

ABSTRAK

Abd. Wahid Adimy, Faktor Pendorong dan Penghambat serta Peran Badan Usaha Milik Desa (BUM Desa) Sempurna di Desa Kamal Kecamatan Kamal Kabupaten Bangkalan dibawah bimbingan Dr. Muhammad Alkirom Wildan, S.E., M.Si. dan Dr. Ir. Nurita Andriani, M.M.

Salah satu amanat Undang-undang nomor 6 tahun 2014 tentang Desa adalah pembentukan lembaga ekonomi desa yaitu Badan Usaha Milik Desa (BUM Desa) dengan tujuan dapat menjadi pusat perekonomian masyarakat desa yang pada akhirnya dapat memberikan kesejahteraan pada masyarakat desa dan memberikan Pendapatan Asli Desa (PADes). Penelitian ini dilakukan pada BUM Desa Sempurna Desa Kamal Kecamatan Kamal Kabupaten Bangkalan yang merupakan salahsatu BUM Desa yang aktif di Kabupaten Bangkalan dan menjadi salah satu BUM Desa sering menjadi perwakilan Kabupaten Bangkalan pada acara tentang BUM Desa baik tingkat Propinsi maupun Nasional. BUM Desa Sempurna telah memiliki lima unit usaha yaitu: unit perdagangan, jasa, simpan pinjam, produksi, dan wisata. Dari semua unit usaha ada dua unit yang belum beroperasi maksimal yaitu unit produksi dan wisata. Tujuan dari penelitian ini adalah untuk mengukur dan mengetahui faktor pendukung dan penghambat serta peran BUM Desa Sempurna. Metode penelitian ini menggunakan pendekatan kualitatif dengan jenis yang dirancang studi kasus dan menggunakan kajian studi kasus intrinsik. Desain penelitian menggunakan wawancara mendalam terhadap semua unsur yang berkaitan dengan BUM Desa, baik dari Pelaksana Operasional, Pengawas, Penasihat, Pendamping Lokal Desa, Nasabah BUM Desa dan warga desa non nasabah. Hasil penelitian menunjukkan bahwa Peran BUM Desa Sempurna telah memberikan peningkatan ekonomi warga Desa Kamal namun belum signifikan dan belum bisa memberikan PADes, hal tersebut disebabkan beberapa kendala yaitu: Sarana dan fasilitas BUM Desa masih minim, Sistem manajemen organisasi belum berjalan maksimal, Masih banyak masyarakat yang belum ikut andil, terkendala pada keterbatasan dana, kurangnya sarana promosi, kurangnya perhatian Pemerintah Daerah khususnya Dinas terkait dalam pengembangan usaha, belum memiliki standar berupa Standar Operasional Prosedur (SOP) dalam pengelolaan BUM Desa. Sedangkan yang menjadi faktor pendorong: Loyalitas dan komitmen pengurus BUM Desa sangat tinggi, Dukungan dari Pemerintah Desa sangat baik, dan Desa Kamal memiliki banyak potensi yang bisa dikembangkan oleh BUM Desa baik dari sisi ekonomi maupun potensi alam.

Kata Kunci: BUM Desa, Kesejahteraan Masyarakat Desa

ABSTRACT

Abd. Wahid Adimy, Supporting and Inhibiting Factors and the Role of Sempurna Village-Owned Enterprise (BUM Desa) in Kamal Village, Kamal Subdistrict, Bangkalan Regency. Under the guidance of Dr. Muhammad Alkirom Wildan, S.E., M.Si. and Dr. Ir. Nurita Andriani, M.M.

One of the mandates of Law number 6 of 2014 concerning Villages is the establishment of village economic institutions, namely Village-Owned Enterprises (BUM Desa) with the aim of being able to become the economic center of village communities which in turn can provide welfare to village communities and provide Village Original Income (PADes). This study is conducted at BUM Desa Sempurna, Kamal Village, Kamal Subdistrict, Bangkalan Regency, which is one of the Village-Owned Enterprises that is active in Bangkalan Regency and is one of the Village-Owned Enterprises that often becomes a representative of Bangkalan Regency at events about Village-Owned Enterprises both at the provincial and national levels. BUM Desa Sempurna has five business units, namely: trade, services, savings and loan, production and tourism units. Of all the business units, there are two units that have not operated optimally, namely the production and tourism units. The objective of this study is to measure and determine the supporting and inhibiting factors and the role of BUM Desa Sempurna. The method of this study uses qualitative approach with the type designed is a case study and uses an intrinsic case study. The research design used is in-depth interviews with all elements related to BUM Desa, both from the Operational Executor, Supervisors, Advisors, Village Local Assistants, BUM Desa customers and non-customer villagers. The results of the study show that the role of BUM Desa Sempurna has provided economic improvement for the residents of Kamal Village but has not been significant and has not been able to provide PADes, this is due to several obstacles, those are: means and facilities of BUM Desa are still minimal, the organizational management system has not run optimally, There are still many people who are not yet taking part, constrained by limited funds, lack of means of promotion, lack of attention from the Regional Government, especially related agencies in business development, do not have a standard in the form of Standard Operating Procedures (SOP) in the management of BUM Desa. Meanwhile, the supporting factors are: Loyalty and commitment of BUM Desa administrators is very high, support from the Village Government is very good, and Kamal Village has a lot of potentials that can be developed by BUM Desa both from an economic and natural potential side.

Keywords: BUM Desa, Village Community Welfare