

ABSTRAK

Skripsi dengan judul “Tata Kelola Badan Usaha Milik Desa Bersama BUMDESMA Kalidawir dalam Mempertahankan Sinergitas Dana Bergulir Masyarakat Tanpa Jaminan” yang ditulis oleh Risa Ayu Agustin, NIM. 12402193237 dengan pembimbing Firda Zulfa Fahriani, M.Sy

Penelitian ini dilatarbelakangi oleh unit usaha Dana Bergulir Masyarakat yang mampu bertahan sejak tahun 2001-2022 dengan menghadapi berbagai macam karakteristik pemanfaat dan memiliki berbagai kendala didalamnya. Sinergitas tata kelola (*Good Governance*) berperan penting karena atas saat didirikan BUMDESMA didasari pada komitmen dengan masyarakat desa untuk nantinya bekerja sama dan mengelola kekuatan ekonomi masyarakat desa.

Fokus penelitian dalam penelitian ini adalah (1) Bagaimana proses unit usaha Dana Bergulir Masyarakat BUMDESMA Kalidawir sampai ke masyarakat? (2) Bagaimana tata kelola BUMDESMA Kalidawir dalam mempertahankan sinergitas unit usaha bergulir tanpa jaminan. Tujuan penelitian ini yaitu: (1) Untuk menganalisis proses unit usaha Dana Bergulir Masyarakat BUMDESMA Kalidawir sampai ke masyarakat (2) Untuk menganalisis tata kelola BUMDESMA Kalidawir dalam mempertahankan sinergitas unit usaha bergulir tanpa jaminan.

Penelitian ini menggunakan metode pendekatan kualitatif dengan jenis penelitian deskriptif yang mana peneliti melakukan observasi, wawancara, dan pengambilan dokumentasi secara langsung dengan teknik analisis menggunakan kondensasi data, penyajian data, dan penarikan kesimpulan. Dalam melakukan pengecekan data diantaranya menggunakan proses triangulasi.

Berdasarkan hasil penelitian diperoleh kesimpulan bahwa (1) Proses Dana Bergulir Masyarakat sampai ke masyarakat melalui berbagai tahapan seperti penyusunan proposal permohonan, observasi lapangan UMKM oleh tim verifikasi, rapat musyawarah antar daerah, dan pencairan dana kepada kelompok. (2) Dalam pengelolaan tata kelola lembaga dapat disimpulkan bahwa BUMDESMA Kalidawir mempunyai pencapaian 90% pada kelancaran angsuran masyarakat pemanfaat Dana Bergulir Masyarakat.

Kata Kunci : BUMDESMA, Dana Bergulir Masyarakat, Sinergitas, Tata Kelola

ABSTRACT

Thesis with the title "Governance of Village-Owned Enterprises with BUMDESMA Kalidawir in Maintaining the Synergy of Unsecured Community Revolving Funds" written by Risa Ayu Agustin, NIM. 12402193237 with the supervisor Firda Zulfa Fahriani, M.Sy

This research is motivated by the Community Revolving Fund business unit which has been able to survive since 2001-2022 by facing various characteristics of the beneficiaries and has various obstacles in it. Good governance synergy plays an important role because when BUMDESMA was established it was based on a commitment with the village community to later work together and manage the economic strength of the village community.

The research focus in this study is (1) How is the process of the BUMDESMA Kalidawir Community Revolving Fund business unit to the community? (2) How is the governance of BUMDESMA Kalidawir in maintaining the synergy of the unsecured revolving business unit. The objectives of this research are: (1) To analyze the process of the BUMDESMA Kalidawir Community Revolving Fund business unit to the community (2) To analyze the governance of BUMDESMA Kalidawir in maintaining the synergy of the unsecured revolving business unit.

This research uses a qualitative approach method with a descriptive type in which researchers conduct observations, interviews, and take direct documentation with analysis techniques using data condensation, data presentation, and conclusion drawing. In checking the data, including using the triangulation process.

Based on the results of the research, it is concluded that (1) The process of Community Revolving Funds reaching the community goes through various stages such as the preparation of application proposals, field observations of MSMEs by the verification team, inter-regional deliberation meetings, and disbursement of funds to groups. (2) In the management of institutional governance, it can be concluded that BUMDESMA Kalidawir has an indicator of 90% on the smooth installment of community beneficiaries of the Community Revolving Fund.

Keywords: *BUMDESMA, Community Revolving Fund, Governance, Synergy*