

# VILLAGE ECONOMIC DEVELOPMENT STRATEGIES THROUGH BUMDES FROM AN ISLAMIC ECONOMIC REVIEW

**Marice Kromsian**

Institut Teknologi dan Bisnis Ahmad Dahlan, Indonesia

\*e-mail: kromsianichekrom@gmail.com

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*Economic development, village,  
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## ABSTRACT

This study uses a qualitative descriptive approach with a case study on BUMDes Muda Jaya Mandiri in Benyom Jaya 1 Village in Nimbokrang District, Papua. The researcher used qualitative analysis techniques to outline the data obtained through interviews, observations, and document analysis. The results show that the community has not fully felt optimally the benefits produced in the BumDes, only a few people feel the benefits, it depends on the field results managed by the BUMdes or the results obtained are uncertain. The application of Islamic economic principles can provide insights into achieving social welfare goals.

## INTRODUCTION

Indonesia, despite its wealth in natural and cultural resources, still faces challenges in improving the quality of life of its people, especially in the villages. Safitri (2020) emphasized that 40.55% of Indonesia's population living in rural areas is mostly in poverty. Economic development at the village level is very important to increase income, access to health services, education, and public awareness of the importance of economic development. However, villages in Indonesia still face challenges such as lack of access to infrastructure, education, skills, and markets (Rkt et al., 2022). Therefore, collaborative efforts are needed between the central government and village governments to overcome this problem through sustainable community-based economic development, with a focus on improving the welfare and quality of life of village communities (Rkt et al., 2022).

According to Law Number 6 of 2014 concerning Villages, a village is a regional unit that has an independent government system under the village head, with the authority to manage resources for the welfare and independence of the community economically, socially, and culturally (Gayo et al., 2020). Villages are also the smallest unit of the country that is closest to the community and has a direct impact on the welfare of the community (Fauzi, 2022). One of the efforts to develop the village economy is through the establishment of Village-Owned Enterprises (BUMDes), which is regulated by Law Number 3 of 2024 as an institution managed through mutual cooperation to develop the village economy (Ziaulhaq, 2022). BUMDes is expected to play a role in improving community welfare in various sectors such as education, health, and social justice, which is in line with Islamic economic principles that also emphasize community welfare (Junaidi, 2022). The synergy between the Islamic economy and BUMDes has great potential to create an inclusive and sustainable economic system, especially for Benyom Jaya 1 village in Nimbokrang District, Papua.

BUMDes hold great potential for driving village economies and improving welfare, but each faces unique challenges based on the conditions of their respective villages (Dirkareshza & Sihombing, 2021; Yudiardi, 2017). Effective management is hindered by various factors such as budget constraints, limited human resources, communication barriers, and low community awareness, which prevent BUMDes from optimizing their operations. For instance, BUMDes Muda Jaya Mandiri in Benyom Jaya village has struggled with these issues, exacerbated by the Covid-19 pandemic. Additionally, in Papua, where 66.6% of villages are classified as very disadvantaged, addressing poverty and promoting village development requires strategic efforts, including the integration of Islamic economic principles and tailored strategies to ensure sustainable village welfare and independence.

In the review of Islamic economics, economic development should not only focus on material aspects, but also include social balance. The application of Islamic economic strategies in the management of BUMDes can make it not only as an independent economic entity, but also as an agent of social change that encourages equitable welfare in rural communities. With the right strategy, BUMDes has the potential to overcome challenges and optimize their potential as the main pillar in fair, sustainable, and inclusive village economic development. If managed professionally with good planning, BUMDes can increase income, quality of life, welfare, competitiveness, and village independence.

The research that is a reference in this study includes various sources that focus on the management and application of sharia economics in the context of BUMDes. Widianti & Hamidah (2022) examined the management strategy of BUMDes Tirta Mandiri from the perspective of Islamic economics, assessing internal and external successes based on sharia rules, although this study uses a small sample that may be less representative. Fatimah (2023) researched the management of Maju Jaya BUMDes in Bulu Cina Village, although it is limited to one sector, namely management, in contrast to this study which analyzed more deeply various factors that affect the optimization of BUMDes management.

Other research by Aliyu & Yusof (2017) examined Islamic banking and economic growth in Malaysia, and Hartanto et al. (2023) examined Islamic finance practices in MSMEs, but their focus was more on MSMEs than BUMDes. Fontaine & Ahmad (2013) discuss strategic management from an Islamic perspective, but their research is more theoretical without a case study, in contrast to this study which involves a direct case study on BUMDes Jaya Mandiri.

