

# CHAPTER I

## INTRODUCTION

### 1.1 Background

In the economy that is being faced and is being undertaken at this time, there is a small group of people in a strong economic position and controlling most of the life of the national economy. Meanwhile, on the other hand, some people are in a weak economic condition and have not been able to keep up with the expected economic growth.

Apart from the classic problem regarding the lack of basic needs, the poverty dimension also concerns the problem of powerlessness and non-involvement of the wider community in the decision-making process, as well as the problem of vulnerability and vulnerability to risks outside of itself.

In order to improve the economic welfare of the community, the local government provides assistance in the amount of funds to the village / urban village community in order to attract the interest of the community to actively participate in implementing development. The utilization of village or sub-district business funds must pay attention to the potential of village / urban village natural resources and be adjusted to the needs of the local community.

The goal or what is often equated with the ideals of the Indonesian nation is to form a just and prosperous society based on Pancasila. The definitive goal of the Indonesian state is contained in the fourth paragraph of the preamble to the 1945 Constitution, namely protecting the entire nation and all the blood of Indonesia, advancing public welfare, educating the nation's life, participating in implementing world order, based on independence, eternal peace and social justice.

There are many financial institutions that can provide financial assistance, such as pawnshops, capital markets, banks and so on. However, in reality, not all business actors can easily access sources of funds from each type of funding

source. The difficulty in obtaining these funds was caused by the respective financial institutions implementing regulations.

Parties who need funds cannot easily be fulfilled. Therefore, the government facilitates the village community to form a Village Financing Institution called the Village Economic Business Savings and Loans (UED-SP) whose business activities concentrate on the distribution of business funds to the village community and are managed by the village community.

Savings and Loans Village Economic Enterprises (UED-SP) are regulated by the Minister of Home Affairs Regulation (Permendagri) Number 6 of 1998 concerning Village Economic Business Savings and Loans (UED-SP). Article 1 letter d states that: "Village / Village Savings and Loans Economic Enterprises (UED-SP) is an institution that operates in the sector of savings and loans and belongs to the village / urban village community that is managed and managed by the village / urban village community"

The UED-SP is intended as a microfinance institution managed by village communities to solve capital problems for community groups who have needed capital to run their businesses. The presence of UED-SP in rural areas is expected to be able to assist the community in obtaining business capital with easy, cheap and fast requirements, so that the results can significantly increase the standard of living.

In addition, based on Regent Regulation Number 71 of 2017 concerning the guidelines for Village capital participation in BUMDes originating from Article 8 of the UED Fund, the Community and Village Empowerment Service has provided verification and has been adjusted again.

The results of the revised draft that were received back have been adjusted to the results of the verification, the Community and Village Empowerment Service regarding the Management of the intended Savings and Loans Business Unit to be ratified as a BUMDes Regulation.

Then, in Sukamaju Village, the UED-SP has been established since 2015, but started operating in 2016. However, since UED-SP joined BUMDes

Sukamaju, the name UED-SP was changed to U2SP (Savings and Loan Business Unit) Sukamaju Mandiri.

Most of the people in Suka Maju Village are cultivators of land and livestock. The small businesses in Suka Maju Village include food stalls, photocopies, vehicle washing services, and stone printing. The spirit to change the standard of living from the needs of life that continues to increase, has made residents of Suka Maju Village continue to look for alternatives to business development. UED-SP is the microfinance institution that is closest to the community, because it is located and managed by the community itself.

The initial capital provided by the government to UED-SP Sukamaju Village is 1 Billion, the funds are used to help people who need capital in developing their business.

The purpose of the UED-SP is to make it easier for the community to obtain capital to open a business or develop an existing business. In addition, to develop the potential that exists in the village of Suka Maju, Bantan sub-District, Bengkalis Regency.

From the above problems, the authors are interested in conducting research with the title "Implementation Program of Savings and Loans (USP) Sukamaju Mandiri in Sukamaju Village, Bantan District, Bengkalis Regency". In order to know more about how much influence the savings and loan village economic business program in Sukamaju Village is for the community.

## **1.2 Formulation of the Problem**

Based on the background of the problems above, the problems that can be solved in this study can be formulated: How is the implementation of the Savings and Loans Business Unit (U2SP) in Sukamaju Village, Bantan District, Bengkalis Regency.

### **1.3 Purpose of the Study**

From the formulation of the problems that have been described, the research objectives can be determined as follows:

1. To find out the implementation program of the Sukamaju Mandiri Savings and Loan Business Unit (U2SP), Sukamaju Village, Bantan District, Bengkalis Regency.
2. To find out what are the obstacles that occur during the implementation program of the Sukamaju Mandiri Business Unit (U2SP) program, Sukamaju Village, Bantan District, Bengkalis Regency.
3. To find out how to solve problems that occur during the implementation program of the Sukamaju Mandiri Business Unit (U2SP) program, Sukamaju Village, Bantan District, Bengkalis Regency.

### **1.4 Significance of The Study**

The research conducted at Sukamaju Mandiri Saving and Loans Business Unit provide several benefits and uses, including:

1. For Writers  
To gain knowledge and insight about the Sukamaju Mandiri Savings and Loan Business Unit (U2SP).
2. For the U2SP  
As a consideration for saving or borrowing something from the Sukamaju Mandiri Savings and Loan Business Unit (U2SP)
3. For Third Parties or Academic  
This research can be used as additional information and reference material if you make the same research.

### **1.5 Scope and Limitation of The Problem**

Based on the background of the problem and existing identification, it can be seen that the problems involved are very broad. Therefore, there needs to be a limitation of the problem, for this reason this research focuses more on people in Sukamaju Village, Bantan District, Begkalis Regency who often or have carried

out savings and loan activities at the Sukamaju Mandiri Savings and Loan Business Unit (U2SP).

## **1.6 Writing of Systematics**

In order to facilitate the discussion and detailed description in this thesis report, the report is prepared with the following writing systematics:

### **CHAPTER I : INTRODUCTION**

Chapter 1 explains the background of the problem, the formulation of the problem, the research objectives, the benefits of the research, the scope and limitations of the problem, and the systematics of writing.

### **CHAPTER II : LITERATURE REVIEW**

In Chapter 2 explains about previous research, theoretical basis, framework of thought that is used as a guide in the thesis.

### **CHAPTER III : METHOD AND ACCOMPLISHMENT PROCESS**

Chapter 3 describes the location, time and object of research, types and sources of data, population and samples, sampling techniques, data gathering techniques, data processing techniques, scale measurement, validity and reliability testing, data analysis methods, research hypotheses, research models, type of research, concept definition and operational variables, research schedule and budget.

### **CHAPTER IV : RESULT AND DISCUSSION**

This chapter contains the results of the discussion and the limitations of the study.

### **CHAPTER V : CONCLUSION AND SUGGESTION**

In this chapter, there are conclusions and suggestions as the final description of the report.

### **REFERENCES**

### **APPENDICES**