang digunakan berupa wawancara, observasi, dan dokumentasi. Sedangkan teknik pemeriksaan keabsahan data menggunakan teknik triangulasi sumber.

Hasil penelitian ini menunjukkan bahwa (1) strategi pemberdayaan Badan Usaha Milik Desa Kembang Jati yaitu, pertama menyediakan unit usaha simpan pinjam (Jasa Perkreditan Bantuan Modal Pemerintah Kabupaten Trenggalek), simpan pinjam (Jasa Perkreditan bantuan Program PK2 Provinsi Jawa Timur), dan Usaha Sektor Riil seperti, (perantara atau brokering, pasar desa, dan kakao). Kedua, sosialisasi melalui musyawarah, RT, dan yasinan rutin. Ketiga, pendekatan dan pelatihan kepada masyarakat serta pelatihan dan studi banding untuk pengurus. (2) Dampak positif (kenaikan pendapatan, membuka lapangan pekerjaan jika pasar desa dan kakao beroperasi, adanya kenaikan usaha produksi bata merah dan ternak oleh peminjam modal). Dan dampak negatifnya (adanya masyarakat yang meminta penjelasan terkait pembangunan toko pasar desa). (3) Kendala yang dialami tingkat pendidikan SDM beragam sehingga pengetahuanpun berbeda, anggapan usaha BUMDes simpan pinjam saja, dan modal yang minim. Untuk itu solusinya memberi pemahaman dan sosialisasi, koordinasi dengan pemerintah desa, serta meningkatkan BUMDes menjadi juara pertama BUMDes di Trenggalek.

Kata kunci: Strategi pemberdayaan, Badan Usaha Milik Desa (BUMDes), ekonomi masyarakat

ABSTRACT

Minithesis with the title "Strategy for Empowering Business Entities Owned by Kembang Jati Village increasing the Economy of the Community of Jatiprahu Village in Karanganyar District, Trenggalek Regency (Islamic Economic perspective)" was written by Cintia Adiend Tiara Ayu, NIM. 17402153333, with Dr. Hj. Nur Aini Latifah, SE., MM. as Advisor.

This research triggered by the phenomenon that the government is carrying out national economic development and development is focused on the village. So that the village becomes the spearhead that must be focused on development, one of them through BUMDes. While Kembang Jati's BUMDes in Trenggalek are BUMDes have most business units. But had experienced a long vacuum and just recent again. Because of that it is necessary to examine the strategy of empowering Kembang Jati's BUMDes to improving economy of the community.

The problem focus of this research are: (1) how the empowerment strategy of the Kembang Jati's Village Ownership Enterprise in improving the economy of the community, (2) How affect of the empowerment strategy of the Kembang Jati's Village Ownership Enterprise in improving the economy of the community (3) what the obstacles and solutions in the empowerment strategy of the Kembang Jati's Village Owned Enterprise in improving the economy of the community.

This type of research uses a qualitative approach with study case research. The data sources used are primary data and secondary data. The instrument of this research is the researchers themselves. Data collection techniques used in the form of interviews, observation, and documentation. While the technique of checking the validity of the data uses the source triangulation technique.

The results of this research indicate that (1) the empowerment strategy of the Kembang Jati's Village Enterprise, first providing a savings and loan business unit (Trenggalek District Government Capital Loan Services), savings and loans (Credit Services for PK2 assistance from East Java Province), and Sector Enterprises Real like, (brokering, village market, and cocoa). Second, socialization through deliberation, RT, and yasinan routine. Third, approach and training to the community as well as training and comparative studies for administrators. (2) Positive impact (increase in income, opening jobs if the village markets and cocoa operate, there is an increase in red brick production businesses by capital borrowers). And the negative impact (the existence of community asking for an explanation regarding the construction of a village market shop). (3) Constraints experienced by the level of education of human resources are diverse so that knowledge is different, the assumption of the BUMDes business is savings and loans,

and minimal capital. For that the solution gives understanding and socialization, coordination with the village government, and increasing BUMDes to become the first winner of BUMDes in Trenggalek.

Keywords: Empowerment strategy, Village-Owned Enterprises (BUMDes), community economy