Based on the results of the research, there are still a lack of studies that specifically discuss village economic development strategies through BUMDes from Islamic economic reviews, especially in BUMDes Muda Jaya Mandiri in Benyom Jaya Village. Therefore, researchers are interested in digging deeper into this topic. This research is important because it has a major impact on sustainability, justice, and village economic growth. By ensuring that BUMDes economic practices are aligned with Islamic economic principles and managed professionally, this research not only strengthens the village economy, but also strengthens the social and religious coherence of the community. Community involvement in the implementation of the results of this research will be the key to realizing holistic and inclusive village development.

## **METHODS**

This study uses a qualitative descriptive approach with a case study on BUMDes Muda Jaya Mandiri in Benyom Jaya 1 Village. The data collection techniques used include interviews, observations, and document analysis. Interviews were conducted with BUMDes administrators, village heads, village governments, and village communities, both involved and not involved in BUMDes businesses. Interviews are divided into two types, namely structured and unstructured, to obtain in-depth data. In the process, the researcher prepares stages ranging from interview preparation, implementation, to data analysis. Observation was carried out by directly observing the environment and research objects, accompanied by recording detailed observations, while document analysis was carried out by reviewing relevant documents related to the management of BUMDes.

In addition, the researcher used qualitative analysis techniques to outline the data obtained through interviews, observations, and document analysis. In the analysis stage, the data obtained through interviews and observations are analyzed descriptively to gain a deeper understanding of village economic development strategies through BUMDes from the perspective of Islamic economics. The researcher ensures that data collection, processing, and analysis are carried out systematically in order to provide a clear and accurate picture of the condition and management of BUMDes Muda Jaya Mandiri, as well as its relevance to Islamic economic principles.

## **RESULTS**

### **Jaya Mandiri Youth BUMDes Development Strategy**

The results of the data obtained by the researcher from BUMDes Muda Jaya Mandiri and the results of interviews conducted by the researcher with the directors of BUMDes are as follows:

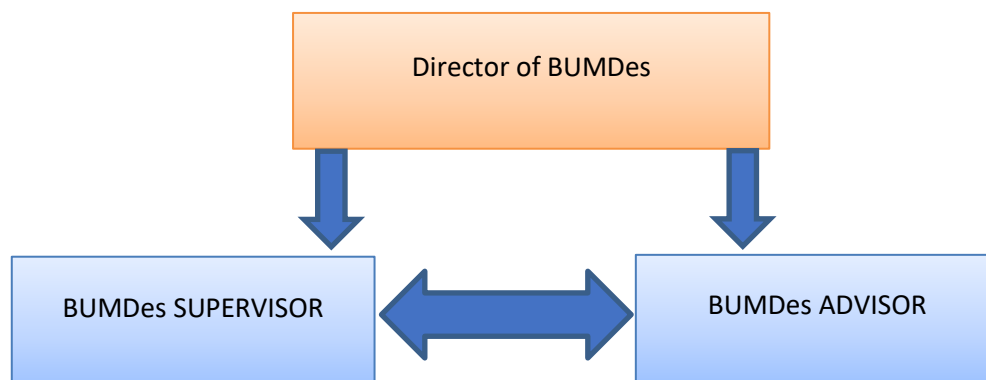
- a. The formation of BUMDes Muda Jaya Mandiri began following the village regulations that have been determined by the village head that has been ratified, namely village regulation number 7 of 2018. After the regulation was passed, then the Muda Jaya Mandiri BUMDes was formed and referred to the regulation in carrying out its operations, after the BUMDes carried out its operations, the village regulation number 7 of 2018 was revoked and declared invalid and

replaced with the Village Regulation of 2022, Regarding amendments to the village regulation of Benyom Jaya 1 Number 7 of 2018 concerning the establishment of BuMDes or Village-Owned Enterprises.

- b. The 2022 village regulation contains regards: The purpose of establishing BUMDes is as an effort to support all activities in the economic and public sectors managed by the village through inter-village cooperation.
- c. Referring to the 2022 village regulations, the objectives of the establishment of BUMDes include the following:
  - 1) Carrying out economic business activities through business management, as well as economic development.
  - 2) Carrying out public service business activities through the provision of goods and services to meet the needs of the general public.
  - 3) Obtain profits or net profit for the improvement of the original village and develop as much as possible.
  - 4) The use of assets to create added value or increase village assets.
  - 5) Developing a village digital economy ecosystem.

