

ABSTRACT

Alfiyatul Karimah, The Role of Joint Village-Owned Enterprise in Improving the Community Economy of Sekaran District, Lamongan Regency. (Study on: BUMDesma Sekar Mandiri) Under the Guidance of Herry Yulistiyono, M.Si.

The purpose of this study is to identify and analyze the efforts of the BUMDesma sekar mandiri in achieving its goals and the impact of the BUMDesma for the people of Sekaran sub-district, especially those involved in BUMDesma activities. In this study, the author uses a qualitative case study method. Data collection techniques in this study were interviews and documentation. In this study, triangulation of sources and theory was used, then the data were analyzed and conclusions were drawn. The results of the study describe two active business units, namely village financial institutions and marketing of sub-district superior products, the benefits obtained by the people involved such as social funds, IPTW, training. Several problems were analyzed through the perspective of contract theory. So that produces some suggestions.

Keywords: BUMDesma, Savings and Loans, Empowerment, Contract Theory

ABSTRAK

Alfiyatul Karimah, Peran Badan Usaha Milik Desa Bersama Dalam Meningkatkan Perekonomian Masyarakat Kecamatan Sekaran, Kabupaten Lamongan. (Studi Kasus : BUMDesma Sekar Mandiri) Dibawah Bimbingan Herry Yulistiyo, M.Si.

Tujuan dari penelitian ini adalah untuk mengidentifikasi dan menganalisis upaya BUMDesma Sekar Mandiri dalam mencapai tujuan dan dampak BUMDesma bagi masyarakat kecamatan Sekaran, khususnya yang terlibat dalam kegiatan BUMDesma. Dalam penelitian ini, penulis menggunakan metode studi kasus kualitatif. Teknik pengumpulan data dalam penelitian ini adalah wawancara dan dokumentasi. Dalam penelitian ini digunakan triangulasi sumber dan teori, kemudian data dianalisis dan ditarik kesimpulan. Hasil penelitian menggambarkan dua unit usaha yang aktif yaitu lembaga keuangan desa dan pemasaran produk unggulan kecamatan, manfaat yang diperoleh masyarakat yang terlibat seperti dana sosial, IPTW, pelatihan. Beberapa permasalahan dianalisis melalui perspektif teori kontrak. Sehingga menghasilkan beberapa saran.

Kata Kunci: BUMDesma, Simpan Pinjam, Pemberdayaan, Teori Kontrak