

Village-Owned Enterprises (Bumdes) as an Instrument of Community Welfare: an Analysis in Maqashid Syariah Perspective

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Abstract

Keywords:

BUMDes, Community Welfare, Maqashid Syariah.

This study aims to analyze Village-Owned Enterprises (BUMDes) as an instrument of community welfare from the perspective of Maqashid Syariah, with a case study on BUMDes Putra Perintis in Bonto Baji Village, Kajang District, Bulukumba Regency, South Sulawesi Province. The problem formulation in this study includes: (1) The role of BUMDes in improving community welfare in various aspects of life; (2) Application of Maqashid Syariah principles in BUMDes management and programs; and (3) Challenges in implementing Maqashid Syariah principles and supporting factors for the successful implementation of Maqashid Syariah principles in BUMDes. This study uses a qualitative approach with a case study method. Data were obtained through observation, interviews, and documentation, with key informants consisting of the BUMDes Director, BUMDes business actors, and the local community. Data analysis was carried out based on the Maqashid Syariah approach which includes the material and spiritual dimensions of the community. The results of the study indicate that BUMDes Putra Perintis has implemented Maqashid Syariah principles in the management and implementation of its programs, which has a positive impact on improving community welfare both materially and spiritually. However, public understanding of the Maqashid Syariah concept remains limited, necessitating increased outreach. The main challenges include limited human resources and limited access to information. Despite this, the successful implementation of Maqashid Syariah in Bonto Baji Village is supported by the active role of the village government and community participation.

INTRODUCTION

The development of the Islamic economy in Indonesia has experienced significant growth, marked by the emergence of various Islamic financial institutions since the early 1990s. This growth occurred in line with growing public trust in a financial system based on Sharia principles. (Milik et al., 2022) The impact of this development is that more and more financial institutions are opening special units or divisions operating in the field of Islamic finance. (Suhu, Djae, & Sosoda, 2020) The large volume of funds circulating in this sector makes the Islamic economy a crucial pillar of the national financial system. One of the significant potential factors supporting this growth is Indonesia's presence as the world's largest Muslim population, at approximately 245.93 million. (Nurjanah & Purnama, 2023)

According to Law Number 32 of 2004 concerning Regional Government, villages can establish business entities in accordance with the village's potential and needs. It is also explained in Government Regulation Number 72 of 2005 concerning Villages, Law of the Republic of

Indonesia Number 6 of 2014 concerning Villages, and Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 concerning the Establishment, Administration and Management, and Dissolution of Village-Owned Enterprises, that to increase village and community income, village governments can establish Village-Owned Enterprises in accordance with the needs and potential of the village.(Wiratna & Wijayanti, 2023)Thus, the establishment of a BUMDes is based on the needs, potential, and capacity of the village, as an effort to improve community welfare. The planning and establishment of a BUMDes are initiated by the village community.(Azhari, . Mustofa, Meisari, & Setia Anggarista, 2023).

The development of the village economy has been regulated by law by establishing village-owned enterprises. This law emphasizes the need for villages to be economically independent.(Introduction, 2013). Independence here means that the government and village community are able to carry out activities to meet their needs with their own abilities, which then drives the wheels of the economy.(Wilujeng, 2023)This has become a stimulus for the establishment of economic institutions managed entirely by village communities. These economic institutions are based on the village's potential, and if managed properly, they can generate market demand.(Citaningati, Kamaluddin, & Widiawati, 2022).

With this legal basis, villages can establish village-owned enterprises (BUMDes). BUMDes is expected to drive the community's economy and improve the welfare of the village community.(Suhirman, 2021). Developing the community's economic base is one of the important development instruments carried out by the government for a long time.(Kirowati, Setia, & Madiun, 2018)Developing this economic base is one of the government's efforts to increase income levels and ensure access to education, health, clothing, food, and shelter. One program that can improve the welfare of rural communities is the Village-Owned Enterprise (BUMDes).(Irmayanti, Hakim, & Lubis, 2024).

Bonto Baji Village, Kajang District, Bulukumba Regency, is one of the villages currently facing the challenge of rising poverty rates. As can be seen in the following table:

Table 1.1

Number of underprivileged families

Year	Underprivileged Family
2021	102
2022	103
2023	103
2024	107

Source: Bonto Baji Village Documents

Based on the data in Table 1.1, the percentage of underprivileged residents in Bonto Baji Village increased from 2022 to 2024. This situation is a serious concern for the local government, given that the majority of Bonto Baji's population is Muslim. This fact is certainly ironic, as Islamic teachings provide comprehensive concepts and solutions for poverty alleviation, one of which is through optimizing the management of Village-Owned Enterprises (BUMDes) based on sharia principles.

