

Maqashid Shariah-Based Development Strategy of Village-Owned Enterprise (BUMDes) for Sustainable Economic Empowerment in Jambu Village

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Abstract

*This study aims to analyze the development strategy of the Village-Owned Enterprise (BUMDes) Jambu in Jambu Village using the maqashid shariah approach as an effort to realize sustainable economic empowerment. The research employs a qualitative approach with in-depth interviews, observation, and documentation study techniques. The findings indicate that the development strategy focuses on optimizing local potential through three main business units: the Savings and Loan Unit, printing services, and the agricultural sector. This approach aligns with the concept of Falah, which integrates material and spiritual well-being. However, its implementation still faces several challenges, including limited production facilities, weak institutional management, low community participation, and suboptimal integration of maqashid shariah values. The principle of *hifz al-mal* has been applied through business financing access, but Islamic financial literacy remains limited, while the aspects of *hifz al-nafs* and *hifz al-aql* have not yet been strengthened through systematic training and education.*

INTRODUCTION

In the era of globalization and decentralization, Village-Owned Enterprises (BUMDes) are expected to serve as key drivers in promoting local economic development, increasing village original revenue (PADes), and empowering the community at large. (Rahmi et al., 2023). Ideally, Village-Owned Enterprises (BUMDes) are expected to act as the main driving force of rural economic growth by optimizing local potential to enhance community welfare in line with the principles of Islamic economics. However, in practice, there remains a considerable gap between expectations and reality. Many BUMDes that are anticipated to make a significant contribution to community prosperity instead face various challenges, such as low public awareness, limited managerial capacity, and ineffective business management (Ferdiansyah & Said, 2022). This phenomenon is particularly evident in Jambu Village, Tebing Tinggi District, where the management of the Village-Owned Enterprise (BUMDes) has yet to reach its full potential. Based on interviews with the BUMDes management, since its establishment in 2020, the enterprise has managed several business units, including tent rentals and clean water services. However, over the past three years, its average monthly revenue has only reached around IDR 3,500,000, with a net profit of approximately IDR 1,000,000 per month. These results remain far below expectations, as they have not significantly contributed to improving the community's welfare. Moreover, field observations reveal that most residents around the BUMDes have yet to experience any direct economic benefits from its operations.

Previous research has shown that Village-Owned Enterprises (BUMDes) in various areas, including Delima Village, Tebing Tinggi District, have not yet fully maximized their existing potential (Yarni et al., 2024). Many Village-Owned Enterprises (BUMDes) manage only a single type of business with limited variety, resulting in a minimal impact on village income and community welfare (Nurdin et al., 2023). The gap between the ideal expectations and the actual conditions highlights the urgency of examining development strategies for Village-Owned Enterprises (BUMDes) based on Islamic economic principles. Such strategies should not merely focus on financial profit but also emphasize sustainability and community empowerment.

With the rapid growth of the Islamic economy, BUMDes should not be seen solely as business entities, but also as social instruments that generate tangible benefits for the surrounding community

(Silvianita et al., 2023). Yarni et al. (2024) It states that strengthening the governance of Village-Owned Enterprises (BUMDes) can be carried out effectively if accompanied by the implementation of appropriate regulations. However, in reality, many BUMDes have not fully understood or applied these regulations.

Training and mentoring for BUMDes administrators are essential steps in enhancing their managerial capabilities (Siswanto et al., 2023). Through proper training, the administrators can acquire skills in business management, business planning, and marketing, enabling BUMDes to be managed more professionally (Sebayang et al., 2024; Putri & Julia, 2024).

Amalia & Nur (2022) It emphasizes that although Village-Owned Enterprises (BUMDes) have great potential to utilize village resources, many administrators still lack an understanding of how to manage them effectively. Savitri et al. (2022) It states that adequate assistance in financial reporting and management can contribute to the overall success of Village-Owned Enterprises (BUMDes). By understanding and implementing principles aligned with Islamic economics, BUMDes are expected to create a greater impact on the village economy and the welfare of the community.

The application of Islamic economic principles is crucial in the development of Village-Owned Enterprises (BUMDes) so that their impact extends beyond the economic aspect to also encompass social values and business blessings. Human resource development becomes the key to enhancing competitiveness and improving the quality of village enterprise management (Calista et al., 2024). The selection of this topic is motivated by the importance of the role of Village-Owned Enterprises (BUMDes) as part of Islamic economic development that promotes justice and collective prosperity. As explained by Rahmah et al. (2024) Management practices based on Islamic economic principles are capable of creating more equitable welfare for the community.

