

ABSTRAK

Alifa Nurkhanza Ghaniya, 1228010023, 2026: “Efektivitas Penggunaan Dana Desa Dalam Pemberdayaan Ekonomi Masyarakat (unit usaha perdagangan dan kemitraan (BUMDes) di Desa Cibiru Wetan, Kecamatan Cileunyi, Kabupaten Bandung)”

Penelitian ini dilatarbelakangi oleh adanya ketidaksesuaian antara peningkatan Dana Desa dan kontribusi Pendapatan Asli Desa (PADes) melalui BUMDes dengan manfaat ekonomi yang dirasakan masyarakat Desa Cibiru Wetan. Meskipun secara nominal Dana Desa dan pendapatan BUMDes meningkat, dampaknya terhadap pemerataan manfaat ekonomi, pengurangan kesenjangan, dan penurunan kemiskinan masih belum optimal, sebagaimana tercermin dari capaian indikator ekonomi SDGs Desa yang masih rendah. Kondisi ini menunjukkan perlunya analisis terhadap efektivitas penggunaan Dana Desa pada unit usaha perdagangan dan kemitraan BUMDes dalam mendukung pemberdayaan ekonomi masyarakat. Penelitian ini bertujuan menganalisis efektivitas penggunaan Dana Desa dalam pemberdayaan ekonomi masyarakat melalui unit usaha perdagangan dan kemitraan BUMDes dengan menggunakan teori efektivitas (Makmur, 2015), yang meliputi delapan kriteria, yaitu ketepatan penentuan waktu, ketepatan perhitungan biaya, ketepatan dalam pengukuran, ketepatan dalam menentukan pilihan, ketepatan berpikir, ketepatan dalam melakukan perintah, ketepatan dalam menentukan tujuan, dan ketepatan sasaran.

Penelitian ini menggunakan pendekatan kualitatif dengan metode deskriptif analitis. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi, sedangkan analisis data menggunakan reduksi data, penyajian data, dan penarikan kesimpulan. Informan penelitian terdiri dari pemerintah desa dan pengelola BUMDes yang terlibat langsung dalam pengelolaan unit usaha perdagangan dan kemitraan.

Hasil penelitian menunjukkan bahwa penggunaan Dana Desa pada unit usaha perdagangan dan kemitraan BUMDes di Desa Cibiru Wetan secara umum telah berjalan cukup efektif, yang tercermin dari ketercapaian delapan kriteria efektivitas yang hampir seluruhnya berada pada kategori cukup efektif. Hal ini terlihat dari adanya perencanaan berbasis musyawarah, pengelolaan biaya dan evaluasi program yang cukup terukur, penentuan pilihan usaha yang sesuai kebutuhan masyarakat, pelaksanaan program yang adaptif, serta sasaran program yang relatif tepat dalam mendukung pemberdayaan ekonomi masyarakat. Kontribusi penggunaan Dana Desa terlihat pada penguatan usaha lokal, peningkatan aktivitas ekonomi masyarakat, pertumbuhan Pendapatan Asli Desa (PAD), serta dukungan terhadap indikator ekonomi SDGs Desa. Namun demikian, kontribusi terhadap pengurangan kemiskinan dan pemerataan manfaat ekonomi masih belum optimal karena cakupan program dan kapasitas anggaran masih terbatas. Dengan demikian, efektivitas penggunaan Dana Desa melalui BUMDes telah mampu mendukung pemberdayaan ekonomi masyarakat, meskipun masih memerlukan penguatan strategi agar dampaknya lebih merata dan berkelanjutan.

Kata Kunci: Dana Desa, BUMDes, Pemberdayaan Ekonomi

ABSTRACT

Alifa Nurkhanza Ghaniya, 1228010023, 2026: “The Effectiveness of Village Fund Utilization in Community Economic Empowerment (trade and partnership business units (BUMDes) in Cibiru Wetan Village, Cileunyi District, Bandung Regency)”

This research is motivated by the discrepancy between the increase in Village Funds and the contribution of Village Original Income (PADes) thru BUMDes with the economic benefits felt by the people of Cibiru Wetan Village. Although the nominal amount of Village Funds and BUMDes income has increased, their impact on the equitable distribution of economic benefits, reduction of disparities, and poverty alleviation is still not optimal, as reflected in the low achievement of Village SDGs economic indicators. This condition indicates the need for an analysis of the effectiveness of the use of Village Funds in trade business units and BUMDes partnerships in supporting community economic empowerment. This research aims to analyze the effectiveness of the use of Village Funds in empowering the community's economy thru trade business units and BUMDes partnerships by using Makmur's effectiveness theory (2015), which includes eight criteria: timeliness, cost accuracy, measurement accuracy, choice accuracy, thinking accuracy, command accuracy, goal accuracy, and target accuracy.

This research uses a qualitative approach with a descriptive-analytical method. Data collection techniques were carried out thru observation, interviews, and documentation, while data analysis used data reduction, data presentation, and conclusion drawing. The research informants consist of village government officials and BUMDes managers who are directly involved in the management of trade and partnership business units.

The research results show that the use of Village Funds in the trade and partnership business units of BUMDes in Cibiru Wetan Village has generally been quite effective, as reflected in the achievement of eight effectiveness criteria, almost all of which fall into the fairly effective category. This is evident from the presence of deliberation-based planning, measurable cost management and program evaluation, the selection of business ventures that meet community needs, adaptive program implementation, and program targets that are relatively accurate in supporting community economic empowerment. The contribution of Village Fund usage is evident in the strengthening of local businesses, the increase in community economic activities, the growth of Village Original Income (PAD), and support for the Village SDGs economic indicators. However, the contribution to poverty reduction and the equitable distribution of economic benefits is still not optimal due to the limited scope of programs and budget capacity. Thus, the effectiveness of using Village Funds thru BUMDes has been able to support the economic empowerment of the community, although it still requires strategic strengthening to ensure more equitable and sustainable impacts.

Keywords: Village Fund, BUMDes, Economic Empowerment