

# **ISLAMIC COMMUNITY EMPOWERMENT THROUGH ECONOMIC DEVELOPMENT AT THE VILLAGE-OWNED ENTERPRISE (BUMDES) 'SEJAHTERA' IN JANGKANG VILLAGE, RIAU**

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## **Abstract**

This study analyzes the community empowerment process and economic development strategies implemented through the Village-Owned Enterprise (BUMDes) 'Sejahtera' in Jangkang Village, Bantan District, Bengkalis Regency, Riau Province. This research uses a descriptive qualitative method with data collected through interviews, observations, and documentation. Data analysis was conducted using data reduction, data presentation, and conclusion drawing, with validity tested through triangulation of techniques and sources. The findings reveal that the community empowerment process in BUMDes 'Sejahtera' is carried out through three main stages: (1) increasing community awareness, (2) capacity building for individuals and groups, and (3) implementing empowerment activities. The economic development strategies applied include (1) creating a supportive climate for strengthening local capacities and safeguarding local assets and (2) implementing rural development programs based on local needs. This study offers novelty in its structured participatory approach to active community involvement, presenting a potential model for replication in other villages. Practically, the findings provide valuable guidance for BUMDes managers and policymakers in designing more effective empowerment programs, particularly in enhancing the economic independence of rural communities.

**Keywords:** *Empowerment Process, Empowerment Strategy.*

## Abstrak

Penelitian ini bertujuan untuk mendeskripsikan dan menganalisis secara mendalam proses pemberdayaan masyarakat serta strategi pengembangan ekonomi melalui Badan Usaha Milik Desa (BUMDes) "Sejahtera" di Desa Jangkang, Kecamatan Bantan, Kabupaten Bengkalis, Provinsi Riau. Metode penelitian yang digunakan adalah kualitatif deskriptif dengan teknik pengumpulan data melalui wawancara, observasi, dan dokumentasi. Data dianalisis menggunakan teknik reduksi data, penyajian data, dan penarikan kesimpulan, dengan uji validitas melalui triangulasi teknik dan sumber. Hasil penelitian menunjukkan bahwa proses pemberdayaan masyarakat di BUMDes "Sejahtera" dilaksanakan melalui tiga tahap utama, yaitu: (1) peningkatan kesadaran masyarakat, (2) pengembangan kapasitas individu dan kelompok, serta (3) implementasi kegiatan pemberdayaan. Strategi pengembangan ekonomi yang diterapkan meliputi: (1) menciptakan iklim yang mendukung penguatan masyarakat dan melindungi aset lokal, serta (2) pelaksanaan program pembangunan pedesaan berbasis kebutuhan lokal. Penelitian ini memberikan kebaruan dalam konteks pelibatan aktif masyarakat melalui pendekatan partisipatif yang terstruktur, sehingga menjadi model potensial untuk diterapkan di desa lain. Implikasi praktis dari penelitian ini adalah sebagai panduan bagi pengelola BUMDes dan pembuat kebijakan dalam merancang program pemberdayaan yang lebih efektif, khususnya dalam meningkatkan kemandirian ekonomi masyarakat pedesaan.

**Kata Kunci:** *Proses Pemberdayaan, Strategi Pemberdayaan*

### A. Introduction

Community Empowerment is often difficult to distinguish from Community Development because it refers to overlapping notions used in the community.<sup>1</sup> In this study, community empowerment and community development are referred to as

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<sup>1</sup>Munawar Noor, "Pemberdayaan Masyarakat," *CIVIS: Jurnal Ilmiah Ilmu Sosial Dan Pendidikan Kewarganegaraan* 1, no. 2 (2011).

efforts made by the government to facilitate local communities in planning, deciding, and managing their resources so that they ultimately have the ability and independence in economic, ecological, and social terms in a sustainable manner.<sup>2</sup> Therefore, community empowerment is closely related to sustainable development, which requires the prerequisite of sustainable community independence in dynamic economic, ecological, and social aspects.<sup>3</sup>

Community empowerment has been developed as an alternative development strategy in various literatures and thoughts, although its implementation has not been maximized.<sup>45</sup> Community development and empowerment are much-discussed issues because people's lack of skills significantly hampers economic growth. Every economic development effort aims to increase the number and types of job opportunities for local communities.<sup>6</sup>

Regional economic development can begin with rural development in general and the agricultural sector in particular because they must be recognized as important, dynamic, and even determining elements in overall development strategies.<sup>78</sup>

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<sup>2</sup>Etika Ari Susanti, "Pengembangan Ekonomi Lokal Dalam Sektor Pertanian (Studi Pada Kecamatan Pagelaran Kabupaten Malang)" (Brawijaya University, 2013).