Based on these findings, this research topic highlights several relevant theoretical frameworks. The theory of sustainable development as reflected in the Sustainable Development Goals (SDGs) is fully aligned with the principles of Islamic economics, which promote economic independence and social justice. In particular, the Qur'anic verse in Surah Al-Baqarah (2:261) states as follows:

مَثَلُ الَّذِينَ يُنْفِقُونَ أَمْوَالَهُمْ فِي سَبِيلِ اللَّهِ كَمَثَلِ حَبَّةٍ أَنْبَتَتْ سَبْعَ سَنَابِلٍ فِي كُلِّ سَنَابِلَةٍ مِائَةٌ حَبَّةٌ وَاللَّهُ يُضَاعِفُ لِمَنْ يَشَاءُ وَاللَّهُ وَاسِعٌ عَلِيمٌ
٢٦١

Meaning:

"The example of those who spend their wealth in the way of Allah is like a seed [of grain] that sprouts seven ears; in every ear there are a hundred grains. Allah multiplies the reward for whom He wills, and Allah is All-Encompassing and All-Knowing." (Q.S. Al-Baqarah 2:261)

The verse conveys that any form of investment or spending made with sincere intentions for the benefit of society will yield multiplied rewards. Accordingly, the management of Village-Owned Enterprises (BUMDes) based on sharia principles is expected not only to focus on material gain but also to deliver broader social benefits for rural communities.

This research offers novelty compared to previous studies, as it does not merely examine the general challenges of BUMDes management but specifically analyzes development strategies based on the maqashid shariah framework. This approach emphasizes five core dimensions of protection — religion (hifz ad-din), life (hifz an-nafs), intellect (hifz al-aql), lineage (hifz an-nasl), and wealth (hifz al-mal) — which together form the foundation for achieving equitable and sustainable economic empowerment at the village level.

Furthermore, this study focuses on a case study of Jambu Village, which has not been specifically explored in previous literature, thereby contributing both empirical and contextual insights to the discourse on sharia-based BUMDes development.

From this perspective, the research aims to analyze the development strategy of BUMDes in Jambu Village, Tebing Tinggi District, through an Islamic economic approach. It explores the untapped potential of BUMDes, identifies management challenges, and evaluates the alignment of current strategies with the Islamic principles of justice, consultation (shura), and transparency.

Based on the identified issues, this research emphasizes the evaluation of revenue achievement, profit margins, and their impact on community welfare. The expected outcome is to produce strategic recommendations that enhance the effectiveness, participation, and sharia compliance of BUMDes management.

Ultimately, this study seeks to enrich the body of literature on BUMDes governance and locally driven economic development, while also serving as a reference for strengthening sustainable and sharia-based BUMDes management across villages in Indonesia.

LITERATURE REVIEW

Village-Owned Enterprises (BUMDes)

Village-Owned Enterprises (BUMDes) are economic institutions established by village governments to manage local resource potential in order to improve the welfare of rural communities. According to Nasution et al. (2023), Village-Owned Enterprises (BUMDes) function to contribute to the village economy by serving as the driving force in managing and utilizing natural resources and local potentials. In a legal context, BUMDes are regulated under Law Number 6 of 2014 concerning Villages, which emphasizes the importance of community participation and democratic management (Imaulidya & R, 2023). This legal foundation underscores the vital role of Village-Owned Enterprises (BUMDes) in fostering village economic independence and promoting sustainable development (Intan, 2024).

The authority of Village-Owned Enterprises (BUMDes) is included within village-related regulations, which grant each village the right to establish and manage its own BUMDes. The establishment of a BUMDes must take into account the village's economic potential and the needs of its community (Fajar et al., 2022). This is in line with the research conducted by Zakaria et al. (2023), which shows that Village-Owned Enterprises (BUMDes) function not only as economic institutions but also as instruments to strengthen the social and economic structures of villages.

The main objective of establishing Village-Owned Enterprises (BUMDes) is to improve community welfare through the utilization of local potential and economic empowerment. Iskandar et al. (2021) It states that Village-Owned Enterprises (BUMDes) aim to reduce poverty levels in villages, improve community access to products and services, and strengthen the local economy. Other functions of BUMDes include providing employment opportunities, developing small and medium enterprises, and fostering a sense of solidarity among community members (Azhari et al., 2023).

In this context, Village-Owned Enterprises (BUMDes) also play an important role in community empowerment through training and outreach programs, which can be integrated with efforts to enhance human resource and business capacity (Arrahman et al., 2021). Wafda & Anggraini (2022) It emphasizes that skill and management training for BUMDes administrators will have a positive impact on service quality and business sustainability. Thus, the goals and functions of BUMDes are not limited to economic aspects but also encompass broader social dimensions (Megasari et al., 2022).

The governance model of Village-Owned Enterprises (BUMDes) should be inclusive, transparent, and participatory, involving all community members in the decision-making process (Wijayatri et al., 2021). Referring to the study by Lukmawati & Fanida (2023) a successful management model is one that connects market needs with the existing potential of the village through synergy between village officials and the community. The establishment of a clear organizational structure and a well-defined division of responsibilities is crucial for the smooth operation of BUMDes management (Pradini, 2020).

The development strategy of Village-Owned Enterprises (BUMDes) may include the use of information technology to enhance efficiency and information accessibility (Malaikosa et al., 2024). Training in digital marketing and e-commerce is also suggested to improve the competitiveness of BUMDes products, as stated by Imaulidya & R, 2023). Along with that, developing partnership networks with various stakeholders, such as banking institutions and private organizations, is also considered important to gain better access to resources and investments, as expressed by Rahayu & Febrina (2021). These factors indicate that the development strategy of Village-Owned Enterprises (BUMDes) must be adaptive to changes in the social and economic environment.

