

Analysis Of Shariah Economic Value Implementation And Its Implications On The Local Economy Study Of Bumdes In Gedung Harapan Village, Penawar Aji, Tulang Bawang

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Abstract

Keywords: *Sharia economy, BUMDes, local economy.*

This research is motivated by the transformation of BUMDes Mekar Gemilang which revitalized its governance by integrating sharia values after experiencing failure in its savings and loan unit. This study aims to analyze the implementation of sharia values in the aspects of institutional governance, financing, business activities, and profit distribution at BUMDes Mekar Gemilang, as well as its implications for the local economy in Gedung Harapan Village, Penawar Aji District, Tulang Bawang Regency.

This research employs a qualitative method with a descriptive approach. Data collection techniques were carried out through in-depth interviews, observation, and documentation. To ensure data validity, this study used source triangulation and technique triangulation. Data analysis was conducted through data reduction, data display, and conclusion drawing.

The results show that: first, the implementation of sharia economic values at BUMDes Mekar Gemilang is comprehensively applied in the institutional aspect through the principles of trust (amanah) and deliberation (syura), in the financing aspect through a riba-free system with prudent capital management, in the business activity aspect through catfish farming that meets the halalan thayyiban principle, and in the profit distribution aspect through justice (adl) by implementing an agreed profit-sharing system and a 5% social program for the poor. Second, the implementation of these sharia values has positive implications for the local economy, namely increasing community income through opportunities to buy and sell fresh fish, as well as absorbing part-time workers from economically disadvantaged groups through an inclusive rotating harvest system. This study concludes that the consistent application of sharia values in BUMDes management can create transparent, accountable, and socially just governance while making a real contribution to improving the economic welfare of the people of Gedung Harapan Village.

INTRODUCTION

The transformation of Village-Owned Enterprises (BUMDes) into economic institutions that are not only oriented toward financial profit but also uphold ethical and spiritual values is an inevitability in agrarian societies with strong religious traditions, such as Indonesia. As a country with the largest Muslim population in the world and a governmental structure that recognizes village autonomy (Widiastuti et al., 2025; Fitriani et al., 2024), Indonesia stands at a strategic crossroads between strengthening the local economy and practicing religious values. The enactment of Law Number 6 of 2014 concerning Villages provides a transformative momentum by granting recognition, authority, and direct financial resources to villages through the

establishment of Village-Owned Enterprises (BUMDes), designed as the cornerstone of the village economy, functioning both as a provider of community services (socially oriented) and as a profit generator (profit-oriented) (Saputra & Havlicek, 2025; Gatot, 2025; Subandi et al., 2025). However, in practice, Village-Owned Enterprises (BUMDes) in Indonesia still face multiple challenges that limit their economic impact, including non-professional governance, limited human resource capacity, minimal access to capital, and business models that are insufficiently innovative and sustainable. As a result, BUMDes often function merely as administrative entities without generating significant and equitable economic benefits for residents. This phenomenon is exemplified by the case of BUMDes Barokah Makmur in Gedung Harapan Village, Penawar Aji Subdistrict, Tulang Bawang Regency, which, since its establishment in 2016, has developed several business units, including a savings and loan unit. However, over more than eight years of operation, it has not achieved optimal profitability. The savings and loan unit, in particular, suffered losses due to high levels of non-performing loans, as most borrowers failed to repay their debts, leading BUMDes to fail in making a substantial impact on the local economy.

