

ABSTRAK

Skripsi dengan judul “Strategi Pengembangan Bumdes Melalui Pemanfaatan Dana Desa Guna Meningkatkan Perekonomian Masyarakat Ditinjau Menurut Prespektif Islam (Studi Kasus Bumdes Srikandi Desa Tunggangri)” ini ditulis oleh Maharani Dwi Pratiwi, NIM.12402193303, Pembimbing Dr. Mochammad Chobir Sirad

Penelitian ini dilatar belakangi perekonomian di pedesaan seringkali menghadapi tantangan yang kompleks, seperti keterbatasan sumber daya, akses terhadap pasar, dan rendahnya tingkat pendapatan masyarakat. Bagaimanapun, pemanfaatan Dana Desa sebagai instrumen pembangunan dapat menjadi peluang strategis bagi Badan Usaha Milik Desa (BUMDes) dalam mengembangkan perekonomian desa.

Fokus penelitian ini adalah (1) Bagaimana strategi pengembangan badan usaha milik Desa yang berupa pasar Desa, Sewa Kolam Ikan, Wisata Kuliner, dan pengolahan sampah agar dapat meningkatkan perekonomian masyarakat? (2) Bagaimana pemanfaatan dana desa tahun 2021- 2022 terhadap strategi pengembangan badan usaha milik Desa?. Adapun tujuan yang akan dicapai yaitu (1) Untuk mendeskripsikan bagaimana strategi pengembangan badan usaha milik desa agar dapat meningkatkan perekonomian masyarakat. (2) Untuk mendeskripsikan bagaimana pemanfaatan dana desa terhadap strategi pengembangan badan usaha milik desa.

Penelitian ini menggunakan metode penelitian kualitatif dengan pendekatan studi kasus, melibatkan wawancara mendalam dengan pihak terkait dan analisis dokumen terkait.

Hasil penelitian menunjukkan bahwa pemanfaatan Dana Desa telah menjadi dorongan signifikan bagi pengembangan BUMDes Srikandi. Strategi yang diadopsi meliputi diversifikasi usaha, peningkatan kualitas produk dan layanan, pengembangan kemitraan dengan pelaku usaha lokal, dan penguatan kapasitas SDM melalui pelatihan dan pendampingan. Implementasi strategi ini telah menghasilkan dampak positif pada perekonomian masyarakat desa, termasuk peningkatan pendapatan, penciptaan lapangan kerja, dan peningkatan kesejahteraan.

Kata Kunci: Badan Usaha Milik Desa (BUMDes), Dana Desa, perekonomian masyarakat desa, strategi pengembangan, partisipasi masyarakat

ABSTRACT

The thesis entitled "Bumdes Development Strategy Through Utilization of Village Funds to Improve the Community's Economy From an Islamic Perspective (Case Study of Bumdes Srikandi Tunggangri Village)" was written by Maharani Dwi Pratiwi, NIM.12402193303, Supervisor Dr. Mochammad Chobir Sirad, M.Pd.I

The background of this research is that the rural economy often faces complex challenges, such as limited resources, access to markets, and low levels of community income. However, the use of Village Funds as a development instrument can be a strategic opportunity for Village Owned Enterprises (BUMDes) in developing the village economy.

The aims of this study are (1) What is the strategy for developing Village-owned enterprises in the form of Village markets, Fish Pond Rentals, Culinary Tours, and waste processing in order to improve the community's economy? (2) How will village funds be used for 2021-2022 for the development strategy for village-owned enterprises? The objectives to be achieved are (1) To describe how the strategy for developing village-owned enterprises is in order to improve the community's economy. (2) To describe how village funds are utilized for the development strategy of village-owned enterprises.

This study uses a qualitative research method with a case study approach, involving in-depth interviews with related parties and analysis of related documents.

The results of the study show that the use of Village Funds has become a significant impetus for the development of BUMDes Srikandi. The strategies adopted include business diversification, improving product and service quality, developing partnerships with local business actors, and strengthening human resource capacity through training and mentoring. The implementation of this strategy has had a positive impact on the economy of rural communities, including increased income, job creation and increased welfare.

Keywords: Village Owned Enterprises (BUMDes), Village Fund, village community economy, development strategy, community participation