Village Economic Development Strategy

The village economic development strategy is a planned and systematic approach aimed at improving the welfare of rural communities through the optimization of local resources and community participation. In this context, village economic development cannot be separated from active community involvement, where residents have a voice in decision-making and development planning processes. This process should be directed toward understanding and addressing the potentials and challenges faced by rural communities, including social, economic, and environmental aspects (Fikri et al., 2020).

Efforts to develop villages must be based on local wisdom and the utilization of the existing potential within the area (Liani & Takari, 2024). This requires strong collaboration between the two main

stakeholders — the government and the community (Sutikno et al., 2023). The government's commitment to formulating policies that support village development is also crucial. Therefore, it is important to understand the local context and empower the human resource capacity within the village (Udin et al., 2024).

In order to build an effective strategy, a thorough situational analysis is essential, including the identification of community needs, available resources, and potentials that can be further developed (PURWASIH & Astuti, 2021). Therefore, the success of village economic development strategies greatly depends on the ability of the village government to design plans that are sustainability-oriented and participatory (Wijayanto & Ridwan, 2024).

The SWOT analysis (Strengths, Weaknesses, Opportunities, Threats) is an essential tool in formulating business development strategies for Village-Owned Enterprises (BUMDes) (Khadijah et al., 2023). This analysis helps stakeholders understand internal strengths and weaknesses, as well as external opportunities and threats that may either hinder or support business development at the village level.

Internal strengths may include the potential of human resources and the presence of local wisdom, while weaknesses may be related to limited access to modern technology or capital. Opportunities can take the form of untapped markets or government programs that support rural economic empowerment. Threats, on the other hand, may arise from (Melinda et al., 2021).

By conducting a SWOT analysis, BUMDes administrators can formulate more targeted actions in running business activities that are not only economically profitable but also contribute to improving the welfare of rural communities (Sabardila et al., 2020).

The participatory approach in village development is a method that directly involves the community in the planning, implementation, and evaluation processes of development programs to be carried out (NelliYana & Gani, 2022). This approach is believed to enhance the community's sense of ownership over development outcomes and encourage them to contribute actively (Sekarlangit et al., 2024).

Community participation can take various forms, such as village deliberations, discussion forums, and involvement in decision-making processes (Angga & Pradana, 2021; Nurhaliza et al., 2023). Tasrim et al. (2023) It emphasizes that when communities are involved in a participatory manner, the development outcomes achieved will be more relevant to their needs and more sustainable. This approach can also enhance public awareness and understanding of their rights and responsibilities in the development process (Marlita & Widodo, 2020).

Village development activities that encourage active community participation — such as skills training, the development of business groups, and empowerment programs are essential for creating an ecosystem that supports holistic rural economic growth. (Udin et al., 2024). In addition, the utilization of information technology to improve access to development-related information will also enhance community participation (Rakhmadani, 2021).

Islamic Economic Theory

Islamic Economics is an economic system based on Islamic Sharia, which prioritizes the principles of justice, welfare, and sustainability in economic activities. According to Khoerulloh and Hidayah, Islamic economics does not only focus on material gains but also on spiritual and social benefits, aiming to create prosperity for the wider community (Khoerulloh & Hidayah, 2023). The main objective of Islamic economics can be understood through the framework of maqashid sharia, which includes the protection of religion, life, intellect, lineage, and property (Suardi, 2021). Every economic activity from an Islamic perspective must be directed toward achieving greater maslahah (benefit) for society and preventing harm (mafsadah) (Suardi, 2021).

Wati et al. (2024). emphasizes that the implementation of Islamic economic principles serves to create a balance between material and spiritual objectives, reflecting attention to ethical aspects in business. This indicates that Islamic economics aims to establish a fair and sustainable system for all elements of society (Hamdi, 2022).

The principle of economic justice in Islam is one of the most fundamental aspects that distinguishes the Islamic economic system from conventional systems. This justice encompasses fair wealth distribution, protection of communal resources, and the provision of equal opportunities for every individual to participate in economic activities. As stated by Wiharja et al. (2023) the cornerstone of Islamic economic justice lies in fulfilling basic human needs, including food, health, education, and security. In addition, the implementation of zakat as a redistribution instrument plays a crucial role in achieving social justice within society (Suryaningrat & Wahab, 2023).

In relation to transparency and trustworthiness in financial management, injustice can be prevented by establishing a system that actively involves community participation. Islamic economic law can contribute to strengthening integrity and reducing corruption within the economic sector (Prayoga et al., 2023).

Deliberation or consultation in decision-making is one of the key principles in Islamic economics. This aligns with the teachings of the Qur'an, which encourage believers to engage in mutual consultation in their affairs (Gojali, 2023). Andini et al. (2024) It shows that the principle of *musyawarah* (consultation) helps enhance community involvement in the economic decision-making process, which in turn strengthens the sense of ownership and collective responsibility toward the outcomes of those decisions.