The poverty in Bonto Baji Village is not only evident from an economic perspective, such as low income and limited access to productive resources, but also from a spiritual perspective. Symptoms such as the decline in religious values in daily economic activities reflect a spiritual imbalance that contributes to worsening social conditions. (Suhu et al., 2020) This shows that the welfare of society should not only be measured by material indicators, but should also include spiritual dimensions related to values, ethics, and the overall quality of life. (Ali, Sutarna, Abdullah, Kamaluddin, & Mas'ad, 2019) Therefore, poverty alleviation efforts in Bonto Baji Village need to be directed towards a holistic approach, namely by integrating the principles of Maqashid Syariah in the management of BUMDes, so that it can provide a real contribution to improving the welfare of the community, both physically and spiritually. (Izmi & Prathama, 2023).

In this context, the application of the Maqashid Syariah principles in the management of BUMDes becomes very relevant. (Scientific & Islamic, 2023) Maqashid Syariah, as the main objective of Islamic law, emphasizes five important aspects: safeguarding religion (hifzh al-din), life (hifzh al-nafs), reason (hifzh al-'aql), descendants (hifzh al-nasl), and wealth (hifzh al-mal). If these principles are applied in BUMDes management, then village economic development will not only rely on financial gain, but also on achieving overall community welfare. (Kasdi & Kudus, 2014).

However, it is important to thoroughly examine the Putra Perintis Village-Owned Enterprise (BUMDes) as a tool for community welfare in poverty alleviation through the Maqashid Syariah approach, as well as to identify the challenges it faces and the factors supporting its success. This study is expected to contribute to strengthening the model of economic empowerment based on Islamic values at the village level.

RESEARCH METHODS

This research uses a case study method, namely a qualitative approach that aims to gain an in-depth understanding of a phenomenon that is contextual and actual in real life. Case studies were chosen because they allow researchers to explore intensively and thoroughly one specific case, which in this case is the Village-Owned Enterprise (BUMDes) as an Instrument of Community Welfare: Analysis from the Perspective of Maqashid Syariah. Primary data was obtained through in-depth interviews with BUMDes administrators and BUMDes actors, as well as direct observation of BUMDes actors' activities. Meanwhile, secondary data was obtained from official BUMDes documents, books, journals, and other relevant literature sources. This method is relevant for understanding the processes, dynamics, and interactions that occur in the real world, as well as for exploring in depth how sharia values are applied in local economic practices.

RESULTS AND DISCUSSION

The Role of BUMDes as an Instrument of Community Welfare in Various Aspects of Life in Bonto Baji Village

1. Business Driver

Based on the research results, the Putra Perintis Village-Owned Enterprise (BUMDes) plays a strategic role in improving the welfare of village communities through its role as the main driver of economic activity. The BUMDes' presence also has a positive impact on the community, especially by providing solutions for poor households through the creation of business opportunities and sustainable empowerment efforts. Observing the journey and development of the Putra Perintis BUMDes so far, the local government assesses that Bonto Baji Village has a lot of potential that can be optimally managed through the BUMDes to encourage broader community welfare improvements.

BUMDes acts as the main driver in developing the economic potential of Bonto Baji Village. This role is in line with the provisions of Article 23 paragraph (1) of Law Number 32 of 2004, which states that villages can establish Village-Owned Enterprises according to their needs and potential. The goal is to optimize village asset management, advance the local economy, and improve community welfare. In practice, BUMDes is able to create job opportunities and strengthen the village economy by utilizing various available resources, such as the agricultural sector, savings and loan businesses, rentals, provision of office stationery (ATK) and BRilink.

2. Intermediary for Community Needs

BUMDes Putra Perintis is present as an institution that is committed to fulfilling various community needs through several business units that are currently managed by BUMDes to improve the welfare of the Bonto Baji Village community, as follows:

a. Agricultural Business Unit

Based on the research results, this agricultural business unit was formed by the Putra Perintis Village-Owned Enterprise (BUMDes) as an intermediary for the community, such as providing services for the procurement of rare fertilizers and the procurement of poisons for farmers. This service or procurement of fertilizers and poisons is included in the type of intermediary business, namely the BUMDes, which provides services to residents for the needs of the local community as well as to generate income for Bonto Baji Village. 90% of the Bonto Baji Village community's livelihood is farming, therefore the government or the management of the Putra Perintis Village-Owned Enterprise (BUMDes) is present to ease the burden on the community by meeting their needs.

