

## ABSTRAK

Fenny Widya Kusuma Dewi. 2025. *Peran Badan Usaha Milik Desa (BUMDes) Dalam Mewujudkan Kemandirian Ekonomi di Desa Sirigan Kecamatan Paron Kabupaten Ngawi*. Skripsi. Program Studi Pendidikan Ekonomi, FKIP, Universitas PGRI Madiun . Pembimbing (I) Dr. Sudarmiani, M.Pd., (II) Dwi Nila Andriari, S.Pd., M.Pd.

Penelitian ini bertujuan untuk mengetahui faktor pendukung dan penghambat kinerja BUMDes, kontribusi BUMDes, perubahan ekonomi masyarakat yang menggunakan jasa BUMDes dan sejauh mana peran Badan Usaha Milik Desa (BUMDes) membantu mewujudkan kemandirian ekonomi masyarakat Desa Sirigan Kecamatan Paron Kabupaten Ngawi. Dalam hal ini peneliti mewawancarai kepala desa, tiga pengurus BUMDes, dan enam masyarakat yang menggunakan jasa BUMDes. Metode penelitian menggunakan pendekatan kualitatif dengan observasi, wawancara dan dokumentasi. Selain itu menggunakan analisis data dengan teknik triangulasi. Berdasarkan hasil penelitian tentang Peran Badan Usaha Milik Desa (BUMDes) Dalam Mewujudkan Kemandirian Ekonomi Desa Sirigan Kecamatan Paron Kabupaten Ngawi dapat disimpulkan bahwa faktor pendukung kinerja BUMDes adalah dengan adanya kedekatan sosial antara pengurus BUMDes dan masyarakat, mudahnya persyaratan juga rendahnya bunga yaitu hanya 2% dan kesesuaian bidang usaha dari BUMDes dengan kebutuhan masyarakat desa sedangkan faktor penghambat dari kinerja BUMDes yaitu adanya masalah internal dan angsuran macet beberapa mastarakat. Kontribusi BUMDes sangat besar terutama dalam perekonomian, masyarakat mendapat modal sehingga dapat membuka usaha dan mengembangkan usaha mereka sehingga memiliki penghasilan tetap. Perubahan ekonomi di rasakan oleh masyarakat karena kestabilan ekonomi dari sebelumnya belum memiliki penghasilan hingga memiliki penghasilan sendiri bahkan memiliki tabungan. BUMDes telah membantu mewujudkan kemandirian ekonomi sejak beroperasi di tahun 2018. Dilihat dari kontribusi dan perubahan ekonomi yang dirasakan oleh masyarakat. BUMDes membantu dalam mengatasi permasalahan masyarakat yaitu permodalan. Adanya jasa simpan – pinjam BUMDes berperan penting dalam membantu masyarakat mewujudkan kemandirian ekonomi mereka karena dengan begitu masyarakat dapat membuka usha sesuai dengan potensi yang mereka miliki. Selain itu masyarakat memiliki semangat kewirausahaan berkat adanya dukungan modal dari BUMDes.

Kata Kunci : BUMDes, Kemandirian Ekonomi

## ABSTRACT

**Fenny Widya Kusuma Dewi**, 2025. *The Role of Village-Owned Enterprises (BUMDes) in Realizing Economic Independence in Sirigan Village, Paron District, Ngawi Regency*. Thesis. Economic Education Study Program. Faculty of Theacer Training and Education, UNIVERSITAS PGRI MADIUN. Advisors: Dr. Sudarmiani, M.Pd., Co-Advisor: Dwi Nila Andriari, S.Pd., M.Pd.

Key Terms : BUMDes, Economic Independence

This study aims to identify the supporting and inhibiting factors for BUMDes performance, the contribution of BUMDes, the economic changes experienced by community members using BUMDes services, and the extent to which the Village-Owned Enterprise (BUMDes) helps realize the economic independence of the community in Sirigan Village, Paron District, Ngawi Regency. For this purpose, the researcher interviewed the village head, three BUMDes administrators, and six community members who utilize BUMDes services. This research employed a qualitative approach using observation, interviews, and documentation for data collection. Data analysis was conducted using triangulation techniques. Based on the research findings on the Role of Village-Owned Enterprises (BUMDes) in Realizing Economic Independence in Sirigan Village, Paron District, Ngawi Regency, it can be concluded that the supporting factors for BUMDes performance include social proximity between BUMDes administrators and the community, easy requirements, low interest rates (only 2%), and the suitability of BUMDes business fields with the needs of the village community. Meanwhile, the inhibiting factors for BUMDes performance are internal issues and some defaulting loan installments. The contribution of BUMDes is significant, especially in the economy, as the community gains access to capital, enabling them to start and develop businesses, thus securing a stable income. The community has experienced economic changes due to improved economic stability, moving from no prior income to having their own income and even savings. BUMDes has helped realize economic independence since its operation began in 2018, as evidenced by its contributions and the economic changes felt by the community. BUMDes assists in addressing community problems, particularly regarding capital. The existence of BUMDes's savings and loan services plays a vital role in helping the community achieve their economic independence because it allows them to open businesses according to their potential. Furthermore, the community has developed an entrepreneurial spirit thanks to the capital support from BUMDes.