Participation in Islamic economics is not only related to decision-making but also encompasses the need for collaboration among individuals, communities, and various other stakeholders in economic activities. Nuzulia & Khasanah (2023) It is further stated that this collaboration can help strengthen local economic networks and enhance integration within the broader economic system. Therefore, the application of the principle of *musyawarah* (consultation) in economic activities can lead to decisions that better represent the collective aspirations of the community.

The principles of transparency and trustworthiness (*amanah*) are essential in financial management within Islamic economics. In this context, transparency refers to the openness of information regarding the management of resources and financial transactions. Meilani argues that transparent financial management can enhance public trust in Islamic financial institutions and business practices based on sharia principles (Meilani, 2020). In this framework, Haikal & Efendi (2024) indicates that transparency also promotes accountability and minimizes the possibility of fraud or misconduct within the financial system.

In addition, *amanah* means carrying out duties and responsibilities with integrity and honesty. This concept is reflected in various aspects of economic transactions, including ethical involvement in business activities. Abdullah et al. (2023) emphasizes that every individual and organization within the context of Islamic economics is granted the freedom to engage in trade; however, this freedom must align with ethical principles that uphold honesty and social responsibility. This indicates that the implementation of transparency and *amanah* principles is crucial for building a healthy and sustainable economic ecosystem.

Theory of Sustainable Development and SDGs

Sustainable development is a concept that emphasizes the balance between economic growth, social justice, and environmental protection. This concept emerged as a response to global challenges such as poverty, social inequality, and environmental degradation (Sari & Silalahi, 2022). In the literature, sustainable development is defined as an effort to meet the needs of the present generation without compromising the ability of future generations to meet their own needs (Zannah, 2020). It aims to create a system that can remain functional and prosperous in the long term.

The sustainable development approach emphasizes the importance of multilevel collaboration, from the local to the global level. This emphasis is reflected in the Sustainable Development Goals (SDGs) project, where the goals integrate economic, social, and environmental perspectives to achieve sustainable outcomes (Nihayati & Suminto, 2020). With this framework in place, it is expected that each country can establish policies and programs suited to its local context while still contributing to global goals.

The Sustainable Development Goals (SDGs) are a global framework adopted by all United Nations member states in 2015 as a guide to creating a more sustainable and inclusive world by 2030. There are 17 interconnected goals that encompass various aspects of development, with the fundamental aim of ending poverty, protecting the planet, and ensuring prosperity for all. The following are the 17 Sustainable Development Goals (SDGs) (Helfaya & Bui, 2022):

1. No Poverty
2. Zero Hunger
3. Good Health and Well-being
4. Quality Education
5. Gender Equality
6. Clean Water and Sanitation
7. Affordable and Clean Energy
8. Decent Work and Economic Growth
9. Industry, Innovation, and Infrastructure
10. Reduced Inequalities
11. Sustainable Cities and Communities

12. Responsible Consumption and Production
13. Climate Action
14. Life Below Water
15. Life on Land
16. Peace, Justice, and Strong Institutions
17. Partnerships for the Goals

Relevant research

Relevant research refers to a literature review or previous studies that have a connection or similarity with the current research being conducted. Such studies can serve as references to strengthen the theoretical framework, methodology, or analysis in the new research.

The study conducted by Bahri dan Hafid (2024) examined the strengthening of BUMDes (Village-Owned Enterprises) in Bone Regency through the perspective of maqashid sharia. The study found that the operationalization of BUMDes had adopted the principles of *maslahah al-mursalah*, which emphasize the general welfare of the village community. The business management was carried out through sharia-based contracts such as *syirkah*, *bai'*, and *mudharabah*, demonstrating the alignment between village economic activities and Islamic values. This research emphasized that if the principles of maqashid sharia are consistently applied, BUMDes can serve as an instrument for equitable and sustainable development.

Meanwhile, another study conducted by Makki dan Miftah (2022) focused on the implementation of the Islamic economic system in managing village funds through BUMDes. This study explains that fund allocation was carried out using a micro-business survey-based approach, where the collected data guided the distribution of capital assistance. To anticipate the risk of default, BUMDes implemented a guarantee mechanism aligned with prudential principles in Islamic economics. Their findings indicate that this approach can enhance the effectiveness of village fund utilization while maintaining sustainability and social responsibility from a sharia perspective.

In contrast to these two studies, which focused on the general application of maqashid sharia or the optimization of village fund management, this research specifically analyzes BUMDes development strategies by directly integrating maqashid sharia principles into the institutional strategy framework, empowerment, and governance of business units in BUMDes Jambu Village. Through this approach, the study is not only conceptual but also offers contextual, practical solutions based on the real conditions of the village.

METHODS

Research Subject

The selection of a research location is a crucial stage in qualitative research since it must align with the research focus, allow easy data access, and offer unique contextual characteristics (Sugiyono, 2019). This study was conducted in Jambu Village, located in Tebing Tinggi Subdistrict, Serdang Bedagai Regency, North Sumatra Province. The village was chosen due to its growing local economic potential managed through the Village-Owned Enterprise (BUMDes) and its dynamic development strategy, which is particularly relevant to be analyzed from the Islamic economic perspective.