The role of the agricultural business unit run by the Putra Perintis Village-Owned Enterprise (BUMDes) as an intermediary (brokerage) has proven effective in addressing the fertilizer and pesticide shortages previously faced by the Bonto Baji Village community. Through these procurement services, the BUMDes not only helps meet the basic needs of the majority of farmers but also contributes to increasing village and community income. The existence of the BUMDes as a local actor bridging farmers and access to agricultural production facilities has been proven to facilitate the distribution of subsidized fertilizer and reduce farmers' dependence on sources from outside the region.

b. Savings and Loan Business Unit

Based on the research results, the Village-Owned Enterprise (BUMDes) created a savings and loan business unit aimed at assisting the community in saving, ensuring they have sufficient capital reserves. These savings can be withdrawn when they need funds to start a business or for other purposes. This business unit offers convenience to the community, as the requirements are not onerous and the interest rate is very low, at only 2% per month.

The Putra Perintis Village-Owned Enterprise (BUMDes) Savings and Loans business unit has become the primary alternative for the residents of Bonto Baji Village in accessing financial

services. The relatively simpler application process compared to banking institutions is one of the main reasons why the community chooses it. The uncomplicated requirements and the loan interest of only 2% per month are considered not burdensome, thus encouraging community participation in saving and borrowing at the BUMDes. Since the savings and loan unit began operating, most residents have shifted and no longer apply for loans or save at banks, due to difficulties in understanding the requirements set by banks. The community also feels comfortable accessing BUMDes services, which are considered friendlier, faster, and more affordable. With these characteristics, this savings and loan business unit continues to experience increasing interest and plays a significant role in expanding capital access for the village community in a more inclusive manner. This is supported by documents obtained by researchers regarding the number of people who applied for capital loans at BUMDes businesses in 2023 and 2024:

Table 4.1
Number of People Applying for Loans in 2023

No	Amount of money	Amount Borrowed
1.	Rp. 2,000,000	2 persons
2.	Rp. 3,000,000	1 person
3.	Rp. 2,000,000	1 person

Source: Putra Perintis BUMDes Document 2023

Table 4.1 above shows that the number of people who applied for loans at the savings and loan business unit in 2023 was 4 people. Two people applied for loans of Rp. 2,000,000, one person for Rp. 3,000,000, and one person for Rp. 2,000,000, bringing the total number of loan applications in 2023 to 4 people.

Table 4.2
Number of people applying for loans in 2024

No	Amount of money	Amount Borrowed
1.	Rp. 3,000,000	2 persons
2.	Rp. 5,000,000	3 People
3.	Rp. 2,000,000	1 Person
Total	Rp. 10,000,000	5 People

Source: Putra Perintis 2024 BUMDes Document

Based on table 4.2, there has been an increase in the number of people applying for capital loans at BUMDes Putra Perintis. This is evidenced by the number of people applying for loans at the savings and loan business unit in 2024, namely 5 people, 2 people applying for loans amounting to Rp. 3,000,000, 3 people applying for loans amounting to Rp. 5,000,000 and 1 person applying for a loan amounting to Rp. 2,000,000. Of the total money lent to the community, the interest charged to the community who applied for the loan was 2%/month.

The research results show an increase in the number of borrowers from 2023 to 2024, both in terms of the number of individuals and the total loan amount applied for. Furthermore, loans granted to the community are subject to interest of 2% per month, in accordance with the regulations in effect at the Putra Perintis Village-Owned Enterprise (BUMDes) savings and loan business unit.

c. Rental Services Business Unit

Based on the results of the research conducted, BUMDes provides rental services to meet the needs of the Bonto Baji Village community. The development of this rental business has progressed from year to year, because the Bonto Baji community has realized that BUMDes Putra Perintis provides everything needed by the community so that the Bonto Baji community is not burdened by the costs that will be incurred and this is one form of hard work of BUMDes management who continues to provide services to the Bonto Baji community and one of them is to fulfill what is needed by the community.

