

MANAGEMENT AND DEVELOPMENT MODEL OF VILLAGE-OWNED ENTERPRISES IN ISLAMIC ECONOMIC STUDIES

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Abstrak: Kajian ini bertujuan untuk merumuskan model ideal pengelolaan dan pengembangan Badan Usaha Milik Desa (BUMDes) berbasis ekonomi Islam. Hal ini didasarkan adanya amanat Undang-Undang untuk membangun perekonomian desa melalui institusi BUMDes, namun selama ini eksistensi BUMDes belum berjalan sesuai dengan harapan dan hanya terkesan sebagai lembaga politik ekonomi di tingkat pemerintah desa. Padahal, pemerintah dan masyarakat desa memiliki beban berat untuk menjalankan BUMDes di tengah masyarakat desa dalam rangka memberikan pengembangan di sektor perekonomian. Dalam ekonomi Islam, pengelolaan dan pengembangan BUMDes memiliki esensi pada terealisasinya nilai kesejahteraan, keadilan, dan pemerataan. Kajian ini merupakan kajian kualitatif melalui studi lapangan dari data observasi, wawancara, dan dokumentasi dengan metode deskriptif dan content analysis sebagai metode paparan dan analisis data. Temuan dalam kajian ini menunjukkan bahwa pengelolaan dan pengembangan BUMDes di lapangan masih mengedepankan pola pengelolaan berbasis lokalitas, metode pengembangan konvensional dan terlihat belum maksimalnya sinergisitas para stakeholder di tingkat desa. Sementara ekonomi Islam melalui esensi tujuan syariat (maqashid syari'ah) dapat dijadikan landasan dalam pengelolaan dan pengembangan BUMDes.

Kata kunci: Ekonomi Islam, BUMDes, Maqashid Syari'ah.

Abstract: This study aims to formulate an ideal model of management and development of Village-Owned Enterprises (BUMDes) based on Islamic economics. This is based on the mandate of the Law to develop the village economy through the BUMDes institution, but so far the existence of BUMDes has not run as expected and only seems to be a political economic institution at the village government level. In fact, the government and village community have a heavy burden to run BUMDes in the middle of the village community in order to provide development in the economic sector. In Islamic economics, the management and development of BUMDes has the essence of realising the values of welfare, justice and equity. This study is a qualitative study through field studies from observation, interview, and documentation data with descriptive methods and content analysis as methods of data exposure and analysis. The findings in this study show that the management and development of BUMDes in the field still prioritise locality-based management patterns, conventional development methods and there is no maximum synergy of stakeholders at the village level. Meanwhile, Islamic economics through the essence

of sharia objectives (maqashid shari'ah) can be used as a foundation in the management and development of BUMDes.

Keywords: *Islamic Economics, BUMDes, Maqashid Shari'ah.*

Introduction

In the state structure, the village is the smallest unit of the state government, which in practice is closer and in direct contact with the community.¹ Thus, the practice of village governance in its journey always intersects with various problems and demands of the community, mainly related to the economic welfare of the community.² In this case, as a representative of the state government, the village government is expected to fulfil all the needs of the community and be able to solve all community problems through village government policies.³

Through well-planned economic development, it is hoped that the village government can realise its various programs in order to develop the economic sector as an effort to create community welfare.⁴ However, these efforts have not been able to produce results in the form of general community welfare. The main problem is that many village government intervention factors hinder the innovation and creativity of village communities in managing and running the economic sector at the village level.⁵ This means that economic institutional procedures at the village level are not able to contribute professionally, resulting in a dependence on economic assistance from the central level, which ultimately hampers the spirit of village independence in the economic sector.⁶

Furthermore, in order to respond to these problems, the sustainability of village governance requires a new approach that is able to stimulate and mobilise the economy independently at the village level.⁷ This takes the form of the establishment of economic institutions that are fully managed by the village community, initiated by the village community and managed based on the economic potential of the village.⁸ The economic institution at the village level is then called the Village-Owned Enterprise. (BUMDes).⁹ In his stance,¹⁰ BUMDes is based on Law No. 32/2004 on Village Governance which states that villages can establish Village-Owned Enterprises based on the needs and potential of the village. This is also

¹ See Andrew Maganga, "Impact of Microfinance Village Savings and Loan Associations on Women's Empowerment and Resilience Against Vulnerability in Malawi," *International Journal of Rural Management* 17, no. 2 (2020).

² See Bhaskar Kumar Kakati, "Gram Swaraj: The Sustainable Model for Rural Industrialisation and Employment," *The International Journal of Community and Social Development* 3, no. 3 (2021).

³ Adiwan Aritenang, "The Role of Social Capital on Rural Enterprises Economic Performance: A Case Study in Indonesia Villages," *SAGE Open*, 2021, <https://doi.org/10.1177/21582440211044178>.

