

ABSTRAK

Skripsi dengan judul “*Strategi Pengembangan BUMDesma Gemilang Melalui Progam Simpan Pinjam Perempuan (SPP) dalam Pemberdayaan Ekonomi Masyarakat di Kecamatan Talun Kabupaten Blitar*” ini ditulis oleh Nandana Estunggoro Santoso, NIM. 17402163418, pembimbing Suminto M,Pd,I,

Penelitian ini dilatar belakangi kompleksnya permasalahan kemiskinan ini, membuat upaya pengentasan kemiskinan akan terasa cukup sulit, maka dari itu pemberdayaan perekonomian masyarakat merupakan salah satu tindakan yang utama yang dapat menopang suatu daerah untuk menjadi masyarakat yang mandiri.

Penelitian ini difokuskan pada tiga masalah, yaitu: (1) Bagaimana penerapan strategi pengembangan BUMDesma Gemilang melalui program simpan pinjam perempuan (SPP) dalam pemberdayaan ekonomi masyarakat di kecamatan Talun kabupaten Blitar? (2) Bagaimana penerapan strategi pengembangan BUMDesma Gemilang melalui program simpan pinjam perempuan (SPP) dalam pemberdayaan ekonomi masyarakat di kecamatan Talun kabupaten Blitar? (3) Apakah Faktor yang mendukung dan menghambat dalam penerapan strategi pengembangan BUMDesma Gemilang melalui program simpan pinjam perempuan (SPP) dalam pemberdayaan ekonomi masyarakat di kecamatan Talun kabupaten Blitar?. Tujuan dalam penelitian ini untuk mendeskripsikan perencanaan, penerapan dan faktor pendukung dan penghambat strategi pengembangan BUMDesma Gemilang melalui program simpan pinjam perempuan (SPP) dalam pemberdayaan ekonomi masyarakat di kecamatan Talun kabupaten Blitar.

Penelitian ini menggunakan pendekatan kualitatif dan jenis penelitian deskriptif. Data deskriptif adalah data yang diperoleh berupa kata-kata dan tindakan, yang kemudian berusaha dideskripsikan dan diinterpretasikan. Teknik pengumpulan data menggunakan wawancara semi terstruktur, observasi partisipan pasif dan dokumentasi. Analisis datanya menggunakan prosedur kondensasi data, penyajian data dan penarikan kesimpulan atau verifikasi. Sedangkan teknik pengecekan keabsahan data menggunakan kriteria derajat kepercayaan, antara lain dilakukan dengan memperpanjang pengamatan, triangulasi dan pengecekan teman sejawat.

Hasil dari penelitian yang dilakukan oleh peneliti diantaranya yaitu: *Pertama*, perencanaan strategi pengembangan yaitu dilakukan musyawarah antar desa dan penyampaian ide konsep usaha. *Kedua*, penerapan strategi pengembangan yaitu dilakukan pelatihan wirausaha yang dikembangkan dalam musyawarah dan studi banding ke wilayah yang pertumbuhan ekonominya bagus. *Ketiga*, faktor pendukung yaitu adanya fasilitas simpan pinjam dan permodalan wirausaha dengan persyaratan mudah dan pelatihan wirausaha ekonomi kreatif, sedangkan penghambat yaitu adanya covid19 dan persaingan lembaga peminjaman modal.

Kata Kunci: Strategi Pengembangan, Pemberdayaan Ekonomi

ABSTRACT

The thesis with the title "BuMDesma Gemilang Development Strategy Through the Women's Savings and Loans Program (SPP) in Community Economic Empowerment in Talun District, Blitar Regency" was written by Nandana Estunggoro Santoso, NIM. 17402163418, adviser Suminto M,Pd,I,

This research is motivated by the complexity of the poverty problem, making poverty alleviation efforts quite difficult, therefore community economic empowerment is one of the main actions that can support an area to become an independent society.

This research focuses on three problems, namely: (1) How is the implementation of the strategy of developing BUMDesma Gemilang through the women's savings and loan program (SPP) in community economic empowerment in Talun sub-district, Blitar district? (2) How is the implementation of the Gemilang BUMDesma development strategy through the women's savings and loan program (SPP) in community economic empowerment in Talun sub-district, Blitar district? (3) What are the factors that support and hinder the implementation of the Gemilang BUMDesma development strategy through the women's savings and loan program (SPP) in community economic empowerment in Talun sub-district, Blitar district?. The purpose of this study is to describe the planning, implementation and supporting and inhibiting factors of the Gemilang BUMDesma development strategy through the women's savings and loan program (SPP) in community economic empowerment in Talun sub-district, Blitar district.

This study uses a qualitative approach and the type of descriptive research. Descriptive data is data obtained in the form of words and actions, which are then attempted to be described and interpreted. Data collection techniques used semi-structured interviews, passive participant observation and documentation. The data analysis uses data condensation procedures, data presentation and conclusion drawing or verification. While the technique of checking the validity of the data uses the criterion of the degree of trust, among others, is done by extending observations, triangulation and checking with peers.

The results of the research conducted by researchers include: First, planning a development strategy that is carried out by deliberation between villages and conveying business concept ideas. Second, the implementation of a development strategy, namely entrepreneurship training which was developed in deliberation and comparative studies to areas with good economic growth. Third, the supporting factors are the existence of savings and loan facilities and entrepreneurial capital with easy requirements and creative economic entrepreneurial training, while the obstacles are the existence of covid19 and competition from capital lending institutions.

Keywords: *Development Strategy, Economic Empowerment*