The Village-Owned Enterprise (BUMDes) kitchen equipment rental service has been a significant help to the people of Bonto Baji Village, especially during parties or traditional events. Prior to this rental, residents often struggled to find kitchen equipment such as kappara and cimbokan, often having to rent from outside the village or borrow from house to house, with limited resources. This rental service not only facilitates access to the necessary equipment but also eases their burden by offering more affordable rental fees compared to those offered outside the village. This business provides a practical solution for the community and demonstrates the Village-Owned Enterprise's commitment to the needs of local residents. The number of residents renting kitchen equipment from Putra Pirin's rental service in 2023 is as follows:

Table 4.3
Number of Kitchen Equipment for Rent in 2023

No	Name of goods	The amount of goods	Number of People Borrowing
1.	Kappara	20	3
2.	Kappara	14	1
3.	kappara	18	2

Source: Putra Perintis 2023 BUMDes Document

Table 4.3 shows that the number of people renting kitchen utensils such as kampparas in 2023 was 6 people, with varying numbers: some renting 20 kappararas, others renting 14 and others renting 16 kappararas. This tool is used in various events such as weddings and the Kalimba tradition. In 2024, there was an increase in the number of people renting these kitchen utensils. This is illustrated in the following table:

Table 4.4
Number of Kitchen Equipment for Rent in 2024

No	Name of goods	The amount of goods	Number of People Borrowing
1.	Kappara and cimbokan	30	1 Person
2.	Kappara	10	1 Person
3.	Kappara	12	1 Person
4.	Kappara	12	1 Person
5.	Kappara and cimbokan	30	1 Person
6.	Kappara	20	1 Person
7.	Kappara	12	1 Person

Source: Putra Perintis 2024 BUMDes Document

Table 4.4 shows an increase in the number of people renting kitchen utensils such as kamppara and cimbokan in 2024, namely 7 people with varying numbers, some renting 30 kappara and cimbokan, others renting 10, 12, and 20 kappara. These utensils are used in various events such as weddings and the Kalimba tradition.

The results of this study indicate that public demand for BUMDes-owned kitchen equipment rental services remains high and continues to grow. Furthermore, the diverse number and types of rental items reflect the flexibility of the BUMDes rental services. The high level of

public interest in utilizing these services also indicates that BUMDes-owned assets are being utilized more productively by the surrounding community.

d. Office Stationery (ATK) and Brilink

The stationery and Brilink business unit in Bonto Baji Village is one of the businesses managed by the Putra Perintis Village-Owned Enterprise (BUMDes). Established in 2021 and operating to date, the business unit is a local community initiative, aiming to simplify stationery shopping and transaction processes through Brilink, eliminating time-consuming purchases and transfers. Several business units managed by Putra Perintis Village-Owned Enterprise have positively impacted the well-being of the Bonto Baji Village community.

Implementation of the Maqashid Sharia Principles in the Management and Programs of Putra Perintis Village-Owned Enterprises

The management of various business units by the Putra Perintis Village-Owned Enterprise (BUMDes) demonstrates its efforts to conduct economic activities that are not solely profit-oriented but also adhere to Islamic values, particularly the principles of Maqashid Syariah. This is reflected in the following business units:

a. Agricultural Business Unit

The Putra Perintis Village-Owned Enterprise (BUMDes) in Bonto Baji Village demonstrates its commitment to managing its business units based on the principles of mutual assistance and Islamic values. This principle is reflected in its business orientation, which does not solely pursue profit, but rather emphasizes the common good and improving the welfare of the village community. Although some communities still tend to be oriented towards personal gain, the BUMDes consistently provides education through training and coaching programs so that the community understands the importance of building businesses based on the values of togetherness, justice, and sustainability. This commitment aligns with the main objective of establishing the BUMDes, namely to create a local economic system that is inclusive, participatory, and oriented towards long-term benefits for all levels of society. The principles of Maqashid Syariah are reflected as follows:

1) *Hifẓ al-Din*(Maintaining religion)

Businesses run fairly, honestly, and with blessings allow people to conduct business in a halal manner and in accordance with Islamic teachings. Furthermore, with increased community prosperity, they can focus more on fulfilling their religious obligations without the burden of economic hardship.