⁴ Syamsul Bahri Gayo, Erlina, & Rujiman, "Peranan Badan Usaha Milik Desa Dalam Meningkatkan Perekonomian Masyarakat Perdesaan," *Media Komunikasi Geografi* 21, no. 2 (2020): 203.

⁵ See Sarkawi, Abdul Khair, Kafrawi, Zunnuraeni, & M. Saleh, "Pemanfaatan Potensi Badan Usaha Milik Desa Sebagai Daya Ungkit Anggaran Pendapatan Dan Belanja Desa," *Jurnal Kompilasi Hukum* 5, no. 1 (2020).

⁶ Ashar Prawitno, Rahmatullah, & Safriadi, "Analisis Peranan Badan Usaha Milik Desa (Bum Desa) Dalam Meningkatkan Pendapatan Asli Desa Di Kabupaten Gowa," *KRITIS: Jurnal Ilmu Sosial Dan Ilmu Politik* 5, no. 2 (2019).

⁷ I Wayan Suartana, Gerianta Wirawan Yasa, Ni Putu Wiwin Setyari, & I Gusti Ayu Purnamawati, "Resiliensi Bisnis Badan Usaha Milik Desa Pada Era Pandemi: Sebuah Pendekatan Studi Kasus," *Matrik: Jurnal Manajemen, Strategi Bisnis Dan Kewirausahaan* 14, no. 2 (2020).

⁸ Rafi Alfiansyah, "Social Capital as a BUMDes Instrument in Community Empowerment in Sumbergondo Village, Batu City," *Jurnal Sosiologi Dialektika* 17, no. 1 (2022).

⁹ Maryunani, *Pembangunan Bumdes Dan Pemberdayaan Pemerintah Desa* (Bandung: CV Pustaka Setia, 2008).

¹⁰ Wahyuddin Zuhri AK & Sri Rahayu Juniati, "The Implementation of BUMDes Management in Sinjai Regency," *Jurnal Administrasi: Jurnal Pemikiran Ilmiah Dan Pendidikan Administrasi Perkantoran* 7, no. 2 (2020).

stated in “Government Regulation (PP) No. 71/2005 on Villages, Law No. 6/2014 on Villages, Minister of Home Affairs Regulation No. 39/2010 on Village-Owned Enterprises and Minister of Home Affairs Regulation No. 113/2014 on Village Financial Management”.¹¹ Despite this, the distribution of BUMDes across Indonesia is still uneven, and many villages in Indonesia do not yet have BUMDes.¹²

The existence of BUMDes is born from a new approach as a step and effort to improve the village economy based on the needs and local economic potential of the village by managing BUMDes entirely by the village community with the slogan from the village, by the village, and for the village.¹³ On the working aspect, BUMDes works by accommodating the economic activities of village communities in institutional form through professionally managed business entities.¹⁴ This step is a form of community effort to make the village's economic potential more productive and effective.¹⁵ In the future, BUMDes will function as a pillar of national independence as well as an institution that accommodates community economic activities that develop in accordance with the characteristics and potential of the village in order to improve the welfare of the village community.¹⁶

Tulungagung Regency, Trenggalek Regency, and Blitar Regency are regencies in the southern region of East Java that have the potential for BUMDes development. This is because these regencies have potential that is closely related to natural resources. As in Tulungagung and Trenggalek Regencies, these two Regencies have potential in the form of marine products and everything related to marine products. In addition, these two districts also have enormous potential in the agricultural sector. Meanwhile, Blitar Regency is an area with potential in the livestock sector. This is because this region has weather and conditions that are closely related and suitable for the livestock sector. In addition, Blitar Regency also has enormous potential in the development of the agricultural sector. So that through these three Regencies, BUMDes has enormous potential in developing its business in order to improve the economic level of the community.¹⁷

One of the villages in Kampak Subdistrict, Trenggalek Regency, is Bendoagung Village, which connects the lowlands to the highlands (mountains). Therefore, the crossing in this village is very busy and is facilitated by a traditional market in order to prepare the economic needs of the community. In addition, the village also has agricultural potential and farmland that is suitable for traditional medicinal plants. Through the potential of the region, BUMDes Sido Agung of Bendoagung village initiated BUMDes businesses in the fields of

¹¹ Admin dispmd, “Landasan Hukum Pendirian Badan Usaha Milik Desa,” *Dispmd.Bulelengkab.Go.Id*, 16 Mei, 2018, https://dispmd.bulelengkab.go.id/informasi/detail/bank_data/landasan-hukum-pendirian-badan-usaha-milik-desa-91.

¹² Ayu Andini, “21 Ribu Desa Di Indonesia Belum Memiliki BUMDes,” *Kanaldesa.Com*, 30 September, 2021, <https://kanaldesa.com/artikel/21-ribu-desa-di-indonesia-belum-memiliki-bumdes>.