On the other hand, the potential integration of Sharia principles into the management of Village-Owned Enterprises (BUMDes) has not been extensively explored academically, even though these values are highly relevant to the characteristics of religious village communities. Islamic economics, with its core principles emphasizing justice ('adl), honesty (shiddiq), trustworthiness (amanah), prohibition of usury (riba), avoidance of uncertainty (gharar) and gambling (maysir), as well as promoting real economic activities and profit-and-loss sharing, aligns closely with the need to develop businesses that are ethical, transparent, inclusive, and sustainable (Sartomi, 2025; Ajustina & Nisa, 2024). In the context of strengthening business ethics at the community level, the concept of Mabadi Khairul Ummah (MKU), formulated by scholars of Nahdlatul Ulama, serves as an important foundation. MKU is a set of fundamental principles that shape the character of Muslims as the best community (khaira ummah), as stated in QS. Ali Imran: 110, comprising five main principles: ash-shidqu (honesty), al-amanah wal wafa bil 'ahdi (trustworthiness and keeping promises), al-'adalah (justice), at-ta'awun (mutual cooperation), and al-istiqamah (consistency). These five principles form a comprehensive ethical framework for conducting business with integrity, whereby business actors are oriented not solely toward profit but also toward divine values and the welfare of the community (Abdul & Madian, 2024; Chamidi et al., 2021; Fauqah Nuri Aini, 2024).

Facing previous management failures, the Gedung Harapan Village Government launched a new initiative in 2025 by revitalizing the management of its Village-Owned Enterprise (BUMDes) and renaming it BUMDes Mekar Gemilang, accompanied by fundamental changes in governance

through the comprehensive integration of Sharia economic values and the Mabadi Khairul Ummah principles. This revitalization was not merely a change of name but a thorough transformation that shifted the business focus from interest-based financial sectors to real sectors, specifically catfish (lele) farming, which is considered more productive, compliant with Sharia principles, and aligned with the concept of halal and thayyib. The application of the Mabadi Khairul Ummah principles in BUMDes management is crucial because these principles have become part of the social norms of the religious village community, thus serving as a foundation for a strong organizational and work culture, fostering trust, encouraging broad participation, and ensuring the equitable distribution of benefits.

Previous studies have made important contributions to the study of Village-Owned Enterprises (BUMDes) based on Islamic values; however, gaps still remain that need to be addressed. Research by Fitriani et al., (2024) on the analysis of the implementation of BUMDes programs in improving the community's economy emphasizes the importance of participatory management but has not specifically examined the integration of Sharia values. A study conducted by Ash-Shiddiqy, (2022) on the potential of villages and strategies for implementing Islamic economics in the management of BUMDes shows that Islamic economic values, particularly honesty and trustworthiness (*amanah*), play a significant role in reducing internal conflicts and increasing community participation. However, this study remains general and does not provide an in-depth examination of operational implementation. Research by Syamsir et al., (2025) on strategies of BUMDes in developing village potential and implementing Islamic economic values finds that social capital serves as a supporting factor for the success of BUMDes; however, it has not comprehensively examined how Sharia values are integrated into institutional management, financing, business activities, and the distribution of outcomes. Meanwhile, research by Kurnia & MAjid, (2025) on the management of BUMDes in fish farming business models is relevant to the focus of this study, but it has not connected the analysis systematically with the framework of Islamic economics. From these various studies, no research has specifically analyzed the comprehensive implementation of Sharia economic values in BUMDes that have undergone transformation from failure to revitalization with a fish farming business model, nor its implications for the local economy, especially when integrating the Mabadi Khairul Ummah as a complementary ethical framework.

The research gap addressed in this study lies in the lack of a systematic mapping of how Sharia values and the principles of Mabadi Khairul Ummah are implemented in post-revitalization BUMDes management, particularly in terms of institutional governance, financing, business activities, and distribution of outcomes, as well as the extent to which such implementation impacts

the local economy, including community income improvement and employment absorption. This study is important for bridging the gap between the normative potential of Islamic economics and Islamic business ethics (Mabadi Khairul Ummah) and the empirical realities at the village level, given that previous research on Islamic economics has largely focused on formal financial institutions, such as Islamic banking, whereas grassroots economic institutions like BUMDes, which have significant potential to stimulate local economies, have received limited academic attention. Furthermore, this study addresses a methodological gap by employing a descriptive qualitative approach, allowing for an in-depth exploration of the practical implementation of Sharia values and Mabadi Khairul Ummah within the specific context of a religious rural community. It is expected that the findings will contribute practically to the development of a more effective, sustainable, and socially equitable BUMDes model, while enriching the body of applied knowledge in Islamic economics at the local level.