<sup>3</sup>I Putu Gede Diatmika and Sri Rahayu, *Model Pemberdayaan Ekonomi Masyarakat Lokal Dan Peran Pemerintah* (Ahlimedia Book, 2022).

<sup>4</sup>Astri Hidayah Illahi, "Besarnya Dampak Pandemi Pada Pemberdayaan Masyarakat Wilayah Pesisir Pantai," *Education For All* 2, no. 2 (2022): 42–55.

<sup>5</sup>Andi Hasad and Elma Yulius, "Pengembangan Peran Pemberdayaan Masyarakat Berbasis Komunitas," *Devosi* 1, no. 2 (2020): 28–31.

<sup>6</sup>Hanly Fendy Djohar Siwu, "Strategi Pertumbuhan Dan Pembangunan Ekonomi Daerah," *Jurnal Pembangunan Ekonomi Dan Keuangan Daerah* 18, no. 6 (2019).

<sup>7</sup>Bintoro Wardiyanto, Siti Aminah, and Ucu Martanto, *Percikan Pemikiran Tata Kelola Dan Pembangunan Desa* (Airlangga University Press, 2016).

<sup>8</sup>Ahmad Taqyudin Almuhim and Habibullah Habibullah, "Pengembangan Ekonomi Lokal Dalam Sektor Pertanian," *JEBESH: Journal of Economics Business Ethic and Science Histories* 1, no. 1 (2023): 177–85.

Each region has different sources and potential, where the community utilizes the potential to improve the family's economic level, especially in rural communities where the majority of the population relies on the results of the existing natural potential.<sup>9</sup> According to the Riau Provincial Statistics Agency (BPS), in September 2020, the number of poor people in Riau reached 483.39 thousand, with the percentage of poor people at the Bengkalis Regency level reaching 35 thousand (6.27 percent).<sup>10</sup><sup>11</sup>

Efforts to improve community welfare through establishing Village-Owned Enterprises (BUMDes) aim to provide credit loans to communities that need them to do business.<sup>12</sup> In addition, BUMDes can also establish businesses to improve the community's economy. BUMDes are village business institutions managed by the community and village government to strengthen the village economy. They are formed based on the village's economic needs. According to Law No. 32/2004 on Regional Government, BUMDes were established to increase the Village Original Income (PADes).<sup>13</sup>

Since the enactment of Law No. 6/2014 on Villages, the central policy has been the allocation of village funds ranging from Rp 800 million to Rp 1.4 billion per village, which are obtained from a combination of APBN, APBD Provinsi and APBD

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<sup>9</sup>Anom Pancawati Anom Pancawati and Rieka Yulita Widaswara, "Pengembangan Ekonomi Kreatif Dalam Meningkatkan Potensi Pariwisata," *Jurnal Ekonomi Bisnis Dan Akuntansi* 3, no. 1 (2023): 166–78.

<sup>10</sup>Badan Pusat Statistik Provinsi Riau, "Data Kemiskinan Dan Penduduk Miskin," 2020, <https://riau.bps.go.id/indicator/23/77/1/jumlah-penduduk-miskin.html>.

<sup>11</sup>Badan Statistik Kabupaten Bengkalis, "Data Kemiskinan Dan Penduduk Miskin Di Kabupaten Bengkalis," 2022. <https://statistik.bengkaliskab.go.id/statistik/detailmonografiskpd/610>.

<sup>12</sup>Mohammad Wahed, Kiki Asmara, and Riko Steya Wijaya, "Pengembangan Ekonomi Desa Dengan Instrumen Badan Usaha Milik Desa (BUMDESA)," *Journal of Regional Economics Indonesia (JREI)* 1, no. 2 (2020): 58–70.

<sup>13</sup>Yayu Putri Senjani, "Peran Sistem Manajemen Pada BUMDes Dalam Peningkatan Pendapatan Asli Desa," *Kumawula: Jurnal Pengabdian Kepada Masyarakat* 2, no. 1 (2019): 23–40.