¹³ Hafiez Sofyani, Randi Atmaja, & Sri Budhi Rezki, “Success Factors of Village-Owned Enterprises (BUMDes) Performance in Indonesia: An Exploratory Study,” *Journal of Accounting and Investment* 20, no. 2 (2019).

¹⁴ I Made Sara, A. A. Ketut Jayawarsa, & Komang Adi Kurniawan Saputra, “Rural Assets Administration and Establishment of Village-Owned Enterprises for the Enhancement of Rural Economy,” *Jurnal Bina Praja* 13, no. 1 (2021).

¹⁵ Faradillah Hasan & Rizal Yaya, “Governance of Village-Owned Enterprise from The Perspective of Reinventing Government,” *Jurnal Riset Akuntansi Dan Keuangan Indonesia* 4, no. 3 (2019).

¹⁶ Hakim L. Fatmawati & Mappamiring, “Pembangunan Desa Mandiri Melalui Partisipasi Masyarakat Di Kecamatan Pattallassang Kabupaten Gowa,” *Jurnal of Public Policy and Management* 1, no. 1 (2020).

¹⁷ Results of Observation and Pre-Research by researchers, May 2023.

shops, finance, and agriculture.¹⁸ Meanwhile, Wates Village, Campurdarat Sub-district, Tulungagung Regency, is a village that has the potential for livestock and trade. Through this potential, BUMDes Wates Mulyo manages trade, livestock, and financial businesses.¹⁹ Blitar Regency, represented by Minggirsari village, has created BUMDes Maju Makmur.²⁰ This BUMDes is engaged in finance, trade, livestock, agriculture, and tourism as per the economic potential of the village.²¹ The legality of BUMDes BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur itself is based on laws and regulations that are then strengthened by village government regulations. In terms of economic acceleration, from 2018 to 2022, it was found that profits from BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur have been able to provide income to the Village Original Revenue (PAD), although it fluctuates every year.²² Based on data at the research location, BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur have been able to provide Village Original Revenue (PAD) and economic opportunities and business facilities for the community. This can be seen in the data from the Performance Reports of the three BUMDes in 2021 and 2022. Through this data, it is a form of representation of BUMDes' efforts in economic development at the village level.²³

However, in mobilising BUMDes, the managers of BUMDes Sido Agung, BUMDes Wates Mulyo and BUMDes Maju Makmur have encountered various challenges and barriers to developing their businesses. These obstacles include a lack of support and synergy from the relevant government as well as weak support from the community. For example, it can be seen in the BUMDes performance data, which states that many of the business facilities that have been provided to the community have obstructed payment patterns. Whereas in the development of community businesses, BUMDes also provides assistance so that the businesses carried out by the community experience progress and progress. But in practice, bottlenecks in payments to BUMDes are one of the major problems that hinder the acceleration of BUMDes in financial management and distribution.²⁴

In relation to BUMDes management efforts in order to realise community welfare, Huruta, et al stated that the success of BUMDes in creating community economic welfare is due to the participation and social capital of the community as the main foundation for BUMDes development. Where community participation and social capital are actualised through various forms of investment, the implication is that they can have a welfare impact on the economy of

¹⁸ Observation Results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, May 2023.

¹⁹ Observation Results at BUMDes Wates Mulyo Wates Village, Campurdarat District, Tulungagung Regency, May 2023.

²⁰ Observation Results at BUMDes Maju Makmur Minggrisari Village, Kanigoro District, Blitar Regency, May 2023.

²¹ Helmi Supriyatno, "BUMDes Maju Makmur Wakili Kab. Blitar Ke Tingkat Nasional," *Www.Harianbhirawa.Co.Id*, 07 November, 2016, <https://www.harianbhirawa.co.id/bumdes-maju-makmur-wakili-kab-blitar-ke-tingkat-nasional/>.

²² Data from the Performance Report of BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur from 2018 to 2022.

²³ Data from the Performance Report of BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur in 2021 and 2022.

²⁴ Data from the Performance Report of BUMDes Sido Agung, BUMDes Wates Mulyo, and BUMDes Maju Makmur in 2021 and 2022.

the village community.²⁵ Permata Sari found that BUMDes management is elitist, managed by the Village Head and BUMDes managers. However, in practice, the lack of human resources in management has triggered its own problems for the existence of BUMDes.²⁶ Meanwhile, on the legal aspect, Muin stated that Law Number 6 of 2014 concerning Villages encourages the empowerment of village communities, especially with regard to the existence of Village-Owned Enterprises in which there is capital sourced from village finances. In its journey, the enactment of Law No. 11 of 2020 concerning Job Creation, in the provisions of Article 117 and Article 185 (b), the government stipulates derivative norms. This is in the context of developing Village-Owned Enterprises which is legalised by Government Regulation of the Republic of Indonesia Number 11 of 2021 concerning Village-Owned Enterprises.²⁷

Looking at the previous studies as described above, it appears that there is a need for in-depth exploration of the economic and legal aspects. This is in order to provide a new perspective in order to maintain the existence of BUMDes in the community. In relation to efforts to improve the economic welfare of the community, the study of Islamic economics in Indonesia has become an ethical standard in creating welfare based on the values of justice and equity in the economic field.²⁸ While on the legal aspect, the regulatory and policy aspects must be based on the main objective of establishing BUMDes in the form of community welfare. Thus, this research seeks to explore the steps of village community welfare through BUMDes based on Islamic economic values and legal justice in Indonesia.