METHODS

This study is a field research conducted directly at the research site to obtain empirical data on the implementation of Sharia economic values in BUMDes Mekar Gemilang and its implications for the local economy. The study employs a qualitative approach, which is a research method aimed at understanding and describing social phenomena in depth through the collection of data in the form of words, actions, and relevant documents (Elitear & Koto, 2016; Nadirah et al., 2022). A qualitative approach was chosen because the researcher seeks to explore the meanings attributed by individuals or groups to the social issues under investigation, in this case how Sharia values are understood, internalized, and implemented by BUMDes managers, as well as how they impact the surrounding community. The research process involves questions that emerge gradually, data collection conducted in the participants' natural settings, and inductive data analysis that builds meaning from specific field findings toward more general conclusions.

This study is a qualitative descriptive research, aimed at systematically, factually, and accurately portraying the social realities in the field as they occur, without manipulating variables. The researcher seeks to present a comprehensive and in-depth depiction of the research object, including its characteristics, patterns, and phenomena related to the application of Islamic economic principles in BUMDes management. This allows for a thorough understanding of how Sharia values are implemented in institutional governance, financing, business activities, and outcome distribution, as well as their implications for the local economy of Gedung Harapan Village. The descriptive approach enables the researcher to capture the complexity and richness of qualitative data that cannot be fully explained through statistical figures alone.

The data sources in this study are divided into two categories: primary data and secondary data (Haifa et al., 2025). Primary data were obtained directly by the researcher from the main sources of the study through in-depth interviews with purposively selected informants, including the Head of Gedung Harapan Village, the Chairperson of the Village Consultative Body, the Director of BUMDes Mekar Gemilang, the Village Secretary, managers of the catfish farming business unit, and community members involved in BUMDes activities either as business partners or employees. Informant selection was based on the consideration that they possess in-depth knowledge and direct involvement in the management and utilization of BUMDes. Secondary data were obtained by the researcher from various pre-existing sources, including official documents such as the Village Regulation on the establishment of BUMDes, the Articles of Association and Bylaws of BUMDes, organizational structures, financial reports, activity archives, and photographic documentation relevant to the research focus.

The study was conducted in Gedung Harapan Village, Penawar Aji Subdistrict, Tulang Bawang Regency, from January 27, 2026, to February 6, 2026. This location was selected because the BUMDes in this village has demonstrated an initiative to adopt Sharia values in its post-revitalization management, making it an appropriate site for examining the implementation of Sharia economic values and their impact on the local economy. The data collection technique used in this study is triangulation, which combines observation, in-depth interviews, and documentation. Observation was conducted using both overt and covert techniques, meaning that in some cases, observation was carried out openly with the knowledge of the data sources, while in certain situations it was conducted covertly without the awareness of the data sources, in order to obtain more objective data that accurately reflects the actual conditions in the field (Achjar et al., 2023). Interviews were conducted using a structured interview technique, which follows a pre-prepared list of questions while still allowing informants the opportunity to elaborate their answers more broadly. Documentation was carried out to collect data related to the organizational structure of BUMDes, the implementation of business activities, official archives, and photographs of activities that serve as supporting evidence. The techniques for ensuring data validity in this study employed both source triangulation and method triangulation. Source triangulation was conducted by cross-checking data obtained from various informants, such as comparing information from BUMDes managers, village officials, and community members. Method triangulation was conducted by verifying the same data through different data collection techniques, namely observation, interviews, and documentation, thereby ensuring the data obtained are valid and credible (Siti et al., 2025).