Kabupaten/Kota.<sup>14</sup> Village community empowerment is implemented through a phased process to achieve better changes after evaluating each activity stage.

Empowerment activities involve village government and community elements. The concept of empowerment applied by the Prophet SAW emphasizes the principles of justice, equality, and participation in the community.<sup>15</sup><sup>16</sup> Many verses in the Quran invite humans to contribute to empowering their communities and alleviating poverty.<sup>17</sup> Community empowerment is one of the effective instruments of poverty alleviation because this program encourages the community to change themselves and be trained to be independent.<sup>18</sup>

BUMDes 'Sejahtera' of Jangkang Village was established on December 21, 2015 as an implementation of the Village Minister Regulation (Permendes) No. 4 of 2015 on the establishment and management of Village-Owned Enterprises. Located on Jalan Utama Jangkang, Kecamatan Bantan, Kabupaten Bengkalis, the BUMD began operations in 2016 with an initial capital of IDR 51 million obtained from village funds. The capital was allocated to support community business development through various programs such as the Savings and Loan Unit (USP), Rental Unit, and Production and Trading Unit. BUMDes 'Sejahtera' has been led by Irzan, SE, Sy, since its establishment, with a vision to realize the welfare of the village community through sustainable economic management.

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<sup>14</sup>Muhammad Ash-Shiddiqy, "Potensi Desa Dan Strategi Penerapan Ekonomi Islam Dalam Pengelolaan Bisnis Bumdes," *Aplikasia: Jurnal Aplikasi Ilmu-Ilmu Agama* 22, no. 1 (2022): 1–28.

<sup>15</sup>Adib Susilo, "Model Pemberdayaan Masyarakat Perspektif Islam," *FALAH: Jurnal Ekonomi Syariah* 1, no. 2 (2016): 193–209.

<sup>16</sup>Ulfi Putra Sany, "Prinsip-Prinsip Pemberdayaan Masyarakat Dalam Perspektif Al Qur'an," *Jurnal Ilmu Dakwah* 39, no. 1 (2019): 32–44.

<sup>17</sup>Nanih Machendrawaty and Agus Ahmad Safei, *Pengembangan Masyarakat Islam* (PT Remaja Rosdakarya Offset–bandung, 2001).

<sup>18</sup>Dwi Iriani Margayaningsih, "Peran Masyarakat Dalam Kegiatan Pemberdayaan Masyarakat Di Desa," *Publiciana* 11, no. 1 (2018): 72–88.

The Unit SimpanPinjam (USP) is one of the flagship programs designed to assist village communities in obtaining access to financing with low interest rates. The loans disbursed range from Rp15 million to Rp60 million, with predetermined collateral requirements. The USP provides excellent benefits, especially for small-scale entrepreneurs who find obtaining funding from formal financial institutions challenging. In addition, the BUMDes manager also regularly monitors the development of community enterprises, ensures that loans are well utilized, and supports the community in maximizing its business potential.

The Rental Unit is also an important pillar in the activities of BUMDes. Through the rental of tents, two-wheelers, heavy equipment such as molen, and other items, BUMDesin helps the community gain easy and cheap access to goods and services. This unit not only facilitates the daily lives of the community but also supports their productivity, such as in farming activities, house construction, or local events. The impact can be seen in the community's increased economic efficiency and the village-owned enterprise's increased revenue.

The Production and Trading Unit also plays a strategic role in supporting the local economy. One of its flagship products is gallon water branded "1000 Akar," based on peat water. This product is produced, marketed, and distributed by BUMDes Sejahtera, making it one of the village's primary sources of income. In addition, BUMDes also builds partnerships with local enterprise groups, strengthens village institutions, and promotes community-based economic growth. This not only increases community income but also creates jobs for residents.

Jangkang Village's BUMDes 'Sejahtera' success can be seen in its contribution to the Village Original Revenue (PADes). From 2019 to 2021, the BUMDesinim consecutively recorded the highest PADes in the Banten District. This achievement shows that the BUMD has functioned as the main driver of the local economy. However, this journey has not been without challenges. BUMDes still faces obstacles such as limited capital for expansion and lack of participation from some communities who do not fully understand

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BUMDes 'Sejahtera' Jangkang Village is committed to continuously improving its services and programs. The use of technology in operations, ongoing training for managers and communities, and the development of strategic partnerships are steps planned to support program sustainability. With an innovative and sustainability-oriented approach, BUMDes 'Sejahtera' is expected to maintain its position as an institution that advances the local economy and creates prosperity for all its citizens. BUMDes 'Sejahtera' Jangkang Village is committed to continuously improving its services and programs. The use of technology in operations, ongoing training for managers and communities, and the development of strategic partnerships are steps planned to support program sustainability. With an innovative and sustainability-oriented approach, BUMDes 'Sejahtera' is expected to maintain its position as an institution that advances the local economy and creates prosperity for all its citizens.