Method

This research uses a qualitative research approach because it relates to the type of research that has a research focus on natural processes and observations and is carried out in depth.²⁹ On this basis, researchers investigate phenomena through observation, in-depth interviews, and documentation techniques to explore data in depth.³⁰ In this study, researchers explain what is done by Village-Owned Enterprises in economic acceleration and legal regulation. In the legal aspect, researchers use an empirical approach in revealing the legal phenomena needed in the development of Village-Owned Enterprises.³¹ Furthermore, this research was designed by the researcher using a case study research design.³² In its application, this research interdisciplinarily explores the development of BUMDes in community economic development through economic aspects. In the legal aspect, this research explores the principle

²⁵ Andrian Dolfriandra Huruta, Eranus Yoga Kundhani, & Christopher Ramaoli Manurung, "The Development of Village-Owned Enterprises: Lessons Learned from Ponggok Village," *Masyarakat, Kebudayaan Dan Politik* 33, no. 1 (2020).

²⁶ Agni Grandita Permata Sari, "The Analysis of Village-Owned Enterprises (BUMDes) Management Using Interpretive Structural Modeling A Case Study at BUMDes Niagara, Bandung Regency," *Transformasi: Jurnal Manajemen Pemerintahan* 13, no. 1 (2021).

²⁷ Fatkhul Muin, "Legal Policy in Village Owned Enterprises After the Enactment of the Law on the Job Creation in The Framework of Village Society Welfare," *JURNAL CITA HUKUM (Indonesian Law Journal)* 9, no. 3 (2021).

²⁸ Hadijah, "Pola Pengembangan Ekonomi Masyarakat Melalui Badan Usaha Milik Desa (BUMDES) Dalam Perspektif Ekonomi Islam (Studi Kasus Di Bumdes Pokoq Genem Desa Lelede)," *Econetica: Jurnal Ilmiah Ilmu Sosial, Ekonomi Dan Bisnis* 2, no. 1 (2020).

²⁹ John W. Creswell, *Qualitative Inquiry and Research Design, 3rd Ed* (Los Angeles: SAGE, 2013), 47.

³⁰ Sutrisno Hadi, *Metodologi Penelitian Research I* (Yogyakarta: Fakultas Psikologi UGM, 1987), 38.

³¹ See Khudzaifah Dimiyati & Kelik Wardiono, *Metode Penelitian Hukum* (Surakarta: Fakultas Hukum UMS, 2004).

³² Sutrisno Hadi, *Metode Research* (Yogyakarta: Andi Offset, 2000), 82.

of BUMDes legal justice as the main footing in realising BUMDes that are able to create community welfare.

The use of a qualitative research approach and case study research type was conducted on BUMDes in Tulungagung, Trenggalek, and Blitar Regencies. These three locations are considered to have the potential for BUMDes development because these three locations have the characteristics and potential of each region that can be developed through BUMDes. In these three areas, researchers conducted classification analyses and conclusions on all data collection through primary data (researchers, informants and sources) and secondary (researchers obtained data that had been collected by other sources, such as data disseminated in scientific journals).³³ Through reference to the classification of data that has been categorised into primary and secondary data, the researcher emphasises the symbiotic relationship between the two by considering the nature of the data to be collected as the focus and research questions. Furthermore, primary data in this research is conducted through interviews and observation methods. Meanwhile, the observation method will be systematically used by researchers as a form of approach in order to provide an analysis of informants' perceptions of the condition of Village-Owned Enterprises.

Research on BUMDes in Tulungagung, Trenggalek and Blitar districts was conducted to collect primary and secondary data. Data collection was conducted by in-depth interviews and participatory observation as well as photographs of activity phenomena. Meanwhile, secondary data obtained from documents related to this research include; village monographs, maps or pictures of the village, documentation, literature studies, previous research, and others. The data analysis technique of this research is content analysis method, which consists of three main things, namely data reduction, data presentation, and conclusion drawing. Checking the credibility and validity of the data was done using triangulation techniques, member checking, and peer discussion.³⁴