The data analysis technique in this study refers to the model Miles et al., (2014) The data analysis in this study consists of three main stages, carried out interactively and continuously throughout the research process. The first stage is data reduction, which involves selecting, focusing, simplifying, and concentrating the data obtained in the field based on the researcher's notes from interviews with informants. The researcher selects data that are relevant and aligned with the research problem, while irrelevant or less significant data are set aside. The second stage is data display, which entails presenting the selected data in a systematic and organized narrative form, enabling the researcher to identify patterns, relationships, and tendencies from the research findings. The third stage is drawing conclusions, in which the initial conclusions are provisional and open to further verification, and are then refined into final conclusions that are credible, supported by valid and consistent evidence from the field, and capable of addressing the research questions. The entire analysis process is conducted while maintaining objectivity and depth of interpretation, aiming to produce meaningful findings for the development of applied Islamic economics as well as for future BUMDes management practices (Qomaruddin & Sa'diyah, 2024).

RESULTS AND DISCUSSION

This section constitutes the core of the study, in which the researcher conducts an in-depth analysis of the findings presented in the previous section. The analysis connects the empirical data obtained in the field with the theoretical framework established in the research literature and is further supported by relevant previous studies. The discussion is focused on addressing the research questions, specifically regarding the implementation of Sharia economic values in BUMDes Mekar Gemilang and its implications for the local economy of Gedung Harapan Village.

1. Implementation of Sharia Economic Values in BUMDes "Mekar Gemilang"

The research findings indicate that the revitalization of BUMDes Barokah Makmur into BUMDes Mekar Gemilang was not merely a change of name, but a fundamental transformation that integrates Sharia values into all aspects of management. This integration represents a strategic response to past failures, particularly in the savings and loan unit, which had been plagued by non-performing loans. This aligns with Monzer Kahf's perspective, which emphasizes that Islamic economics is a normative system guiding economic activities to be consistent with principles of justice and social responsibility (Wibowo et al., 2025). The implementation of these values serves as the foundation for creating healthier, more transparent, and accountable governance. From the perspective of Mabadi Khairul Ummah, this transformation reflects the principle of al-istiqamah (steadfastness), whereby BUMDes managers are committed to self-improvement and upholding noble values despite past failures.

a. Institutional Aspect: From Authoritarian to Participatory

The implementation of Sharia values in the institutional aspect is reflected in the application of the principles of amanah (trustworthiness) and shura (consultation). The recruitment process for management, which prioritizes moral integrity (amanah) and competence (kafa'ah), represents a concrete manifestation of the amanah value. This aligns with the Mabadi' Khairul Ummah concept, particularly the principle of al-amanah wal wafa bil 'ahdi, which requires business actors to fulfill their responsibilities with integrity and uphold their promises. As stated by the Village Head Galih Winangsang, S.P., that the recruitment of management is carried out through consultation, taking into account competence and experience, resulting in the selection of administrators capable of fulfilling their trust (amanah) responsibly.

Furthermore, the mechanism for making strategic decisions through consultation (shura) and involving community participation in oversight (Village Consultative Body [BPD] and open forums) demonstrates the application of the principles of justice ('adl) and transparency. Within the framework of Mabadi Khairul Ummah, this practice reflects the principle of al-'adalah wa at-tawazun (justice and balance), whereby each party receives their rights proportionally without discrimination. This practice not only aligns with Sharia values but also with the principles of good governance in BUMDes management, such as participatory decision-making, transparency, and accountability mandated by regulations (Hamid & Hulinggi, 2023). With a participatory oversight system in place, public trust (social trust) in the institution increases, serving as an important social capital to reduce transaction costs and ensure the legitimacy of the BUMDes.

b. Financing Aspect: From Riba (Usury) to Profit-Sharing

The most crucial transformation lies in the financing aspect. Previously, BUMDes Barokah Makmur failed due to implementing an interest-based savings and loan system, which from a Sharia perspective constitutes riba and proved to be destructive. In contrast, BUMDes Mekar Gemilang allocates its initial capital from the Village Fund and operates under the principle of mudharabah (profit-sharing). As stated by the Village Secretary, Mr. Ahmat Takrib, the initial capital of IDR 161,500,000 was allocated from the Village Fund and managed through a profit-sharing system agreed upon collectively via open consultations with the community. The implementation of the mudharabah contract is highly relevant, whereby the Village Government, as the shahib al-mal (capital owner), entrusts the funds to the management (mudharib) to invest in catfish farming. Profits are then distributed according to the agreed ratio, while financial losses (not due to negligence) are borne by the capital owner. This system reflects distributive justice, as risks and profits are shared proportionally, unlike the interest-based system, which imposes the risk solely on the borrower (Andiyansari, 2020). The prudence in managing capital also