This research shows that community empowerment through BUMDes can significantly improve the economic and social welfare of village communities. BUMDes 'Sejahtera' of Jangkang Village has successfully developed local potential and created employment opportunities for local communities. Therefore, this empowerment model can be an example for other villages in Kecamatan Bantan and other regions.

Although various studies have discussed the role of village-owned enterprises in village economic development, many tend to focus on administrative and institutional aspects without examining the effectiveness of the specific strategies used in empowering the community. For example, most BUMDes face challenges in managing their Savings and Loan Units, especially in maintaining capital sustainability and reducing the risk of bad debts.<sup>19</sup> However, few in-depth studies have examined how these business units can be effective empowerment tools in alleviating rural poverty. This research attempts to address this gap by exploring the unique strategy implemented by BUMDes 'Sejahtera', specifically through the integrated management of three different business units.

In addition, BUMDes offers unique advantages over other empowerment strategies, such as cooperatives or social assistance programs. Unlike cooperatives, which are more member-oriented, BUMDes involve all elements of the village community, including marginalized groups, in the management and decision-making process.<sup>20</sup> In the Riau context, this approach is relevant because it can more flexibly respond to local needs. For example, the Production and Trading Unit of BUMDes 'Sejahtera' has successfully managed mangrove fruit processing, a previously underutilized local resource, while contributing to environmental conservation.

From a literature perspective, community empowerment through institutions such as BUMDes is also supported by theories

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<sup>19</sup>M Zaenul Muttaqin, *Problematika Dan Kisah Sukses Pengelolaan Badan Usaha Milik Desa* (Sleman: Deepublish, 2022).

<sup>20</sup>Axellina Muara Setyanti, *Ekonomi Perdesaan* (Kediri: Universitas Brawijaya Press, 2020).



of sustainable development. Empowerment should focus on increasing the capacity of individuals and communities to manage local resources independently.<sup>21</sup> Combining economic capacity building and natural resource conservation is important as the core of community-based empowerment.<sup>22</sup> In the context of Jangkang Village, the BUMDes strategy, which includes the Savings and Loan, Rental, and Production Units, reflects the application of these principles well, demonstrating the relevance of the literature to field practice.

In addition, the latest data on the poverty rate in Kabupaten Bengkalis reinforces the urgency of community empowerment. According to a report from the Central Statistics Agency (BPS) in 2022, the percentage of poor people in Kabupaten Bengkalis was recorded at 6.15%, a slight decrease from the 2020 data. However, this figure still represents a significant challenge, especially in rural areas. With this background, BUMDes are an important instrument to drive poverty reduction through an approach based on local potential and community participation.

## **B. Method**

The approach of this research is descriptive qualitative,<sup>23</sup> This study aims to analyze in depth the empowerment of Islamic communities through economic development at the Village-Owned Enterprises (BUMDes) 'Sejahtera' in Jangkang Village, Bantan District, Bengkalis Regency, Riau Province. To collect comprehensive data, this research adopted the methods of in-depth

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<sup>21</sup>Mumu Muzayyin Maq et al., "Pendampingan Balai Desa Dalam Mengembangkan BUMDes Untuk Meningkatkan Perekonomian Masyarakat," *Journal Of Human And Education (JAHE)* 4, no. 5 (2024): 185–91.

<sup>22</sup>Zamruddin Hasid, Akhmad Noor, and Erwin Kurniawan, *Ekonomi Sumber Daya Alam Dalam Lensa Pembangunan Ekonomi* (Surabaya: Cipta Media Nusantara, 2022).