2) *Hifẓul Maal*(Guarding property)

Providing subsidized fertilizer and pesticides at more affordable prices, eliminating the need for people to pay more for them from shops outside the village. The prices offered are the same as those of the main distributor, allowing people to manage their income more efficiently and avoid price exploitation.

b. Savings and loan business unit

The savings and loan business unit run by the Putra Perintis Village-Owned Enterprise (BUMDes) provides a financial solution that avoids trapping communities in the high-interest rate trap, which is typically a financial burden in conventional lending systems. By implementing low interest rates and simple requirements, communities can access business capital without worrying about the risk of default or prolonged economic stress. This scheme prevents financial exploitation

and helps communities manage their finances more healthily and independently. The principles of Maqasid Sharia are reflected as follows:

1. *Hifz al-Mal*(Guarding Property)

Helping people manage their finances better through affordable capital loans and interest-free savings facilities, which are safer and more accessible than banks.

2. *Hifz an-Nafs*(Guarding the Soul)

Providing financial solutions that do not trap people in the trap of high interest rates that can become a financial burden.

c. Rental service business unit

The rental service business unit run by the Putra Perintis Village-Owned Enterprise (BUMDes) in Bonto Baji Village is designed to provide easy and affordable access for the community to meet their production equipment and other needs. This rental system implements a payment mechanism that is not burdensome, even allowing voluntary payments, thereby helping maintain overall economic stability in the community. With competitive rental rates lower than those found elsewhere, the community can allocate their financial resources more efficiently without having to bear high costs. This condition aligns with the principles of transactions in Islamic teachings, which emphasize fairness and do not burden the parties involved.

This business unit contributes to the aspect of *hifz an-nafs* (protecting the soul) by providing easy access to tools without placing significant financial pressure on the community. This way, community well-being can be better safeguarded, providing peace of mind and improving the quality of life.

d. Office Stationery (ATK) and Brilink

The office stationery (ATK) and Brilink business units are still running until now, this business was established on the initiative of the local community with the aim of making it easier for the community to shop for office stationery (ATK) and make transactions at Brilink BUMDes to make purchases and transfers that no longer have to take a lot of time, but in this case this business has not been fully enjoyed by the people of Bonto Baji Village.

Based on the results of the study, it shows that there are no Maqashid Syariah principles that have been fulfilled in the implementation of BUMDes business units, especially in the office stationery (ATK) and Brilink business units. Although these two business units are still running to date and were established on the initiative of the local community with the aim of facilitating access to stationery needs and financial transaction services, the realization of these goals has not been fully felt by the people of Bonto Baji Village. The existence of this business has not been able to provide benefits evenly, so that the values of Maqashid Syariah, such as *hifz al-mal* (protecting wealth), *hifz al-nafs* (protecting the soul/welfare of life), and *hifz al-din* (protecting religion through justice and blessings of business) have not been reflected in their implementation practices. The minimal distribution of benefits and limited service reach have resulted in the principles of justice and welfare not being realized.

Challenges in Implementing the Maqashid Syariah Principles in BUMDes, and Supporting Factors for Success in Bonto Baji Village

1. Challenges in Implementing the Principles of Maqashid Sharia in Putra Perintis Village-Owned Enterprises

The Putra Perintis Village-Owned Enterprise (BUMDes) adopts the principles of maqashid sharia, but its implementation has not been fully maximized. Based on research conducted, the main problems faced by the Putra Perintis Village-Owned Enterprise (BUMDes) in implementing the principles of maqashid sharia are as follows:

a. Limited understanding and implementation

This study shows that the understanding of the management of Putra Perintis BUMDes is still low regarding Maqashid Syariah. BUMDes management still needs training and assistance in implementing the concept of Maqashid Syariah in economic activities, because many people are still only profit-oriented due to a lack of understanding of Islamic economics. Mrs. Jus's statement emphasized that the main challenge in implementing Maqashid Syariah is not only the lack of public understanding, but also the lack of effective socialization from BUMDes, especially for communities in remote areas. This is reinforced by Mrs. Sabe's view that BUMDes has not been evenly distributed in providing education about Islamic economics, so that public understanding is still limited. Thus, the core of this problem is not only the lack of public awareness, but also the lack of socialization efforts that should be key in building a more inclusive and sustainable sharia-based economic ecosystem.

b. Limited access and resources

Putra Perintis Village-Owned Enterprise (BUMDes) still lacks human resources and access to deliver economic activities based on the Maqashid Syariah concept. Putra Perintis Village-Owned Enterprise (BUMDes) still has limitations in understanding and implementing the Maqashid Syariah concept, primarily due to a lack of access and resources. Although the managed business units have had a positive impact on the community's welfare, both materially and spiritually, improving the quality of Human Resources (HR) is still needed so that the community understands Islamic economic principles more deeply. Currently, the community still adheres to simple concepts, namely helping each other and avoiding actions that make things difficult for others, without realizing that these principles are in line with the main objectives of Maqashid Syariah. This indicates that more comprehensive education regarding sharia-based economics is urgently needed so that the community not only carries out good economic practices instinctively, but also understands its sharia foundations more deeply.