represents the implementation of the value of responsibility (*amanah*), avoiding the practice of *gharar* (uncertainty) that could be detrimental. From the perspective of *Mabadi Khairul Ummah*, the principle of *al-amanah wal wafa bil 'ahdi* (trustworthiness and fulfilling promises) is reflected in the management's commitment to handling community funds responsibly and transparently. This is evidenced by financial reports showing a net profit of IDR 9,970,000 in one year, as well as a clear allocation of profits for business reserves, village revenue (*PADes*), management salaries, and social funds.

c. Business Activity Aspect: Realizing *Halalan Thayyiban*

The selection of the catfish farming business unit demonstrates strong alignment with the principle of *halalan thayyiban*. From the *halal* aspect, catfish is clearly permissible according to *fiqh*. From the *thayyib* (wholesome and high-quality) aspect, the *BUMDes* has undertaken positive measures such as maintaining water and feed quality and avoiding the use of harmful substances. As stated by Mr. Sugianto, the manager of the *BUMDes* unit, catfish is a commodity widely demanded by the community, affordable, and easy to process, thus meeting the criteria of both permissibility and benefit. Furthermore, the values of *shiddiq* (honesty) and *fathanah* (professionalism) are reflected in the transparency of selling prices and the recruitment process of management. Honesty in transactions, such as not manipulating scales, and professionalism in managing the business based on past experience, serve as important pillars in building trust. This practice reinforces findings from previous research by Syamsir et al., (2025) which states that the application of honesty and trustworthiness values can reduce internal conflicts and increase community participation. Within the framework of *Mabadi Khairul Ummah*, the principle of *ash-shidqu* (honesty) serves as the main foundation in every business transaction. *BUMDes* managers who uphold honesty are protected from fraudulent practices, such as manipulating scales or providing misleading information. The principle of *fathanah* (professionalism) is also reflected in the managers' ability to leverage past experience to improve business governance. This aligns with the principle of *al-istiqamah* (steadfastness), whereby managers remain committed to noble values despite facing challenges.

d. Business Profit Distribution Aspect: Justice and Social Responsibility

The value of justice (*'adl*) is concretely implemented in the distribution of business profits. First, through a partnership scheme with middlemen, *BUMDes* ensures a stable and fair market for the sale of its harvest. As stated by Mr. Sugiyanto, *BUMDes* partners with middlemen who are willing to purchase large quantities of the harvest, thereby avoiding the practice of *gharar* (uncertainty) in marketing. Second, the policy of offering lower selling prices to the surrounding community and accepting small orders demonstrates an orientation toward collective welfare

rather than merely profit. Sutadi, As the Director of BUMDes stated, community members who run fresh fish businesses can purchase at lower prices, and BUMDes is also ready to accept orders for local community events. Third, the allocation of 5% of the harvest proceeds for social programs benefiting the poor represents the implementation of the principle of social responsibility and zakat, which, according to Monzer Kahf, serves as an important instrument for achieving socio-economic justice (Wibowo et al., 2025). The profit-sharing mechanism agreed upon collectively and the clear allocation of profits for business reserves, village revenue (PADes), management salaries, and social funds reflect the principles of transparency and accountability. This aligns with the principles of good BUMDes governance, where profits are not enjoyed by a select few but are reinvested for the sustainability of the institution and the welfare of the wider community (Shakila et al., 2025).

From the perspective of Mabadi Khairul Ummah, the principle of al-‘adalah wa at-tawazun (justice and balance) is reflected in the fair and proportional distribution of profits. The principle of at-ta‘awun (mutual assistance) is also realized through social programs for the poor and the empowerment of residents through fresh fish businesses. This aligns with the concept of *maslahatil ummah*, whereby BUMDes is not solely profit-oriented but also oriented toward the welfare of the community (Aulia, 2025).