Jambu Village is an appealing research site because it possesses a well-established BUMDes institutional structure that has operated effectively for several years. The BUMDes plays an active role in improving the local economy through multiple business sectors, such as agriculture, trade, and local services. However, it still faces several challenges in management, community participation, and sustainability. These circumstances provide an opportunity for a strategic study to assess the current development model and examine its alignment with Islamic economic values, including justice, consultation (*shura*), and transparency.

According to Moleong (2017), qualitative research should ideally take place in a natural setting, enabling the researcher to gain a deeper understanding of the phenomena studied. Jambu Village meets this criterion, as the researcher can conduct direct observations of local economic activities and interviews with key stakeholders, such as BUMDes managers, village officials, and community beneficiaries.

Data Sources

Primary Data

This research was conducted at Pegadaian Syariah CPS AR Hakim, with the research subjects including Micro, Small, and Medium Enterprises (MSMEs) that have received Super Micro KUR financing from

Pegadaian Syariah CPS AR Hakim. Primary data refers to information obtained directly from the original sources through interviews, observations, and field documentation (Sugiyono, 2021). In this study, primary data were collected through in-depth interviews with:

- a) The management of BUMDes Desa Jambu (including the director, treasurer, and business unit managers)
- b) Village officials involved in development planning
- c) Community leaders and villagers, especially those who are participants or beneficiaries of BUMDes programs
- d) Local religious scholars or clerics, as sources of Islamic economic values within the village context

Secondary Data

Secondary data consist of supporting information obtained from documents and literature sources that already exist (Creswell, 2016). In this research, secondary data include:

- a) Official BUMDes documents, such as financial reports, organizational structures, and work plans
- b) The profile of Jambu Village, obtained from the village office and related government institutions
- c) Regulations and policies concerning BUMDes, such as Law No. 6 of 2014 on Villages and Ministerial Regulation of Villages, Development of Disadvantaged Regions, and Transmigration (Permendesa PDTI) No. 4 of 2015
- d) Literature and academic journals on Islamic economics, village development strategies, and sustainable development concepts (SDGs)
- e) News articles and activity reports containing information about village economic activities

Research Type and Approach

This study employs a qualitative descriptive approach using a case study design. The qualitative method was chosen to gain an in-depth understanding of the development strategies implemented by BUMDes in Jambu Village, and to examine their alignment with Islamic economic principles such as justice, consultation (shura), and transparency.

A qualitative approach enables the researcher to explore and interpret the underlying meanings and social dynamics through direct interaction with participants in the field, providing a comprehensive and contextual understanding of the studied phenomenon (Creswell, 2016).

Data Collection Techniques

In qualitative research, data collection techniques are an important process aimed at obtaining in-depth and holistic information about the object being studied. The techniques used in this study include:

In-depth Interview

According to Moleong (2017), interviews in qualitative research aim to obtain the meaning of the subject's experience directly and deeply, not merely statistical data. This interview also reveals how Islamic principles are applied or understood in the practice of village economic development. The informants in this study consisted of the Village Head, the Head of BUMDes, and religious leaders. This interview aims to understand the application of Islamic values in the practice of sustainable economic development in Jambu Village.

Field Observation

Observation aims to complement interview data and help understand the real context in the field. Sugiyono (2019) stated that observation in qualitative research can be used to see phenomena that cannot be verbally explained by informants.

Documentation

Documentation is carried out by collecting written data and archives related to BUMDes, including collecting documents such as BUMDes' Articles of Association and Bylaws (AD/ART), financial reports, village meeting minutes, and village regulations related to the role of BUMDes. The documentation technique provides factual data and can be used to triangulate the results of interviews and observations (Miles & Huberman, 2014). This documentary data also helps assess the level of transparency and accountability in BUMDes management.

Data Analysis Techniques

This research uses the SWOT analysis technique (Strengths, Weaknesses, Opportunities, Threats) to formulate a more directed and systematic development strategy for BUMDes based on Maqashid Syariah. SWOT analysis was chosen because it can comprehensively identify internal conditions (strengths and weaknesses) as well as external conditions (opportunities and threats) that influence the performance and development potential of BUMDes..

Strengths

Strengths are identified from the local potential of Jambu Village, such as abundant natural resources, community support, and strong religious values. These become the main foundation for building a BUMDes that aligns with the principles of Maqashid Syariah (Zahro et al., 2024; Bambang, 2023).

Weaknesses

Weaknesses are found in managerial aspects and low human resource capacity, as well as an incomplete understanding of the community regarding the concept of Islamic economics. This factor becomes a challenge that must be addressed through training and institutional strengthening (Intan, 2021; Puspitasari & Zulmy, 2021)

Opportunities

Opportunities arise from government regulatory support, potential cooperation with Islamic financial institutions, and consumer trends toward halal and locally based products. These can be utilized to expand BUMDes' business network (Magam et al., 2023; Bambang, 2023)

Threats

Threats faced include business competition with the private sector, policy changes, and national economic fluctuations. Therefore, BUMDes needs to have adaptability and continuous innovation to survive and grow (Zahro et al., 2024; Puspitasari & Zulmy, 2021)

Through the results of this SWOT analysis, BUMDes development strategies will be designed by considering all these variables to create an economic empowerment model that is sustainable, fair, and based on Islamic values.