Results and Discussion

Village-owned enterprise management and development model

BUMDes are projected to become a new economic force in rural areas. Law No. 6/2014 on Villages provides a legal umbrella for BUMDes as economic actors that manage the economic potential of villages to improve the welfare of village communities. The existence of Village Law No. 6/2014 is also expected to be a turning point for the emergence of a stronger role of BUMDes, especially to revive the economy of village communities. BUMDes is a pillar of economic activity in the village that functions as a social and commercial institution. As a social institution, BUMDes favours the interests of the community through its contribution to the provision of social services. Meanwhile, as a commercial institution, BUMDes aims to make a profit by offering local resources.³⁵ The logic of establishing BUMDes is based on the needs and potential of the village and as an effort to improve community welfare. The planning and establishment of BUMDes is built on the basis of community initiatives, and based on the

³³ John W. Creswell, *Qualitative Inquiry and Research Design, 3rd Ed.*

³⁴ Ernest W. Burgess, *Research Methods in Sociology* (New York: New York Philosophical Library, 1998).

³⁵ Ibnu Khamdun, Sukomo, Dendy Syaiful Akbar, "Pengaruh Optimalisasi Pemanfaatan Aset Desa Terhadap Pendapatan Asli Desa," *Akuntapedia* 1, no. 1 (2019).

principles of participatory co-operatives (user-owned, user-paid, and user-controlled), transparency, emancipatory, accountable, and sustainable with a mechanism based on members and self-reliance. The most important thing is that the management must be carried out professionally and independently.³⁶

It seems that the role of BUMDes has not been optimally explored so far, but Village Law No. 6/2014 is a turning point to revive the role of BUMDes, especially in village development. This can be an important stimulus for the development of BUMDes. Recognising the potential of BUMDes in village development, a strategy to strengthen the role of BUMDes is very important. In reality, the problem faced by BUMDes in improving their efficiency and effectiveness is the lack of network and village community participation. So far, suggestions to overcome this problem vary from the leadership style of the village head to promote the existence of BUMDes, undertaking collaborative actions with third parties, such as companies, or other BUMDes that share the same spirit. Another important point that should not be overlooked is how to increase village community participation. Enhancing the village community through a village forum can be one way to increase the sense of ownership of the village community towards BUMDes. Village forums can be a medium to share thoughts, ideas and information.³⁷

Representation of BUMDes business development should at least have a dimension of benefits for the village and community. Therefore, the creativity of BUMDes in determining the business, utilisation of local economy, and BUMDes strategy is required to determine the direction of BUMDes' work. Implementatively, the BUMDes' work programme and vision and mission in its planning are based on inputs, suggestions, and results of village deliberations through village government forums and village communities. Through the formulation in the BUMDes working meeting, it is expected to be able to formulate strategic steps in the development of BUMDes.³⁸

Based on the research findings, businesses developed by BUMDes in research locations I, II, III prioritise traditional-based businesses and local scope. This means that the field of business boils down to the development of several sectors that have potential and opportunities in the village economy. For example, agriculture, plantations, livestock, tourism, and banking services in the form of capital are the main businesses to provide facilities to the community and utilise existing potential. Through the economic efforts undertaken, BUMDes in research locations I, II, and III have development steps and strategies at the local level of the village community. This step is carried out through a marketing strategy in the form of socialisation and exposure of BUMDes work programs in the village environment.³⁹

³⁶ A. T. Atmadja, K. Saputra, & Mk Koswara, "The Influence of Village Conflict, Village Apparatus Ability, Village Facilitator Competency and Commitment of Local Government on the Success of Budget Management," *Academy of Accounting and Financial Studies Journal* 22, no. 1 (2018).

³⁷ Karmawan, "Role and Contribution of Village Financial Management to Realize Transparency And Accountable Village Budgeting Revenue And Expenditure District of West Bangka," *Advances in Economics, Business and Management Research* 46, no. 1 (2017).

³⁸ Komang Adi Kurniawan Saputra, Putu Budi Anggiriawan, L.G.P. Sri Eka Jayanti, & I Ketut Puja Wirya Sanjaya, "The Role of Human Resource Accounting and the Synergy of Village Government in Village Fund Management," *Journal of Advance Research in Dynamical and Control System*, 11, no. 11 (2019).

³⁹ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

In addition to determining steps and strategies in marketing BUMDes, BUMDes from research locations I, II, III strengthen their efforts and strategies by building relationships and synergy with the village government. This synergy is in the form of regulation of BUMDes based on village government regulations, trust in BUMDes in managing, and cooperation in terms of realising village government programmes. Through synergy between the village government and managers, the development of BUMDes is also supported by related parties, in this case the most instrumental is the community. As well as external parties that build cooperation with BUMDes, this community support is key to the success of BUMDes businesses. Where the success journey of BUMDes is measured through community participation and community utilisation of the businesses conducted by BUMDes.