2. Implications for the Local Economy

The consistent implementation of Sharia values at BUMDes Mekar Gemilang not only improves internal governance but also provides a significant positive impact on the local economy, albeit on a limited scale. Within the framework of Mabadi Khairul Ummah, this impact represents the realization of the principles of at-ta‘awun (mutual assistance) and al-‘adalah (justice), whereby BUMDes acts as a catalyst for community economic empowerment.

a. Increase in Community Income: The Economic Multiplier Effect

The implications for community income are evident in the creation of new business opportunities. BUMDes functions not only as a producer but also as a supplier of raw materials for residents with entrepreneurial initiatives, such as selling fresh fish online. As stated by the Village Head Galih Winangsang, that community members who run fresh fish businesses can purchase at lower prices, and even orders of 5–10 kg are accommodated. Although the income obtained is relatively small, this demonstrates a multiplier effect, whereby BUMDes economic activities trigger new economic chains at the household level. This aligns with the findings of Fitriani et al., (2024) that BUMDes can increase community income through the development of business units involving local entrepreneurs. From the Sharia and Mabadi Khairul Ummah perspectives, this represents the realization of the concept of *maslahatil ummah*, whereby

BUMDes serves as a catalyst for the community to engage in enterprise and self-improvement, in accordance with the principle that Allah will not change a people until they change themselves. The principle of *at-ta'awun* (mutual assistance) is also reflected in the ease of access provided by BUMDes for the community to obtain fish supplies at affordable prices, thereby encouraging the growth of micro-enterprises at the village level.

b. Employment Absorption: Inclusivity and Distributive Justice

The employment absorption mechanism through consultation (*shura*) and a rotating harvesting system is a highly inclusive innovation. As stated by the Director of BUMDes, Mr. Sutadi, the recruitment process is conducted through consultation with village officials and neighborhood representatives (RT), with a rotating system among the RTs. By prioritizing residents from economically disadvantaged groups and those without permanent employment, BUMDes functions as a social safety net. The wage system, in the form of fresh fish (3 kg per worker), although unconventional, reflects the values of justice and direct benefit. This compensation is based on mutual agreement (*'an taradhin*) and meets the basic needs of the workers, thereby aligning with the concept of *'iwad* in *fiqh muamalah*.

From the perspective of *Mabadi Khairul Ummah*, the principle of *al-'adalah wa at-tawazun* (justice and balance) is reflected in the wage system, which is mutually agreed upon and provides direct benefits to workers. The principle of *at-ta'awun* (mutual assistance) is also realized through the empowerment of economically disadvantaged community members who participate in harvesting activities. This practice not only absorbs labor but also strengthens social cohesion and a sense of shared ownership of BUMDes, in line with the principles of participatory BUMDes governance (Hamid & Hulinggi, 2023). This also aligns with the principle of *al-istiqamah* (steadfastness) in *Mabadi Khairul Ummah*, whereby BUMDes managers consistently implement an inclusive and fair system, even within the context of a relatively small-scale enterprise.

c. Synthesis: The Causal Relationship between Sharia Values, Performance, and Impact

Overall, these findings demonstrate a strong causal relationship. The implementation of Sharia values (justice, trustworthiness, transparency, and being free from *riba*), reinforced by the principles of *Mabadi Khairul Ummah* (honesty, *amanah*, justice, mutual assistance, and steadfastness), creates better governance, which in turn enhances community trust and participation. This trust and participation serve as catalysts for generating economic impacts, such as new business opportunities and employment absorption.

The integration of Sharia values and the principles of *Mabadi Khairul Ummah* in the management of BUMDes Mekar Gemilang has resulted in governance that is transparent,

accountable, and socially just. The implementation of the principles of justice, honesty, trustworthiness, freedom from riba, and profit-sharing, combined with the values of honesty, amanah, fairness, mutual assistance, and steadfastness, has enabled BUMDes to achieve financial success (a net profit of IDR 9,970,000 per year) while empowering the community (creating business opportunities and absorbing labor). Thus, this BUMDes has realized *falah* (success in both worldly and spiritual life) and *khaira ummah* (the best community), as articulated in QS. Ali Imran: 110.