<sup>23</sup>Matthew B. Miles, A. Michael Huberman, and Johnny Saldana, *Qualitative Data Analysis: A Methods Sourcebook*, 3rd Editio (USA: SAGE Publications, 2014).

interviews, observation, and biographical or life history documentation.<sup>24</sup>

Interviews were conducted by scheduling in-person meetings with key informants, including BUMDes managers, village officials, and community beneficiaries of the BUMDes program. Interviews lasted 30-60 minutes per session and were conducted in an informal atmosphere to create comfort and encourage informants to speak openly. The characteristics of the research subjects were selected based on their role in the operation of BUMDes and their direct experience with the empowerment program—interviews used semi-structured guidelines with flexible questions to explore relevant themes.<sup>25,26</sup>

Non-participant observation was conducted by directly observing the BUMDes' activities. Observations lasted two months and involved operational activities such as the management of business units, interactions between managers and the community, and decision-making processes at the BUMDes. Documentation included collecting administrative records, financial reports, photos of activities, and relevant promotional materials to complement interview and observation data.<sup>27</sup>

Triangulation of techniques was carried out by comparing the results of interviews, observations, and documentation to ensure consistency of information. For example, information from interviews on the success of the Savings and Loan Unit was compared with the BUMDes financial data obtained through documentation. Triangulation of sources was applied by confirming information from village enterprise managers with the views of the village community to obtain a broader and more objective perspective.

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<sup>24</sup>Nuriman, *Memahami Metodologi Studi Kasus, Grounded Theory, Dan Mixed-Method: Untuk Penelitian Komunikasi, Psikologi, Sosiologi, Dan Pendidikan* (Prenada Media, 2021).

<sup>25</sup>Wahid Murni, "Pemaparan Metode Penelitian Kualitatif," *UIN Maulana Malik Ibrahim Malang, Hlm*, 2017, 1–17.

<sup>26</sup>Farida Nugrahani and Muhammad Hum, "Metode Penelitian Kualitatif," *Solo: Cakra Books* 1, no. 1 (2014): 3–4.

<sup>27</sup>Sugiyono, *Metode Penelitian Kuantitatif, Kualitatif Dan R & D*, 2012.

Data analysis was conducted through three stages: (1) data reduction to filter and focus information that is relevant to the research objectives, (2) data presentation in the form of tables, diagrams, or narratives to provide a clear picture, and (3) drawing conclusions based on findings that have been verified.<sup>28</sup> With this approach, the research attempted to provide an in-depth description of how BUMDes 'Sejahtera' empowered the community through an integrated economic development strategy.<sup>29</sup>

### **C. Results and Discussion**

Community empowerment is a systematic effort to create sustainable social, economic, and political change. In the 'Sejahtera' BUMDes in Jangkang Village, community empowerment is carried out through three main stages: awareness raising, capacity building, and empowerment. These three stages are implemented with a participatory approach involving the community as the primary development subject.

The awareness stage focuses on building community awareness of their rights, potential, and the importance of active participation in development. Through socialization and education activities, the community is made aware of the importance of their role in local resource management. This process is led by facilitators selected based on strict criteria, including managerial experience, understanding of the local economy, and integrity in managing village funds.

Facilitators act as agents of change who guide communities to understand their capabilities and how they can participate in village development. Interviews with the director and management of BUMDes show that communities that have gone through this stage have become more self-confident and active in village development activities. In addition, their participation has increased

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<sup>28</sup>Nurul Zuriah, "Metodologi Penelitian Sosial Dan Pendidikan Teori Aplikasi," 2006.

<sup>29</sup>Suharsimi Arikunto, "Prosedur Penelitian Suatu Tindakan Praktik," Jakarta: Rineka Cipta, 2006.

in village planning and decision-making, as can be seen from the growing number of participants in village consultative meetings.

In the capacity-building stage, the community was equipped with technical skills and managerial knowledge to increase their capacity to utilize local resources. The training programs and seminars covered various topics, such as business financial management, production techniques, and product marketing. Workshops involving community leaders and local economic practitioners were also held to provide additional insights to participants.

Data shows that 80% of the training participants were more self-confident and able to manage their businesses better after the program. For example, a participant who had previously been a traditional baker could produce many clothes using a modern machine obtained from the Unit SimpanPinjam (USP) loan program.

Table 1. Impact of Training on Business Management

<b>Indicators</b>	<b>Before Training</b>	<b>After Training</b>
Use of technology	30%	75%
Number of products per month	20 units	50 units
Average income (IDR)	1.500.000	3.500.000

*source: BUMDes 'Sejahtera' Desa Jangkang*

This stage is the final step in empowerment, where the community is supported to be independent and access economic opportunities. One of the flagship programs implemented is the Unit SimpanPinjam (USP), which provides capital loans with low interest rates. This program is designed to overcome capital constraints and expand access to financial services, especially for communities not covered by conventional banking.