RESULTS AND DISCUSSION

Implementation of BUMDes Jambu Development in Jambu Village

Based on field research results, the development strategy implemented by BUMDes Jambu in Jambu Village reflects efforts to improve community welfare through the management of local potential. The development strategy of BUMDes Jambu in Jambu Village is directed at optimizing local potential through the development of three main business units, namely the Savings and Loan Unit (UED-SP), printing, and the agricultural sector. These three units were chosen based on the identification of community needs as well as the geographical conditions of the village, which support the agrarian sector and micro-business activities. With these business units, BUMDes is expected to become a strategic instrument in alleviating poverty, increasing community income, and expanding local employment opportunities (Nasution et al., 2023).

The implementation of the program shows that some activities have been carried out, particularly in the UED-SP sector, which provides access to capital for small business owners. However, the effectiveness of the program still faces obstacles. One of them is the limitation of production equipment in the printing unit, which leads to low service quality for the community and minimal BUMDes revenue. As noted by Pratama (2024), the absence of large-scale photocopying and printing machines makes this business unit unable to compete with printing services outside the village.

In addition to facility constraints, managerial problems also become a crucial obstacle. BUMDes managers do not yet fully possess competence in finance, marketing, and business management. This impacts the slow development of business innovation and low operational efficiency. According to Wafda and Anggraini (2022), improving managerial capacity is an absolute requirement in managing village economic institutions to survive and develop sustainably.

In analyzing the success of strategy implementation, the Van Meter and Van Horn approach is used, which identifies six important variables in public policy implementation: policy standards and objectives, resources, implementer characteristics, inter-organizational communication, implementer disposition or tendency, and socio-political and economic conditions (Van Meter & Van Horn, 1975). Based on research findings, most of these variables have been fulfilled, such as the existence of BUMDes' vision, mission, and strategic objectives. However, in the aspects of resources and implementer characteristics, fundamental weaknesses are still found (Pratama, 2024).

The aspect of communication among stakeholders is also not yet optimal. The relationship between village officials, BUMDes managers, and the community remains top-down, where the community has not been actively involved in the planning and decision-making process. In fact, a participatory development strategy requires a forum for deliberation as part of the principles of transparency and accountability in village governance (Nelliyana & Gani, 2022). The low level of community involvement results in a lack of sense of ownership toward the programs implemented.

On the other hand, the socio-economic environment of Jambu Village also presents its own challenges. The community's low level of education and financial literacy makes it difficult for BUMDes managers to apply an empowerment-based approach. As stated by Arrahman et al. (2021), an effective village development strategy must consider the community's social background so that economic interventions can be carried out in a targeted and sustainable manner.

These obstacles indicate that the BUMDes development strategy has not been implemented optimally. This situation is worsened by the lack of integration between long-term planning and program implementation in the field. Business activities are still reactive and not based on a structured business plan. According to Rahayu and Febrina (2021), the success of BUMDes is highly determined by its ability to design a business strategy that responds to market dynamics and local needs.

Overall, the implementation of BUMDes Jambu's development strategy has been directed toward the goal of improving community welfare but still requires many improvements in governance, community participation, and institutional capacity building. Collaboration between village officials, managers, and the community is a key factor in making BUMDes the main instrument of local economic development based on maqashid syariah and sustainability (Zakaria et al., 2023).

Integration of Maqashid Sharia Values as a Strategic Practice of BUMDes Jambu

Ideally, the development strategy of BUMDes should not only focus on economic aspects but also align with the principles of maqashid sharia. Maqashid sharia represents the main objectives of Islamic law, which encompass five essential aspects: protection of religion (hifzh al-din), life (hifzh al-nafs), intellect (hifzh al-'aql), lineage (hifzh al-nasl), and wealth (hifzh al-mal) (Suardi, 2021; Khoerulloh & Hidayah, 2023). The implementation of these principles within BUMDes operations can form an economic system that is fair, ethical, and sustainable (Wati et al., 2024).

The findings of this study indicate that the implementation of maqashid sharia values in BUMDes Jambu's operations remains partial, not yet comprehensive within the institutional structure or its strategic aspects. The detailed findings are as follows:

1. Hifzh al-mal (Protection of Wealth)

This aspect has been partially implemented through the Village Economic Unit for Savings and Loans (UED-SP) program, which provides financing access to the community. However, its realization has not been optimal, as many residents still use loan funds for consumptive rather than productive purposes. This indicates a lack of financial literacy, which hinders the long-term potential for increasing village income (Pratama, 2024).

2. Hifzh al-nafs and Hifzh al-'aql (Protection of Life and Intellect)

These values are currently only reflected indirectly through economic benefits. BUMDes has not yet actively conducted entrepreneurship education, Islamic economic counseling, or capacity-building training programs. According to Arrahman et al. (2021), strengthening community capacity is a crucial element in ensuring business sustainability and improving long-term welfare

3. Hifzh al-din and Hifzh al-nasl (Protection of Religion and Lineage)

These aspects appear more as secondary effects of improved household economic conditions. As family income rises, household stability and religious practices are better maintained. However, BUMDes operations have not explicitly based their policies on Islamic values in planning, governance, or success indicators.