كُنْتُمْ خَيْرَ أُمَّةٍ أُخْرِجَتْ لِلنَّاسِ تَأْمُرُونَ بِالْمَعْرُوفِ وَتَنْهَوْنَ عَنِ الْمُنْكَرِ وَتُؤْمِنُونَ بِاللَّهِ وَلَوْ آمَنَ أَهْلُ الْكِتَابِ لَكَانَ خَيْرًا لَهُمْ مِنْهُمْ
الْمُؤْمِنُونَ وَأَكْثَرُهُمُ الْفَاسِقُونَ

Meaning: 'You (Muslims) are the best community ever raised for mankind, as long as you enjoin what is right, forbid what is wrong, and believe in Allah. If the People of the Scripture had believed, it would have been better for them. Among them are believers, but most of them are defiantly disobedient

In other words, Sharia values and the principles of Mabadi Khairul Ummah are not merely symbolic attributes but function as an effective operational paradigm to enhance BUMDes performance and realize sustainable collective welfare (*falah*). This study reinforces the theoretical argument that the integration of ethical and spiritual values into grassroots economic institutions is a critical determinant of successful village economic development. As emphasized by Chamidi et al., (2021), When the five principles of Mabadi Khairul Ummah are internalized and practiced by business actors, business is no longer viewed merely as a material activity but as a form of worship and an effort to achieve true happiness, both in this world and in the Hereafter.

CONCLUSION

Based on the research findings and discussions, it can be concluded that the implementation of Sharia economic values at BUMDes Mekar Gemilang is applied comprehensively across four management aspects. In the institutional aspect, BUMDes managers are recruited based on moral integrity (*amanah*) and competence (*kafa'ah*), while strategic decision-making is conducted through consultation (*shura*) involving the community, thereby establishing participatory and transparent governance. In the financing aspect, the initial capital sourced from the Village Fund is managed under a profit-sharing system (*mudharabah*) free from riba, in contrast to the previous system that caused the failure of the savings and loan unit. In the business activity aspect, catfish farming was selected as it meets the criteria of *halalan thayyiban*, with management based on the values of honesty (*shiddiq*) and professionalism (*fathanah*). In the profit distribution aspect, profits are

shared fairly ('adl) according to mutually agreed ratios, with 5% of harvest proceeds allocated for social programs benefiting the poor and a policy of lower selling prices for local residents.

The application of Sharia values at BUMDes Mekar Gemilang has positive implications for the local economy of Gedung Harapan Village. These implications include increased community income through new opportunities in fresh fish trading, both directly and online, as well as the absorption of labor from economically disadvantaged groups through an inclusive rotating harvesting system, with compensation in the form of fresh fish meeting basic needs. Additionally, the presence of BUMDes strengthens social cohesion, as the community feels ownership and is actively involved in management through consultation mechanisms.

The integration of Sharia values with the principles of Mabadi Khairul Ummah namely honesty, amanah, justice, mutual assistance, and steadfastness has proven capable of creating BUMDes governance that is transparent, accountable, and socially just. This, in turn, encourages active community participation and contributes significantly to improving village economic welfare. Therefore, BUMDes Mekar Gemilang has realized *falah* (success in both worldly and spiritual life) and *khaira ummah* (the best community), as articulated in QS. Ali Imran: 110

Recommendations

Based on the research findings, it is recommended that BUMDes managers enhance human resource capacity through training, obtain halal certification, diversify business activities, and improve the documentation of financial reports to achieve higher professionalism. The village government is expected to strengthen regulations that accommodate Sharia principles, facilitate sustainable capital, and optimize socialization programs for the community. The district government is advised to develop supportive policies and conduct regular monitoring of Sharia-based BUMDes. For future researchers, it is recommended to conduct quantitative, comparative, and longitudinal studies to further validate and develop the findings of this study.

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