In carrying out its activities, BUMDes Muda Jaya Mandiri has the following management structure:

- 1) The Director serves as the operational executor of BUMDes, as well as carrying out all activities that are
- 2) related to the management of BUMDes. Directors appointed through the Village Deliberation
- 3) The supervisor is tasked with supervising the management policy and the running of BUMDes, conducting audit and investigating the village's financial statements, providing explanations to the
- 4) the results of the supervision that has been carried out at the village deliberations.
- 5) The advisor on duty together with the supervisor reviews the annual report on the implementation of BUMDes business management to be submitted to the village deliberations, together with the supervisor approves the BUMDes work program plan submitted from the director and conveyed during the village deliberations.



**Figure 1.** The Management Structure of BUMDes Muda Jaya Mandiri

In carrying out business activities and carrying out these operations, BUMDes Jaya Mandiri makes a design and carries out several stages of strategy as follows:

- 1) Village Potential Mapping: The first strategy carried out by BUMDes Muda Jaya Mandiri in carrying out its activities by mapping and directly reviewing the potential of the village located in Benyom Jaya Village1. This step is carried out to identify natural resources, community skills, and see existing market opportunities.
- 2) Business Diversification: Based on the results of the mapping of village potential, the next strategic step carried out by BUMDes Muda Jaya Mandiri began to develop various new business units simultaneously with the aim of economic development of the local community located in Benyom Jaya 1 village.
- 3) Institutional Strengthening: BUMDes Muda Jaya Mandiri designs the management structure of BUMDes in carrying out its operations and forms supervisors and advisors to help evaluate

the business results sertra program developed at BUMDes Muda Jaya Mandiri that has been determined.

Although the strategy of BUMDes Muda Jaya Mandiri in Papua has been well designed, its implementation has not been optimal. Challenges such as limited infrastructure, inadequate human resource skills, and limited market access are still obstacles. However, with a strong commitment and support from various parties, this strategy has great potential to significantly increase the economic development of village communities. In the perspective of Islamic economics, this strategy also reflects sharia principles that emphasize justice, transparency, sustainability, and social benefits. Thus, BUMDes Muda Jaya Mandiri can be a successful example of sustainable and equitable village development in Papua.

**An Overview of Islamic Economics on the Development Strategy of BUMDes Jaya Mandiri**

BUMDes aims to develop the potential and assets of the village to improve the welfare of the village community, as well as to develop the community's economy. The management of BUMDes must be carried out in a professional, transparent, and accountable manner in order to provide optimal benefits for the village community. However, in the implementation of BUMDes carried out by Jaya Mandiri BUMDes, it is still not optimally implemented and has not been able to fully utilize the potential of the village.

Thus, BUMDes Jaya Mandiri can apply and integrate Islamic economic principles in optimizing its sustainability, because the purpose and formation of BUMDes are interrelated with the Islamic economic system in improving community welfare, developing the community's economy, and optimizing the potential of existing villages, if BUMDes integrate and implement the Islamic economic system, BUMDes will be more efficient and opimal, An overview of Islamic economics includes the followings.

**Village Potential Identification**

In the perspective of Islamic economics, the identification of village potential must be carried out with the principle of justice and not damaging the environment. BUMDes Jaya Mandiri must conduct a comprehensive survey and study to identify natural resources, human resources, and other economic potential in the village. This is in line with the principle of the caliphate, namely humans as caliphs on earth must maintain and use resources wisely.

**Table 1.** Potential of Land/Dry Land in Benyom Jaya 1 village

No	Dry Land	Area (Ha)
1	Tegal / Farm	10
2.	Settlement	110
3.	Yard	Unverified
<b>Total</b>		120

*Data Source: RPJMDes Benyom Jaya 1*

**Table 2.** Potential of Land/Wetlands in Benyom Jaya 1 village

No	Wet Soil	Area (Ha)
1	Swamp Land	10
2.	Peatlands	7
3.	Situ / Reservoir / Lake	13
<b>Total</b>		30

*Data Source: RPJMDes Benyom Jaya 1*

In addition to this data, Benyom Jaya 1 village also has potential for tourism and handicraft villages which include Fishing Ponds, Village Race Circuit combined with local cultural attractions, Rafting tourism, Weaving fabric making, Noken, Wood carving, Weaving, Beads, and Tifa.