Through support from relevant parties as well as community participation in the success of BUMDes businesses, BUMDes plays a role in the economic development of the community. In this case, it is realised through the development of existing local economic potential through economic cooperation efforts, job creation, and other matters oriented towards community business development through financial capital for businesses. Through these BUMDes businesses, the community has responded positively to the acceleration of BUMDes businesses. Community satisfaction in supporting and playing a role in the success of BUMDes businesses is a measurement tool for the success of BUMDes business development strategies. The success of BUMDes business development in research locations I, II, and III can be seen from the data on BUMDes income to PAD. Over the last 5 years, BUMDes has been able to provide income to PAD, although every year it fluctuates.⁴⁰

The position of BUMDes itself as found by the researchers states that BUMDes is a means to connect the village government and the community in terms of economic institutions. As a legal institution in developing the village economy, the village government and community have a central position to jointly develop BUMDes. Development refers to work programmes and community empowerment tailored to local economic potential. Although in reality BUMDes has not been very successful, at least the commitment to develop the village economy emerges from the creative programs realised by the BUMDes program.⁴¹

Through the research results on the management that has been conducted by BUMDes in the three research locations, it was found that there are various obstacles that make the acceleration of BUMDes management and development not optimal. Therefore, improvements to BUMDes management and development must be aligned with success standards. In this case, the management and development of BUMDes businesses must be dimensioned to the improvement aspects of the BUMDes development programme planning and outputs. Furthermore, the output of BUMDes management becomes the foundation and foothold of development steps orientated to the interests and needs of the village community.

In general, the management and development of BUMDes in the research locations have actualised the articles of association, work programs, and relevant village government

⁴⁰ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

⁴¹ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

regulations. Although in reality it cannot be said to be successful, therefore there needs to be a massive effort to upgrade the strategic steps in BUMDes management. In this case, locality-based management and community characteristics are the main footing for managing BUMDes development management. Success in the management and development of BUMDes must be passed through effective mechanisms and strategies based on legality and policy. Although management and development have been carried out through the correct mechanism, the aspect of success is very important for the existence of BUMDes in a society that continues to experience complexity in the economic sector.

The BUMDes development model refers to the results of an annual working meeting initiated by the village government, BUMDes managers, and the community. This is based on various inputs and ideas from relevant parties related to the BUMDes travel mechanism in the economic world. The BUMDes work programme also refers to the BUMDes legality and operational permit. The idea of sustainable entrepreneurship that can be applied to BUMDes is expected to be a solution to overcome the current weaknesses of BUMDes. Where most BUMDes in Indonesia are in a state of inactivity or death. The concept of sustainable entrepreneurship for BUMDes is an entrepreneurial concept in which the entrepreneurial activities of BUMDes. The pattern of BUMDes entrepreneurship is based on the needs and aspirations of the village community, including the benefits that will be obtained from the process. With a capital investment agreement from the community, it is intended to finance BUMDes business activities aimed at serving the needs and aspirations of the village community.

As the results of research in three BUMDes locations in Tulungagung, Blitar, and Trenggalek Regencies, it can be understood that there is a locality-based development mechanism. In this case, it can be seen through the characteristics of BUMDes development through the aspects of capital and tourism development in Blitar Regency. The BUMDes development model in Tulungagung Regency refers to business development and the livestock sector. Meanwhile, the BUMDes development model in Trenggalek refers to the capital aspect and the development of the agricultural sector. The BUMDes development models described above refer to the locality-based business development model.⁴²

The design of BUMDes management and development begins by separating BUMDes objectives from political aspects. This is in order to maintain the neutrality of village management that prioritises the public interest. BUMDes itself is an economic institution at the village level that is formed through the village government. Therefore, the establishment of BUMDes refers to values that determine the common interests of the community rather than the political interests of the village government. This kind of model and development is a strategic step for economic policy at the village level that prioritises the public interest, rather than momentary interests influenced by the politicisation of the Indonesian government.

In achieving the objectives of BUMDes management and development, BUMDes has the authority independently to manage economic businesses based on existing needs and carried out through local economic potential. In its management, it refers to the planning, observation,

⁴² Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

structuring, maintenance, and reporting stages. In general, the results of the research on BUMDes in Tulungagung, Blitar, and Trenggalek districts experience constraints in the aspects of planning and managing human resources, both internally and externally.⁴³ The constraints in BUMDes management in the research locations are a form of challenge for future improvement. Nonetheless, the constraints that have occurred so far have an impact on the pattern of BUMDes management that has not been maximised and the pattern of development that has not been targeted. Through this aspect, efforts to plan and improve BUMDes and strengthen human resources are very important to be realised in the management and development of BUMDes going forward. Through improvement efforts in the management and development of BUMDes, BUMDes need to transform the aspects of institutional adjustment and improvement, improvement of supervision and control of business units, and improvement of human resources in the management of BUMDes.

