

ABSTRAK

Tesis dengan judul “*Pemberdayaan Badan Usaha Milik Desa dalam Pengembangan Ekonomi Kerakyatan Perspektif Syariah di Desa Babadan Kecamatan Karangrejo Kabupaten Tulungagung dan Desa Samir Kecamatan Ngunut Kabupaten Tulungagung*” ini ditulis oleh Ahmad Saifudin dengan dibimbing oleh Dr. Agus Eko Sujianto, S.E., M.M. dan Dr. Hj. Nur Aini Latifah, S.E., M.M.

Kata kunci: Pemberdayaan, Badan Usaha Milik Desa, Ekonomi Kerakyatan.

Penelitian ini dilatarbelakangi oleh sebuah fenomena yang berkenaan dengan, pemberdayaan Badan Usaha Milik Desa (BUMDes) yang kini menawarkan program pengembangan ekonomi kerakyatan yang bertujuan untuk meningkatkan kesejahteraan masyarakat desa dari kelompok miskin, serta warga desa yang ikut menentukan nasib desanya sendiri. Dalam hal ini peneliti menghubungkan masalah pemberdayaan BUMDes dalam pengembangan ekonomi kerakyatan perspektif syariah di Kabupaten Tulungagung. Rumusan masalah dalam penulisan tesis ini adalah: (1) Bagaimana implementasi pemberdayaan BUMDes dalam pengembangan ekonomi kerakyatan perspektif syariah di BUMDes Wahana Lestari dan BUMDes Sumber Rejeki ?, (2) Apa kendala-kendala yang dihadapi BUMDes dalam mengembangkan ekonomi masyarakat desa perspektif syariah di BUMDes Wahana Lestari dan BUMDes Sumber Rejeki?, (3) Bagaimana partisipasi masyarakat dalam proses pelaksanaan pengembangan ekonomi kerakyatan perspektif syariah melalui BUMDes Wahana Lestari dan BUMDes Sumber Rejeki?, (4) Bagaimana cara BUMDes Wahana Lestari dan BUMDes Sumber Rejeki dalam mempertahankan eksistensinya di masyarakat?.

Dalam penelitian ini menggunakan metode penelitian lapangan (*field research*) yang bersifat deskriptif dengan pendekatan kualitatif dengan jenis penelitian multisitus. Analisis data yang digunakan analisis interaktif. Hasil penelitian yang dilakukan oleh peneliti dapat disampaikan disini bahwa: *Pertama*, BUMDes Wahana Lestari Desa Babadan dalam implementasinya sudah berjalan cukup baik, hal ini bisa dilihat pada banyaknya unit usaha yang dijalkannya. Sementara BUMDes Sumber Rejeki Desa Samir sudah berjalan tetapi belum maksimal. *Kedua*, kendala yang dihadapi BUMDes Wahana Lestari Desa Babadan dalam kinerja unit pertokoan kurang maksimal, kemacetan dana pinjaman dst. Sedangkan BUMDes Sumber Rejeki Desa Samir kurangnya modal usaha, dan kurangnya sosialisasi. *Ketiga*, partisipasi masyarakat melalui BUMDes Wahana Lestari Desa Babadan terlihat baik, banyak masyarakat yang menggunakan jasa pelayanan BUMDes. Sedangkan BUMDes Sumber Rejeki Desa Samir juga cukup baik terlihat pada kebutuhan para petani tercukupi. *Keempat*, cara BUMDes Wahana Lestari Desa Babadan dalam mempertahankan eksistensinya melalui jalinan hubungan di tataran instansi lembaga keuangan melalui BRI sementara BUMDes di Desa Samir melalui kemitraan perorangan (Bapak Hanafi). Sementara pada sisi time management, dan sistem kontrol (pendataan), di kedua BUMDes sudah berjalan cukup baik.

ABSTRACT

The thesis with the title *"Empowerment of Village-Owned Enterprises in Sharia Economic Perspective Development in Babadan Village Karangrejo District Tulungagung District and Samir Village Ngunut District Tulungagung District"* was written by Ahmad Saifudin who was mentored by Dr. Agus Eko Sujianto, S.E, M.M and Dr. Hj. Nur Latifah, S.E, M.M.

Keywords: Empowerment, Village-Owned Enterprises, Community Economy.

This research was motivated by a phenomenon related to Empowerment of village-owned enterprises (BUMDes) which now offers a populist economic development program that aims to improve the welfare of rural communities from poor groups, as well as villagers who participate in determining the fate of their own villages. In this case, the researcher connects the problem of BUMDes empowerment in explaining the popularization of syari'ah perspective in the Tulungagung Regency. The formulation of the problem in writing this thesis are: (1) How is the implementation of BUMDes empowerment in developing the people's economy perspective of Shari'ah perspective in Wahana Lestari and BUMDes Sumber Rejeki ?, (2) What are the obstacles faced by BUMDes in developing the economy of Shari'ah perspective rural communities in Wahana Lestari and BUMDes Sumber Rejeki ?, (3) How is the community participation in the process of implementing a populist sharia economic perspective through BUMDes Wahana Lestari and BUMDes Sumber Rejeki ?, (4) How is BUMDes Wahana Lestari and BUMDes a source of fortune in maintaining their existence in the community?

In this study using descriptive field research with a qualitative approach to the type of multisius research. Analysis of the data used is interactive analysis. The results of research conducted by researchers can be conveyed that: First, BUMDes Wahana Lestari Babadan Village in its implementation has been running quite well. This can be seen in the number of business units being carried out. While BUMDes Sumber Rejeki Samir Village has been running in its implementation but it has not been maximized. Second, the obstacles faced by BUMDes Wahana Lestari Babadan Village in the performance of the shopping unit is less than the maximum, Loan jams and ect. While BUMDes Sumber Rejeki Samir Village lacks business capital and lacks socialization. Third, community participation through BUMDes Wahana Lesatari Babadan Village looks good. Many people who use BUMDes services. While BUMDes Sumber Rejeki Samir Village is also quite good. This can be seen in the needs of farmers who are fulfilled. Fourth, the way of BUMDes Wahana Lestari Babadan Village in maintaining its existence is through the fabric of relationships between financial institutions, namely BRI. While BUMDes in Samir Village through an individual partnership (Mr. Hanafi). Meanwhile, in terms of time management and control systems (data collection), both BUMDes have been running quite well.