

## **ABSTRAK**

Skripsi “Strategi Bisnis Islam Badan Usaha Milik Desa Untuk Menigkatkan Pendapatan Asli Desa Di Desa Sambitan Kecamatan Pakel Tulungagung” ini ditulis oleh Ima Karomatus Sa’adah, NIM. 17402163572, Fakultas Ekonomi & Bisnis Islam, Jurusan Ekonomi Islam dan dibimbing oleh Dr. Agus Eko Sujianto, S.E.,M.M.

Penelitian ini dilatarbelakangi oleh suatu strategi bisnis islam dalam meningkatkan pendapata asli desa melalui BUMDes. Adapun beberapa unit usaha BUMDes yang sekarang dijalankan seperti, (1) Simpan Pinjam (2) Usaha Ekonomi Desa Simpan Pinjam (3) Gabungan Kelompok Tahunan (4) Himpunan Penduduk Pemakai Air Minum (5) Sumber Air Minum Sambitan. Dengan adanya Badan Usaha Milik Desa Bersama (BUMDes) pemerintah telah mengeluarkan kebijakan dalam pemasalahan kemiskinan. Unit usaha yang dijalankan sekarang cukup membantu perkembangan perekonomian masyarakat, khususnya Desa Sambitan.

Penelitian ini bertujuan untuk (1) Mengetahui strategi pengelolaan Badan Usaha Milik Desa dalam meningkatkan pendapatan asli desa di Desa Sambitan Kecamatan Pakel Tulungagung (2) Mengetahui strategi bisnis islam Badan Usaha Milik Desa dalam meningkatkan pendapatan asli desa di Desa Sambitan Kecamatan Pakel Tulungagung. Metode penelitian ini menggunakan penelitian kualitatif deskriptif. Teknik pengumpulan data yaitu, observasi, wawancara, dan dokumentasi. Sedangkan teknik analisis menggunakan reduksi data, penyajian data, dan penarikan kesimpulan. Sumber data pada penelitian ini adalah data primer dan data sekunder.

Hasil penelitian ini adalah (1) Strategi pengelolaan Badan Usaha Milik Desa dalam meningkatkan pendapatan asli desa di Desa Sambitan Kecamatan Pakel Tulungagung dalam pengelolaan memberikan peningkatan dari tahun ke tahun. Adapun beberapa hambatan yaitu, kredit macet, kesadaran masyarakat dan akibat faktor cuaca, dimana ada hambatan pasti ada solusi yaitu dengan melakukan penagihan secara rutin, memberikan sosialisasi kepada masyarakat untuk meningkatkan kesadaran masyarakat serta meningkatkan dan mengoptimalkan keuntungan usaha yang ada di BUMDes. (2) Strategi bisnis islam Badan Usaha Milik Desa dalam meningkatkan pendapatan asli desa di Desa Sambitan Kecamatan Pakel Tulungagung dimana usaha yang diterapkan sudah merujuk dalam misi BUMDes dimana dilakukan dengan secara syariah dalam perolehannya maupun pendayagunaannya. Promosi dari mulut ke mulut memberikan sifat jujur (*shiddiq*), cerdas (*fathannah*) dan menyampaikan (*tabigh*) karena seseorang akan percaya terhadap keunggulan yang disampaikan.

**Kata Kunci : Strategi, Pendapatan asli desa, BUMDes**

## **ABSTRACT**

The thesis "Islamic Business Strategies for Village-Owned Enterprises to Increase Village Original Income in Sambitan Village, Pakel Tulungagung District" was written by Ima Karomatus Sa'adah, NIM. 17402163572, Faculty of Economics & Islamic Business, Islamic Economics study program and supervised by Dr. Agus Eko Sujianto, S.E., M.M.

This research is motivated by an Islamic business strategy in increasing village original income through BUMDes. As for several BUMDes business units that are currently being run, such as, (1) Savings and Loans (2) Savings and Loans Village Economic Enterprises (3) Annual Group Joint (4) Drinking Water User Association (5) Sambitan Drinking Water Source. With the existence of Joint Village-Owned Enterprises (BUMDes), the government has issued policies to address poverty. The current business unit is quite helpful for the development of the community's economy, especially in Sambitan Village.

This research aims to (1) Knowing the management strategy of Village-Owned Enterprises in increasing village original income in Sambitan Village, Pakel Tulungagung District (2) Knowing the Islamic business strategy of Village-Owned Enterprises in increasing village income in Sambitan Village, Pakel Tulungagung District. This research method uses descriptive qualitative research. Data collection techniques is observation, interviews, and documentation. While the analysis technique uses data reduction, data presentation, and drawing conclusions. The data sources in this study are primary data and secondary data.

The results of this research is (1) The management strategy of Village-Owned Enterprises in increasing the village's original income in Sambitan Village, Pakel Tulungagung District in management provides an increase from year to year. As for some of the obstacles, namely, bad credit, public awareness and the consequences of weather factors, where there is a hambata, there must be a solution, namely by carrying out routine billing, providing socialization to the community to increase public awareness and increasing and optimizing business profits in BUMDes. (2) Islamic business strategy of Village-Owned Enterprises in increasing village original income in Sambitan Village, Pakel Tulungagung District where the business is implemented already referring to the BUMDes mission, which is carried out in a sharia manner in its acquisition and utilization. Promotion by word of mouth gives honest (shiddiq), intelligent (fathanah) and conveying (tabligh) characteristics because someone will believe in the excellence that is conveyed.

**Keywords:** Strategy, Village original income BUMDes