2. Supporting Factors for the Successful Implementation of Maqashid Sharia at Putra Perintis Village-Owned Enterprises

a. Village Government Support

The Bonto Baji Village Government fully supports the implementation of the Maqashid Syariah principles in the management of Village-Owned Enterprises (BUMDes) as an effort to realize a just, sustainable, and Islamic-compliant economic system. This support is realized through increased education, strengthening human resources, and collaboration with various parties to ensure that every economic activity undertaken not only provides material benefits but also brings blessings and prosperity to the community.

The implementation of the Maqashid Syariah concept in the management of the Putra Perintis Village-Owned Enterprise (BUMDes) has received full support from various parties, from the village government, BUMDes administrators, to community leaders. Village Head Bonto Baji emphasized that this concept not only impacts worldly welfare but also has a blessing value for the afterlife, and is an important tool in raising public awareness that a mutual assistance-based economy needs to be strengthened by the Maqashid Syariah principles. This is in line with the statement of the Director of the Putra Perintis BUMDes, who emphasized that this concept

contributes to spiritual and material well-being, so he and other administrators are committed to supporting its implementation in economic activities. In addition, community leaders added that one of the main tasks of the village government is to improve the welfare of the community as a whole, and the implementation of Maqashid Syariah in the economy is believed to be able to strengthen welfare while increasing community faith in carrying out economic activities. This is supported by documentation obtained by researchers.

b. Community Involvement

The community has participated in supporting the implementation of Maqashid Syariah in the Village-Owned Enterprise (BUMDes). The community is ready to implement Maqashid Syariah in economic activities because this concept aligns with Islamic teachings and presents no difficulties in its implementation. This support is reinforced by Mrs. Sabe's view that Sharia-based economic principles bring benefits, not only for prosperity in this world but also for salvation in the afterlife. Awareness that Maqashid Syariah aims to create justice, blessings, and prosperity for all will further encourage the community to participate in its implementation. With this support, the chances of successful implementation of a Sharia-based economy in the Putra Perintis Village-Owned Enterprise (BUMDes) are greater, especially if supported by ongoing education and mentoring.

CONCLUSION

This research demonstrates that the researcher has successfully described the results obtained from various available sources in the data presentation. Thus, conclusions can be drawn based on the research problem formulation.

1. The role of Putra Perintis Village-Owned Enterprise (BUMDes) as an instrument of community welfare in various aspects of life in Bonto Baji Village has had a positive impact on improving the economy and welfare of the village community. As a business driver, BUMDes has utilized local potential, such as agriculture and MSMEs, to develop various business units, including savings and loans, kitchen equipment rental services, stationery, and Brilink. BUMDes also plays a role as an intermediary to meet various community needs, such as the provision of fertilizer, poison, and business capital, which were previously difficult to access or limited, as well as services that are simpler and more affordable compared to banking or other service providers.
2. The principles of Maqashid Sharia applied in the management of the Putra Perintis Village-Owned Enterprise (BUMDes) programs have been able to provide welfare from both material and spiritual aspects. The management of the Putra Perintis Village-Owned Enterprise (BUMDes) programs is analyzed in Maqashid Sharia. The agricultural business unit has implemented Hifz al-Din (Protecting Religion) Hifz al-Mal (Protecting Assets). The savings and loan business unit has implemented Hifz al-Mal (Protecting Assets) Hifz an-Nafs

(Protecting Soul), and Hifz al-Aql (Protecting Intellect). The rental business unit has implemented Hifz an-Nafs (Protecting Soul). The Office Stationery and BRILink business units have not reflected the principles of Maqashid Sharia in them because they have not been felt evenly by the community.

3. The challenges in implementing the principles of Maqashid Syariah in BUMDes Putra Perintis are marked by the fact that there are still people who do not understand about maqashid Syariah so that there are limitations in implementing it, then BUMDes Putra Perintis still lacks access and human resources in managing BUMDes Putra Perintis business units. From these challenges BUMDes Putra Perintis also has supporters for the success of implementing maqashid Syariah in Bonto Baji Village, marked by the support from the government and community involvement in implementing maqashid Syariah in BUMDes Putra Perintis.

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