Analysis of Islamic economics and legal justice towards the management and development of Village-Owned Enterprises in improving community welfare

As a lower-level institution in a country, villages certainly have a big role in providing sufficiency and fulfilment of the economic aspects of society. Moreover, these facilities are accommodated by BUMDes. As a forum for economic development at the village level, BUMDes management based on Islamic economic values and principles is a common need. Through the foundation of Islamic economics, the acceleration of BUMDes does not only aim to support group interests, but more than that, it is for the welfare of the community at large. Meanwhile, in the legal aspect, the realisation of government policy is to have an equitable impact on society. Especially in the economic sector, the acceleration of government policies is very important in the sustainability of the community's economy. The position of BUMDes itself has a central position that is directly in contact with the community. Therefore, BUMDes development policies by the village government are needed to have a positive impact on the community's economy.⁴⁴

Through the BUMDes development pattern, the principles of Islamic economics and legal justice are used as the basis and construction in creating BUMDes acceleration based on justice and equity. The principles of Islamic economics and legal justice are in line with the purpose of establishing BUMDes, which is basically to have an economic impact, both on the aspect of Village Original Revenue (PAD) and the impact on the community. Therefore, a BUMDes development strategy is a must for the village-level government to take. Moreover, the position of BUMDes is legitimised by the government in realising each of its programmes and ideals in economic development at the village level.

Through the internalisation of Islamic economics, BUMDes in research locations I, II, and III have attempted to realise the principle of openness as a means to affirm that BUMDes is a joint venture at the village level. The principle of openness is to provide access for all

⁴³ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

⁴⁴ Made Jayantara & I Gede Agus Kurniawan, "Implementing Pancasila Economic System through BUMDes: A Legal Analysis on Desa Empowerment and Indonesia's Legal Framework," *Rechtsidee* 10 (2022).

elements that play a role in the development of BUMDes, in this case in addition to BUMDes managers from community representatives, also for open access for the community and village government. The principle of equity is also an important point in realising the principles of Islamic economics. The principle of equity is intended to provide benefits for all elements, in this case not only controlled by certain parties. Efforts to internalise the principles of Islamic economics are realised in the development of local economic potential. The development of local economic potential to have a positive impact on economic activities that have been carried out by the community so far. After developing local economic potential at the village level, BUMDes management prioritises ease of transactions to provide open and easy access for the community. This is also intended to realise the principle of transparency in BUMDes management. An aspect that needs to be understood in Islamic economic principles for the development of BUMDes is that BUMDes is a legal entity at the village government level whose purpose is to have a positive impact on the economic stability of the village community.⁴⁵

Meanwhile, with regard to the internalisation of legal principles in BUMDes management, BUMDes are legalised through applicable laws and regulations. These regulations serve as standard rules and standards for BUMDes work programmes as the basis for its business development. Through legal legality, BUMDes in its development is influenced by the leadership power pattern of the village government. In this position, the village government has power in terms of development that is orientated towards leadership objectives. The leadership objectives are to realise BUMDes economic patterns that prioritise legal principles with the realisation of justice, equality and equity. Furthermore, in the formulation of BUMDes businesses and work programmes, the principle of democracy is also needed to determine the direction of the business work programme that has been agreed upon by all elements involved. Through these legal principles, the existence of legal politics is also needed to determine the direction of BUMDes business development policies.

Especially in the aspect of obstacles, the development of BUMDes in research locations I, II, and III is caused by elements of the community and village government. In the community element, it is caused by the weakness of community human resources to jointly develop BUMDes. In the village government element, there needs to be a joint commitment between the village government and BUMDes managers to implement Islamic economic principles and legal justice in community economic development.⁴⁶

In the study of Islamic economics and legal justice, the development of BUMDes is also faced with several obstacles that need to be considered. There are barriers from the perspective of compatibility with Islamic economic principles. BUMDes management must comply with sharia principles, such as the prohibition of *riba* (interest), *maysir* (gambling), and *gharar* (excessive uncertainty). This can be a challenge in implementing a business model that is in line with Islamic economic teachings. Furthermore, the aspect of justice in the distribution of profits

⁴⁵ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

⁴⁶ Research results at BUMDes Sido Agung, Bendoagung Village, Kampak Subdistrict, Trenggalek Regency, BUMDes Wates Mulyo, Wates Village, Campurdarat Subdistrict, Tulungagung Regency, and BUMDes Maju Makmur, Minggirsari Village, Kanigoro Subdistrict, Blitar Regency, June-July 2023.

and losses is also a concern in the study of Islamic economics and legal justice. In Islam, social justice and fair distribution are highly emphasized. Therefore, BUMDes need to ensure that the distribution of profits and losses among members and other stakeholders is done fairly and proportionally.⁴⁷

The next obstacle is in terms of accountability and transparency. In Islamic economic studies, the principle of justice also includes aspects of accountability and transparency in the management of funds and assets. BUMDes must implement transparent and responsible accounting practices in reporting its finances and business performance. The legality aspect is also an obstacle in legal studies related to BUMDes development. BUMDes must ensure that its business operates in accordance with applicable regulations and laws, whether at the village, regional or national level. An in-depth understanding of the applicable legal regulations and licensing is important to avoid legal issues in the future.