As a comparison, a study by Bahri & Hafid (2024) also examined the empowerment of maqashid sharia-based BUMDes in Bone Regency. Their study emphasized the use of Islamic contracts such as *syirkah*, *bai'*, and *mudharabah* concretely in BUMDes business activities. Moreover, the application of the *maslahah al-mursalah* principle was clearly demonstrated in their institutional structure and financial practices.

However, the advantage of this study compared to Bahri & Hafid (2024) lies in its more specific and practical analysis, identifying the partial integration of each maqashid element within the actual practices of business units, human resource training, and internal governance systems of BUMDes Jambu. This study not only highlights ideal practices but also provides critical notes on the gaps in the institutionalization of maqashid sharia implementation and offers policy directions to integrate these principles into the standard operating procedures (SOPs) and institutional policies, as suggested by Rizqa & Musthofa (2024).

Thus, the main strength of this study is its diagnostic-critical approach to BUMDes practices through a step-by-step and measurable maqashid sharia framework, rather than merely a normative-conceptual one. This contributes to enriching the literature on maqashid sharia-based BUMDes development strategies that are relevant and contextual to village realities.

Inhibiting Factors in the Implementation of BUMDes Development Based on Maqashid Sharia

Based on the results of interviews and observations, there are several main factors that hinder the effectiveness of BUMDes development strategies based on Maqashid Sharia:

1. Lack of Program Socialization

The implementation of socialization activities to the community is still very minimal. Pratama (2024) stated that only around 20% of program socialization activities were successfully carried out in one year. The low level of public understanding regarding the benefits and objectives of BUMDes has resulted in a lack of participation and support for the implemented programs.

2. Lack of Active Community Participation

An ideal village economic development should be based on comprehensive community participation (Nellyana & Gani, 2022). However, in Jambu Village, community involvement in planning and supervision is still limited to village elites and administrators. This contradicts the principle of *musyawarah* (deliberation) in Islamic economics and the participatory principle in village development.

3. Limited Human Resource Capacity of Managers

The characteristics of policy implementers are crucial in the implementation of strategies. BUMDes administrators are considered to lack adequate managerial skills and understanding of Islamic economics, as also highlighted by Wafda & Anggraini (2022). This results in low business innovation and limited adaptability to socio-economic changes.

Contribution of Maqashid Sharia to Sustainable Economy

The Maqashid Sharia approach in the BUMDes development strategy in Jambu Village offers a strong ethical and spiritual foundation to support the vision of sustainable development. In the context of the Sustainable Development Goals (SDGs), this strategy supports the achievement of SDG 1 (No Poverty), SDG 8 (Decent Work and Economic Growth), and SDG 10 (Reduced Inequalities) (Sari & Silalahi, 2022; Munir et al., 2024).

When the principles of Maqashid Sharia are integrated into BUMDes management, policy directions are not only focused on economic growth but also on equitable distribution of outcomes, improved quality of life, and social resilience. As explained by Fathurohim (2023), the Maqashid approach provides a moral sustainability framework that is not found in secular development approaches.

This strategy can serve as a model for the development of other BUMDes, provided that the following conditions are met:

1. Digitalization of Reporting and Management Systems

Digital transformation in BUMDes management is crucial to improve efficiency, transparency, and accountability. Digitalization enables faster and more accurate management of financial reports, inventories, and activity documentation. The digital system also allows the community easier access to information related to BUMDes performance, including income reports, business activities, and fund utilization. According to Malaikosa et al. (2024), digitalization is the foundation toward a modern BUMDes that is professional and adaptive to technological developments. With a technology-based management system, the risks of data manipulation and fraud can be reduced, while strengthening public trust in the institution.

2. Integrated Sharia Economic Training for Administrators

To ensure that BUMDes operations are truly aligned with Maqashid Sharia values, it is important for administrators to receive integrated training on Islamic economics. The training covers basic understanding of Islamic economic principles, halal fund management, productive zakat and waqf management, as well as Sharia-compliant business practices. Wati et al. (2024) emphasize that technical ability without Sharia understanding will result in management that is merely formalistic rather than substantive. The training should also teach ethics, honesty, and trustworthiness in every business decision so that managers can realize justice and welfare—the main goals of Maqashid.

3. Enhancing Community Participation through Open Deliberation Forums

Community participation is a central element in village economic development. One indicator of a successful BUMDes strategy is when the community becomes not only an object but also an active subject in the processes of planning, implementation, and evaluation. Open deliberation forums are democratic platforms that allow citizens' aspirations to be expressed and discussed collectively. According to Nellyana & Gani (2022), effective deliberation forums can enhance residents' sense of belonging to BUMDes and strengthen social justice and collective values. On the other hand, these forums also serve as a means to ensure that business decisions made by BUMDes align with the real needs of the community.