According to BUMDes data, USP beneficiaries increased significantly from 45 people in 2017 to 120 in 2023. In addition, survey results show that 90% of beneficiaries feel the program has

helped them increase their business and income. For example, one block trader doubled his turnover by utilizing the capital to purchase a large stock of goods.

The program also promotes business diversification. For example, a farmer who received a loan could set up an additional business as a small farm. At the same time, a trader started a grocery distribution business in his village. This approach shows that USP helps improve individual welfare and strengthens the local economy as a whole.

#### **D. Discussion**

This research discusses the process of community empowerment in BUMDes 'Sejahtera' Jangkang Village, which is carried out through the stages of awareness, capacity building, and empowerment. These stages are analyzed based on observations, interviews, and documentation to produce systematic findings and relevance to theories and previous research.

Awareness is an important step in empowerment. It emphasizes that the first step towards community development is building collective awareness.<sup>30</sup> In this study, awareness activities were carried out through socialization and education involving all elements of the community, including traditional leaders, youth, and women's groups. The results showed a significant increase in community participation in village development activities, previously dominated by certain groups.<sup>31</sup> By comparison, research in other areas, such as Karangrejomen Village, shows that the success of awareness-raising depends on the ability of facilitators to communicate effectively with the community.

At this stage, the focus is on building the community's ability to manage economic opportunities independently. Based on

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<sup>30</sup>Diatmika and Rahayu, *Model Pemberdayaan Ekonomi Masyarakat Lokal Dan Peran Pemerintah*.

<sup>31</sup>Ajeng Diah Larasati, Herbasuki Nurcahyanto, and Aufarul Marom, "Analisis Pemberdayaan Masyarakat Melalui Balai Ekonomi Desa (Balkondes) Karangrejo Kecamatan Borobudur Kabupaten Magelang," *Journal of Public Policy and Management Review* 13, no. 2 (2024): 141–59.

Alsoop and Heinsohn's empowerment theory, capacity building is the process of creating individuals who can make decisions based on their knowledge and skills.<sup>32</sup> In this study, the trainings and seminars conducted by the BUMDester proved effective in improving the community's technical and managerial capacity.

However, it is important to note that capacity building does not only include individual training but also institutional strengthening. The group approach adopted by BUMDes 'Sejahtera' has successfully created synergies among community members to address common challenges, such as product marketing and resource management.

The enrichment stage is the culmination of the empowerment process, where communities can access economic opportunities. In this study, USP became a flagship program that successfully positively impacted the community's economy. This result is in line with the findings of Korten (1980), who states that access to capital is one of the key factors in increasing the economic capacity of people with low incomes.

As a comparison, the empowerment program in Kecamatan Pandaan uses cooperatives as a tool for economic empowerment.<sup>33</sup> Compared to USPs, cooperatives in Pandaan have a wider range of services but are less flexible in lending. This suggests that the USP approach in Jangkang Village effectively reaches marginalized communities that need quick and affordable financial solutions.

The empowerment process at BUMDes 'Sejahtera' has had a significant positive impact on the people of Jangkang Village. However, to improve the sustainability of the program, additional strategies are needed, such as: 1) BUMDes managers should increase transparency in fund management and program implementation to maintain community trust, 2) BUMDes can

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<sup>32</sup>Ruth Alsoop and Nina Heinsohn, "Measuring Empowerment in Practice: Structuring Analysis and Framing Indicators," *World Bank Policy Research Working Paper 3510*, 2005.

<sup>33</sup>Eny Maryanti and Tim Pengabdi Desa Petungasri, "Pemberdayaan Masyarakat Petungasri Dalam Lingkungan Sehat Dan Kreatif," *Umsida Press*, 2020, 1–145.

collaborate with external institutions, such as local governments and NGOs, to expand program coverage and improve human resource capacity, and 3) Utilizing technology to expand market access and improve operational efficiency can be an important step in supporting community empowerment.