**Table 3.** Utilization of Agricultural Land and Plantations

Commodity Name	Area (Ha)	Harvest Result (ton/ha)
Rice / Rice Field	2	3
Corn	3	4

Peanut	1	Uncertain
Soybean	-	-
Sweet potato	3	2
Tobacco	-	-
Banana	1	2

*Data Source: RPJMDes Benyom Jaya 1*

### ***Business Development Based on Potential***

After the potential of the village is identified, BUMDes Jaya Mandiri must develop a business that is in accordance with the potential. In Islamic economics, the business developed must be a halal business and does not contain elements that are prohibited by sharia, such as *riba*, *gharar*, and *maysir*. For example, if the village has agricultural potential, BUMDes can develop an organic farming business that is environmentally friendly and sustainable.

### ***Professional, Transparent, and Accountable Management***

The management of Jaya Mandiri BUMDes must be carried out in a professional, transparent, and accountable manner in order to provide optimal benefits for the village community. From the perspective of Islamic economics, good management is management that prioritizes the principles of *amanah* (trust), *itqan* (quality), and *maslahah* (public interest). Good management must also include a fair and proportionate distribution of profits to all parties involved.

### ***Village Community Empowerment***

Empowerment of village communities is one of the important aspects in the development of BUMDes. From the perspective of Islamic economics, the empowerment of village communities can be carried out through quality education and training so that village communities have the necessary skills and knowledge to be involved in the management of BUMDes. This is in line with the principles of *ta'awun* (cooperation) and *takaful* (protecting each other).

### ***Halal Financing***

One of the main challenges in the development of BUMDes is financing. In Islamic economics, the source of financing must be halal and free from usury. Therefore, BUMDes Jaya Mandiri can take advantage of various Islamic financial instruments, such as *musharakah* (partnership), *mudharabah* (profit sharing), and *qard hasan* (interest-free loans) to finance their business. By utilizing these instruments, BUMDes Jaya Mandiri can develop its business without having to violate sharia principles.

### ***Fairness in Profit Distribution***

Islamic economics strongly emphasizes the importance of justice in the distribution of wealth. Therefore, BUMDes Jaya Mandiri must ensure that the profits obtained from its business are distributed fairly and proportionately to all parties involved. This includes financiers, managers, and workers involved in the management of BUMDes. In addition, some of these profits must also be used for public interests, such as village infrastructure development and community welfare programs.

Based on the results of the data obtained include; village potential and Utilization of village potential in Benyom Jaya 1 village The results show that BUMDes Muda Jaya Mandiri has not been running optimally in developing and utilizing the potential of the village that the BUMDes erfta has not been running efficiently in designing the desired business sector to be more productive, efficient and optimal. Based on these results, in order for BUMDes Muda Jaya Mandiri to operate efficiently and optimally, BUMDes must pay attention to Islamic economic principles that prioritize the principles of balance, welfare, the principle of justice, halal and sustainable business development and distribution.

### **Factors Affecting Efficiency in the Development of Jaya Mandiri BUMDes**

From the results of the data and the results of interview data conducted by the researcher to the village government, directors, supervisors, and advisors of the Jaya Mandiri Youth BUMDes, the researcher found the results that resulted in the BUMDes not being able to operate efficiently, namely:

- 1) Budget Constraints: In carrying out management and economic development efforts in BUMDes, there are limitations in the budget so that some programs do not run effectively and in accordance with the plan.

- 2) Human Resource Limitation Factor: Managers lack skilled business training, resulting in management experiencing various obstacles and obstacles.
- 3) Communication Factor: In the management of BUMDes, there is a lack of effective and efficient communication between managers, village governments and village communities.
- 4) Community Awareness Factor: Low public involvement and awareness related to the management of BUMDes, the community lacks knowledge regarding the benefits produced by BUMDes.
- 5) Innovative Factors: In practice, the management of BUMDes is less innovative related to the addition of the trade sector as mentioned above, the research carried out. The processing capacity is still very limited and there are no other ideas in developing the business.
- 6) Policy Change Factors: In practice carried out in the field, the management of BUMDes Muda Jaya Mandiri must design and carry out new policies related to the design of future work programs, because the previous policies and rules have been abolished and no longer apply in managing BUMDes.
- 7) Lack of Understanding of Welfare: The community and managers do not have a good understanding of the level of welfare, if the BUMDes are managed professionally, optimally and efficiently, eating the BUMDes becomes one of the Role Models and institutions that can prosper the local village community.
- 8) Quality Understanding Factor: BUMDes managers have been less aware that the quality of BUMDes management has not been maximized, managers only look at the obstacles and obstacles that exist in the BUMDes, and also lack of quality provided for the development of BUMDes and also about how to overcome these problems.

