

ABSTRAK

Skripsi dengan judul “Pemberdayaan Ekonomi Masyarakat Desa Melalui Badan Usaha Milik Desa Bersama (BUMDESMA) Mulya Lestari Kecamatan Rejotangan Kabupaten Tulungagung” ini ditulis oleh Binti Mahsunatin, NIM. 17402163099, Jurusan Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam, IAIN Tulungagung, pembimbing Dr. Qomarul Huda, M.Ag.

Penelitian ini dilatarbelakangi oleh desa menjadi stimulus yang mampu mengubah dan memperlancar roda perekonomian suatu bangsa. Oleh sebab itu, pembangunan harus dimulai dari tahap bawah yaitu desa. Pada masing-masing desa di Indonesia, memiliki potensi dan aset yang berbeda-beda dan tergolong sangat besar yang apabila dikembangkan dengan baik, maka akan mensejahterakan hidup masyarakatnya. Dengan adanya ketidakefektifan pemberdayaan potensi dan aset yang ada di desa, sehingga pemerintah mencoba memberikan solusi melalui Badan Usaha Milik Desa Bersama (BUMDESMA). BUMDESMA ini yang bertujuan untuk memberdayakan ekonomi masyarakat desa agar sejahtera.

Fokus penelitian ini adalah: 1) Bagaimana upaya pemberdayaan ekonomi masyarakat desa yang dilakukan oleh BUMDESMA Mulya Lestari Rejotangan, 2) Apa saja kendala dan solusi dalam upaya pemberdayaan ekonomi masyarakat desa melalui BUMDESMA Mulya Lestari Rejotangan.

Penelitian ini menggunakan penelitian kualitatif dengan pendekatan deskriptif. Sumber data yang diperoleh adalah data primer dan sekunder. Teknik pengumpulan data dengan observasi, wawancara, dan dokumentasi. Teknik analisis data menggunakan reduksi data, penyajian data, dan penarikan kesimpulan.

Hasil penelitian ini adalah (1) Upaya pemberdayaan ekonomi masyarakat desa melalui BUMDESMA Mulya Lestari Rejotangan dengan 3 (tiga) tahap, yaitu: tahap penyadaran, tahap pengkapsitasan, dan tahap pendayaan yang di dalamnya program-program BUMDESMA Mulya Lestari ini mampu membantu meningkatkan perekonomian masyarakat desa. (2) Kendala dan solusi dalam upaya pemberdayaan ekonomi masyarakat desa melalui BUMDESMA Mulya Lestari Rejotangan ada 2 (dua), yaitu: internal dan eksternal. Kendala internal seperti minimnya tenaga kerja dan angsuran macet pada unit usaha SPP diatasi dengan menambah tenaga kerja dan memakai sistem jemput bola serta bekerjasama dengan pemerintah desa setempat. Kendala eksternal seperti kurangnya kesadaran masyarakat serta sikap dan rendahnya ketertarikan masyarakat diatasi dengan memberikan motivasi, arahan, dan pengetahuan guna meningkatkan kesadaran masyarakat dan menumbuhkan ketertarikan masyarakat.

Kata kunci: Pemberdayaan, BUMDESMA, Masyarakat Desa.

ABSTRACT

Thesis with the title "Empowerment of Village Community Economy through Mulya Lestari Joint Village-Owned Enterprises (*BUMDESMA*), Rejotangan District, Tulungagung Regency" was written by Binti Mahsunatin, NIM. 17402163099, Department of Sharia Economics, Faculty of Economics and Islamic Business, IAIN Tulungagung, supervised by Dr. Qomarul Huda, M.Ag.

This research is motivated by the village as a stimulus that can change and accelerate the economy of a nation. Therefore, development must start from the lowest stage that is the village itself. Each village in Indonesia has different potentials and assets which are classified as very large so that if it is well developed, it will make the life of the people prosperous. Due to the absence of optimal empowerment of potential and assets in the village, so that the government is trying to provide solutions through Joint Village-Owned Enterprises (*BUMDESMA*). This *BUMDESMA* aimed to empower the economy of the villagers to be prosperous.

This research focused on two important things; 1) How are the efforts of economic empowerment of villagers carried out by *BUMDESMA* Mulya Lestari Rejotangan, 2) What are the obstacles and solutions in seeking economic empowerment of villagers through *BUMDESMA* Mulya Lestari Rejotangan.

This research used qualitative research with a descriptive approach. The data sources that obtained were primary and secondary data. The technique of collecting data was done by observing, interviewing and documenting. Data analysis techniques used data reduction, data presentation, and drawing conclusions.

The results of this research were (1) The empowerment efforts of the villagers' economy through *BUMDESMA* Mulya Lestari Rejotangan with 3 (three) stages, that are: the awareness stage, the capacitating stage, and the empowerment stage in which *BUMDESMA* Mulya Lestari programs which are able to help the improvement of the villagers' economy. (2) Each of both obstacles and solutions in the efforts to empower the economy of the villagers through the *BUMDESMA* Mulya Lestari Rejotangan can be seen from 2 (two), that are: internal and external. Internal obstacles such as the lack of labor and bad installment payments at the SPP business unit overcome with by adding the labor and using personal selling systems as well as collaborating with the local village government. External obstacles such as lack of public awareness, attitudes, and interests of the public that tend to underestimate solved with giving motivation, direction, and knowledge in order to increase the villagers' public awareness and raise their interests.

Keywords: Empowerment, *BUMDESMA*, Villagers.