This research contributes to understanding the process of community empowerment through BUMDes. The success of BUMDes 'Sejahtera' can be a model for other villages that want to implement similar programs to improve community welfare in a sustainable manner. Compared to USPs, cooperatives in Pandaan offer a wider range of services but are less flexible in terms of lending. This suggests that the USP approach in Jangkang Village effectively reaches marginalized communities that need quick and affordable financial solutions.

The empowerment process at BUMDes 'Sejahtera' has had a significant positive impact on the people of Jangkang Village. However, to improve the sustainability of the program, additional strategies are needed, such as: 1) BUMDes managers should increase transparency in fund management and program implementation to maintain community trust, 2) BUMDes can collaborate with external institutions, such as local governments and NGOs, to expand program coverage and improve human resource capacity, and 3) Utilizing technology to expand market access and improve operational efficiency can be an important step in supporting community empowerment.

With this approach, this research contributes to understanding the process of community empowerment through BUMDes. The success of BUMDes 'Sejahtera' can be a model for other villages that want to implement similar programs to improve community welfare sustainably.

The empowerment approach in BUMDes 'Sejahtera' is unique in integrating local potentials in each program. This strategy aligns with the concept of "local asset-based development," which emphasizes the importance of utilizing local resources as a pillar of development. For example, utilizing local agricultural products for BUMDes' production units increases community income and

reduces dependency on external resources. In this context, BUMDesb acts as a facilitator that bridges market needs with the production capacity of the community. Similar research in Kertosari Village, East Java, showed similar results, where local resource integration became the key to successful community economic empowerment.<sup>34</sup>

One of the key points identified in this research is the involvement of vulnerable groups, such as women and youth, in empowerment programs. BUMDes 'Sejahtera' actively invites these groups to participate in training and USP programs. Interview results show that women's participation has increased to 40% in the last five years, with many starting micro-enterprises. This shows that social inclusion-based empowerment can improve welfare economically, socially, and psychologically.

Although BUMDes 'Sejahtera' has shown success, challenges must be overcome to ensure the program's sustainability. One of the main challenges is the limited operational funds that often hamper the program's expansion. In addition, cultural resistance to change is also an obstacle, especially for communities that still uphold traditional methods. For example, some community members expressed distrust of the USP due to their lack of understanding of the loan mechanism. This shows the importance of continuous education in improving the community's financial literacy.

Community empowerment through BUMDest not only impacts economic improvement but also supports the achievement of several sustainable development indicators (SDGs), such as poverty alleviation (SDG 1) and improved gender equality (SDG 5). The USP program, for example, helps people escape the poverty cycle by providing access to easy and affordable business capital. On the other hand, training and socialization involving women creates a more inclusive environment where women can

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<sup>34</sup>Widiyatmo Ekoputro et al., "Pemberdayaan Masyarakat Melalui Pengembangan Ekowisata Sebagai Destinasi Pariwisata Berkelanjutan Di Desa Kertosari, Kec. Purwosari, Kab. Pasuruan," *Community Development Journal: Jurnal Pengabdian Masyarakat* 5, no. 5 (2024): 10187–92.



take a more significant role in economic decision-making. These findings suggest that the village-based empowerment approach can be a model for implementing the SDGs at the local level.

## **E. Conclusions**

This research shows that community empowerment in Jangkang Village through BUMDes 'Sejahtera' has significantly improved economic and social welfare. The empowerment process, which consists of awareness, capacity building, and empowerment, proved effective in changing the community's mindset and increasing their active participation in economic activities. Awareness is done through socialization and motivation to raise awareness of local potentials, while capacity building is done through skills training that enables communities to manage their resources better. Enrichment, the final stage, allows communities to make decisions and take responsibility for developing their potential.

Programs such as the Savings and Loan Unit (USP), Rental Unit, and Production and Trading Unit have played an important role in improving the community's economy, providing easy access to capital, and creating sustainable local employment opportunities. The novelty of this research lies in the development of an empowerment model based on BUMDes that can be applied in other villages with similar contexts by emphasizing the importance of facilitator competence, collaboration between the government and the community, and involving vulnerable groups such as women and youth in every stage of empowerment. The practical implication of this research is that village-owned enterprises should be encouraged to become more inclusive drivers of village development, with more substantial policy support from the government. This research also provides recommendations for the government to strengthen the capacity of BUMDes with more intensive training and mentoring to be more effective in improving community welfare. Future research could explore the sustainability and long-term impact of this empowerment model and identify

challenges faced in its application across different regions and economic sectors.

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