### **The Impact of BUMDes Development on the Community Economy**

The impact of the development of BUMDes on the community's economy, the community considers that in terms of the management carried out by the BUMDes management, it has not fully run optimally, and the benefits of the management results are only felt and the distribution of the results is limited, depending on the results of the business obtained. If the results of the business generate a lot of money, the community can get a capital loan and get new work land by helping to take care of the business, if the results are not so much, the people will not get benefits.

This is also realized by the community that the surrounding community is less aware of the function of the management of the BUMDes, the community only thinks that it is a program that does not have a long-term term for the surrounding community. So far, the community has also assessed that the management of BUMDes has not been so effective in the long term for community economic development, improving village infrastructure, and improving village welfare. Because there are various facts that act as an obstacle, one of which is the lack of human resources in managing the BUMdes, as well as the communication and education provided, obtained and directed to the community, is not so good about the importance of the management of the Jaya Mandiri BUMdes.

### **Results of Research Discussion**

According to the results of the research on the Management System of BUMDes Muda Jaya Mandiri: it consists of several main components that are tasked with managing and running so that the operation of the BUMDes runs efficiently and effectively, which includes: Director, Supervisor, and Advisor. This is supported by Tini & Yuliastina (2021), Marwah (2021), and Semaun (2019) who explained that the quality and optimal management of BUMDes is determined by professional BUMDes management.

According to the results of the research on the Islamic Economic Review of the Development Strategy of Jaya Mandiri Young BUMDes: interrelated with the goals of Islamic economics, namely to improve community welfare, develop the community's economy, and optimize the potential of existing villages, if BUMDes integrate and implement the Islamic economic system, the management of BUMDes carried out will run more efficiently and opimal. This is supported by Safitri (2020), Junaidi (2022), Kusmanto (2014), and Ulum & Mufarrohah (2016) who explained that Islamic economics plays a very important role, and is very appropriate when it is included in the management of BUMDes, because it has the same goal, namely for the interests and welfare of the community.

According to the results of the study on Factors Affecting Efficiency in the Development of Jaya Mandiri Young BUMDes: Several factors that cause the BUMDes to run optimally include Factors: budget

limitations, human resources, communication, public awareness. This is supported by Rkt et al. (2022) and Jepri (2019) in this study explains that several causative factors that cause BUMDes to operate suboptimally.

According to the results of the research on the Impact of the Development of Young Jaya Mandiri BUMDes on the community's economy: If BUMDes can be managed efficiently, effectively and professionally and integrate and implement with the Islamic economic system, BUMDes will become a driving force in the community economic sector, improve the quality of education, improve health quality and be able to create social welfare. This is supported by Pradana & Fitriyanti (2019), Ziaulhaq (2022), Dewi (2014), Sundari & Syarifudin (2022), and Fitria (2016) who explained that BUMDes is one of the most useful institutions and can be one of the role models in community development, if the BUMDes are managed optimally and can be combined with the principles of the Islamic economic system.

## CONCLUSION

The research and interviews revealed that the management of Jaya Mandiri Muda BUMDes has not been optimally running due to several factors, including budget limitations, human resource limitations, communication, public awareness, lack of innovation, policy change, and lack of understanding of welfare. The community has not fully felt the benefits produced by the BUMDes, and the results are uncertain. The researcher provided several suggestions for the development of BUMDes, including improving management skills, developing partnerships, being innovative, integrating Islamic economic principles, active communication between management, village government, and the community, raising community awareness of the importance of BUMDes, and implementing digitalization to promote BUMDes products. Future research could explore capacity-building programs to improve professional management skills, investigate the role of community engagement and awareness in enhancing BUMDes operations, and integrate digitalization and partnerships to overcome financial and operational limitations. The application of Islamic economic principles in BUMDes management could provide insights into achieving social welfare goals.

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