4. Partnerships with Sharia Banks and Sharia-Based Cooperatives

Strategic partnerships with Islamic financial institutions are essential to support the business expansion of BUMDes. By collaborating with Sharia banks and Sharia cooperatives, BUMDes can gain access to halal financing, managerial support, and wider market networks. Moreover, such synergy enables integration between formal institutions and Sharia-based community economies at the grassroots level. Rahayu and Febrina (2021) highlight that strategic

partnerships can strengthen the competitiveness of local products while ensuring that every business transaction is carried out according to Sharia principles. Partnerships can also focus on assisting micro-enterprises and developing new business models based on sustainability and public benefit.

By fulfilling these four requirements, the BUMDes development strategy based on Maqashid Sharia can not only become a good local practice but also a national model that is relevant to be applied in various villages with similar characteristics. This strategy is capable of building an inclusive, religious, and resilient village economy that can withstand the dynamics of global socio-economic change.

Implications with Previous Research

The results of this study are in line with the findings of Batubara and Harahap (2022), who emphasized the importance of an economic development strategy based on Sharia principles and compliance with halal values. In the context of BUMDes, the implementation of Maqashid Sharia not only serves as a moral guideline but also functions as a control mechanism that ensures every business activity is free from elements that contradict Islamic principles. This underscores that the BUMDes development strategy needs to explicitly integrate aspects of Sharia compliance into its planning and operations.

Furthermore, Batubara, Harahap, and Marpuah (2020) explained that the use of village funds directed toward development based on the concept of *Falah* can comprehensively improve community welfare, encompassing both material and spiritual dimensions. This is relevant to the strategy of Jambu BUMDes, which develops savings and loan, agricultural, and printing business units as instruments to enhance residents' welfare. The *Falah* approach asserts that success is measured not only by financial profit but also by the equitable distribution of benefits, improvement of quality of life, and strengthening of social resilience.

From the perspective of human resource management, Ichsan et al. (2023) emphasized that strengthening human resource capacity based on Islamic human resource management is very important, especially in the digital era. The application of the principles of honesty (*amanah*), responsibility, and public benefit orientation needs to be integrated with the use of digital technology in administration and reporting. This aligns with the recommendations of this study, which emphasize the digitalization of BUMDes management systems as an important prerequisite for achieving transparent and professional governance.

Furthermore, Soemitra (2021) stated that the relevance of Islamic economics in the contemporary era lies in its ability to provide economic solutions that are fair, ethical, and inclusive. The principles of Maqashid Sharia, if consistently applied in BUMDes operations, can serve as a strategic differentiation that distinguishes this institution from conventional village business models. This approach not only strengthens the competitiveness of BUMDes but also expands its community support base due to its alignment with local values and beliefs.

From the synthesis of various literature, it can be concluded that strengthening BUMDes based on Maqashid Sharia requires an integration between a strong value vision, adaptive institutional management, the utilization of digital technology, and a holistic welfare orientation consistent with the concept of *Falah*. This combination has the potential to make BUMDes not only a village business unit but also an ethical, inclusive, and sustainable economic driving force.

CONCLUSION

The development of Village-Owned Enterprises (BUMDes) based on the principles of maqashid syariah and community empowerment has the potential to become an effective replication model for other villages across Indonesia. Its success depends on four key factors: strengthening institutional capacity, enhancing community participation, utilizing digital technology, and ensuring full compliance with Islamic economic principles. The findings indicate that BUMDes Jambu has begun to optimize local potential through agricultural, printing, and savings-and-loan units, adopting the *Falah* approach (Batubara, Harahap, & Marpuah, 2020), which emphasizes holistic welfare encompassing both material and spiritual dimensions.

However, implementation still faces several obstacles, including weak management systems, limited infrastructure, and low community engagement. The integration of maqashid syariah values also remains partial: *hifzh al-mal* has been applied through financial service programs, yet financial literacy remains low; *hifzh al-nafs* and *hifzh al-‘aql* have not been fully realized through human resource training and Islamic economic education (Ichsan et al., 2023); while *hifzh al-din* and *hifzh al-nasl* are only implicitly reflected through improvements in household income. Consistent with Soemitra (2021), Islamic economics provides an ethical and inclusive alternative to conventional development approaches. Therefore, BUMDes development strategies should fully integrate maqashid syariah principles into institutional policies, standard operating procedures, and daily operations to achieve sustainable and equitable welfare. To achieve these objectives, several strategic recommendations are proposed. First, Islamic economic literacy among BUMDes managers should be enhanced through integrated training in halal financial management, productive zakat, and sharia-compliant transactions to ensure genuine rather than formalistic compliance. In addition, digital-based management systems need to be implemented to improve transparency, efficiency, and competitiveness. Strengthening community participation through active village consultation forums is also essential to ensure program relevance and shared ownership. Moreover, establishing strategic partnerships with Islamic banks, cooperatives, universities, and private sectors aligned with Islamic values will expand access to capital and markets. Finally, internal policies and standard operating procedures explicitly based on the five principles of maqashid syariah should be formulated to ensure that every business decision remains consistent, measurable, and aligned with the vision of sustainable village economic development.

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