In the face of these barriers, a holistic and interdisciplinary approach between Islamic economics and legal justice becomes relevant to find effective solutions. Collaboration between Islamic economists, legal experts, and BUMDes practitioners at the village level is essential to overcome the barriers and develop BUMDes that are in line with the principles of Islamic economics and legal justice that are equitable and sustainable. First, Islamic economists can provide insights and guidance in accordance with Islamic economic principles. Islamic economic experts can assist BUMDes in developing business models that adhere to the principles of Islamic economics, such as fair profit sharing, prohibition of *riba*, and other aspects that are in line with Islamic values. This can increase the attractiveness of BUMDes among the community who may be more sensitive to financial aspects that comply with Islamic principles.

Secondly, collaboration with legal experts is essential to ensure that the BUMDes operates in accordance with applicable laws. Legal experts can assist BUMDes in drafting regulations and contracts that are fair and legally valid. In addition, legal experts can also assist in resolving legal issues that may arise in the daily operations of the BUMDes, such as agreements with third parties or internal disputes. Meanwhile, collaboration with experienced BUMDes practitioners is also invaluable. Those who have been involved and experienced in BUMDes management can share practical experiences on how to run a BUMDes successfully at the village level. BUMDes practitioners can also provide insights on specific barriers faced at the local level and how to overcome them. Through close collaborative efforts between Islamic economists, legal experts and BUMDes practitioners, BUMDes are expected to be better developed in accordance with the principles of Islamic economics and legal justice that are fair and sustainable. This is in order to strengthen the role of BUMDes in supporting inclusive and sustainable local economic development, and in line with sustainable development goals in the context of Islamic economics and legal justice.⁴⁸

⁴⁷ Sundari Sundari & Syarifudin Syarifudin, "BUMDes Syariah Sebagai Solusi Pembangunan Perekonomian Syariah Desa Yang Berkeadilan," *IQTISHODUNA* 18, no. 1 (2022).

⁴⁸ Isis Ikhwanasyaha, Anita Afrianab, Pupung Faisalc, & Purnama Trisnamansyah, "An Empowerment of a Village Economy: (BUMDES) in Indonesia," *International Journal of Innovation, Creativity and Change* 12, no. 8 (2020).

Through research results, against the research of Huruta, et al,⁴⁹ Permata Sari,⁵⁰ and Muin research,⁵¹ This research positions itself as a form of strengthening the study and complementing the theoretical review. The findings in this study indicate that there are efforts to strengthen the existence of BUMDes in the structure of Islamic law and economics. This is very important to be the basis for related regulations on BUMDes to be applied using the principles of Islamic law and economics. This research confirms that the successful management and development of BUMDes has relevance to the basic values of Islamic law and economics.

In terms of Islamic legal principles and economic values, the establishment of BUMDes is intended to help improve the economy of village communities. This step is to provide an avoidance of economic weakness, which is prohibited by state law and Islamic teachings. Research at this BUMDes location shows the application of Islamic legal and economic principles by referring to several principles. The basic principles in the management and development of BUMDes are based on the values of justice and equity as legal principles manifested in Islamic economic goals (*maqashid shari'ah*).

Conclusion

BUMDes management prioritizes locality-based management patterns and conventional methods. In this case, BUMDes management refers to the BUMDes Articles of Association and Village Government Regulations on BUMDes management. The output of BUMDes management relates to business program planning, business program implementation, and business program reporting. In general, the management is managed by those appointed as BUMDes administrators from elements of the village government and village community. In the development aspect, BUMDes in Tulungagung, Trenggalek, and Blitar districts have been able to develop their business programs.

Islamic economics through the essence of the purpose of sharia (*maqashid shari'ah*) and the principle of legal justice becomes the foundation in the management and development of BUMDes. This can be seen through aspects of locality, transparency in management, and BUMDes development objectives. The output of BUMDes management and development is oriented towards community empowerment in the economic sector. This realization can be seen from the involvement of BUMDes in increasing Village Original Revenue (PAD) and various services and employment opportunities for village communities. Through the analysis of Islamic economic principles and legal justice, the improvement of BUMDes management and development refers to the standards and principles of justice, equity, and expediency so that the management and development of BUMDes can benefit widely.

⁴⁹ Andrian Dolfriandra Huruta, Eranus Yoga Kundhani, "The Development of Village-Owned Enterprises: Lessons Learned from Ponggok Village."

⁵⁰ Agni Grandita Permata Sari, "The Analysis of Village-Owned Enterprises (BUMDes) Management Using Interpretive Structural Modeling A Case Study at BUMDes Niagara, Bandung Regency."

⁵¹ Fatkhul Muin, "Legal Policy in Village Owned Enterprises After the Enactment of the Law on the Job Creation in The Framework of Village Society Welfare."

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