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Village-Owned Enterprises and Community Welfare through the *Falah* Framework: Evidence from BUMDes Mekar Sembodo

Leni Rosita Dewi*
Institut Teknologi Dan Bisnis Ahmad Dahlan Jakarta, Indonesia

Saiful Anwar
Institut Teknologi Dan Bisnis Ahmad Dahlan Jakarta, Indonesia

***Corresponding author:**
Leni Rosita Dewi, Institut Teknologi Dan Bisnis Ahmad Dahlan Jakarta, Indonesia.
✉lenirositadewi27@gmail.com

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Abstract

Background: Village-Owned Enterprises (BUMDes) serve as instruments for village economic development, aiming to enhance community self-reliance and welfare. However, the success of a BUMDes is measured not only by economic profit but also by social benefits and overall community well-being.
Objective: This study aims to evaluate the role of BUMDes Mekar Sembodo in improving community welfare and to analyze its alignment with Islamic economic values based on the concept of *falah* (success/well-being).
Methods: A qualitative method employing an evaluative case study approach was used to examine the role of BUMDes Mekar Sembodo. Data were collected in a natural setting through observation, interviews, and documentation and were subsequently analyzed qualitatively.
Results: BUMDes Mekar Sembodo contributes to community welfare through inclusive access to capital, employment creation, human resource development, agricultural support, and social redistribution. It provides employment for 78–88 villagers, contributed more than IDR 45 million to Village-Owned Revenue (PADes) in 2024, conducted capacity-building activities at least four times annually, supported an approximately 15% increase in organic rice production, and allocated about 2.5% of net profits through the *Dana Keberkahan*. Its practices also reflect *amanah*, transparency, *maslahah mursalah*, *ukhuwah*, and *ta'awun*.
Conclusion: The findings indicate contributions across the *falah* dimensions of *baqa'*, *hurriyah*, *'izzah wa al-karamah*, and *'ilm wa al-hikmah*. However, formal *Sharia* institutional strengthening remains necessary to support legal certainty and the sustainability of these practices.

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INTRODUCTION

The Preamble to the 1945 Constitution of the Republic of Indonesia (UUD 1945) outlines the Constitution's objectives and mandates, which include promoting the general welfare, educating the nation, and participating in the establishment of a world order based on independence, enduring peace, and social justice. This demonstrates that one of the objectives in establishing the Indonesian government is to promote the general welfare (Preamble to the 1945 Constitution, fourth paragraph).

Public welfare is a crucial aspect of national development. It can be assessed through various dimensions, including health, education, employment, consumption levels and patterns, housing and the environment, poverty, and other social factors. Although the Indonesian government has endeavored to improve public welfare through various programs and policies, significant challenges remain. Poverty continues to be an issue hindering the improvement of public welfare, while equitable access to quality healthcare and education remains a priority in national development. Consequently, the government continues to implement measures to enhance public welfare by strengthening social protection, improving the quality and equity of education and healthcare, and executing various poverty alleviation programs (Ministry of National Development Planning/Bappenas, 2024, p. IV-42). These efforts are expected to foster more equitable and inclusive improvements in public welfare across all regions of Indonesia.

Improving public welfare requires the implementation of specific strategies, including enhancing welfare at the village level. Welfare initiatives must begin in villages, as villages serve as the foundation of national development. Since villages are home to a large portion of the population, improving the quality of life for rural communities is essential for boosting national welfare (Kidul et al., 2025; Maharani et al., 2026; Pande & Bharathi, 2020)

One government initiative aimed at improving village welfare is the development of Village-Owned Enterprises (BUMDesa). Village-Owned Enterprises (BUMDesa) play a crucial role in driving local economic growth and alleviating rural poverty. The number of BUMDesa in Indonesia has seen significant year-on-year growth; in 2020, there were 51,134 such enterprises recorded across the country. Between 2015 and 2020, the village funds allocated as capital for BUMDesa steadily increased. These funds are utilized to support various community empowerment and village economic development programs, thereby fostering sustainable village self-reliance and improving community welfare.

Data on the cumulative number of Village-Owned Enterprises (BUMDesa) in Indonesia from 2015 to 2020 shows an annual increase in their numbers. According to a report by republika.co.id (Jakarta), the Ministry of Villages, Disadvantaged Regions, and Transmigration (Kemendes PDTT) projects that by 2028, every village in Indonesia will possess a Village-Owned Enterprise (BUMDesa). This projection is based on the assumption that current policies regarding villages and BUMDesa will remain in effect until 2028. Nurhadi stated that the projection indicates there will be 74,968 villages by 2028. "It is estimated that all villages in Indonesia will have a BUMDesa by 2028, totaling 74,968 enterprises," Nurhadi said during a webinar titled 'Projections for Villages, Disadvantaged Regions, and Transmigration 2022-2045' on Monday (May 23, 2022). Currently, however, there are only 46,965 BUMDesa, with the following breakdown: 82 name registrations, 827 legal entity registrations, 1,182 name corrections, 5,476 BUMDesa corrections, 27,776 name verifications, and 11,622 document verifications (Ilmu et al., 2024; Mariah, 2026; Pande & Bharathi, 2020)

These data indicate a continuing need for assistance and guidance for BUMDesa to enhance their management capabilities and professionalism, ensuring that allocated village funds can be optimized to improve community welfare. According to the latest data from Statistics Indonesia (BPS), there are approximately 7,809 villages distributed across 29 regencies in Central Java (Jateng). Among these thousands of villages, hundreds are still classified as "disadvantaged." Data from the Central Java Agency for Community and Village Empowerment, Population, and Civil Registration (Dispermadesdukcapil) accessed via sidesa.jatengprov.go.id indicates that as of 2021, approximately 146 villages in Central Java were still classified as "underdeveloped." Meanwhile, there were 5,169 "developing" villages, 2,295 "advanced" villages, and 199 "independent" villages. According to Statistics Indonesia (BPS), 4.11 million people in Central Java were living below the poverty line in March 2021; this represented an increase of 128,850 people compared to March 2020. Social restrictions implemented to mitigate the spread of the coronavirus impacted the local economy and poverty levels.

Pemalang Regency is among the areas with a relatively high poverty rate, standing at 16.56%. The regency continues its efforts to address this extreme poverty. One village in Pemalang Regency that was previously classified as a poor village is Bojongnangka Village in Pemalang District. Through guidance provided by the Central Java Provincial Government under the "One Regional Apparatus Organization (OPD) One Village" program, Bojongnangka Village has sought to develop its potential to boost the local economy and improve community welfare. This

assistance was provided between 2020 and 2021, involving the Central Java Provincial Regional Civil Service Agency (BKD). Bojongnangka Village has a population of approximately 9,600 people across 3,500 households, with about 99% of residents working as farmers or farm laborers. These circumstances prompted the Bojongnangka Village Government to develop its agricultural potential by constructing an organic fertilizer production facility. This initiative subsequently evolved into an agricultural educational tourism attraction known as Gatra Kencana. Developing this potential represents one of Bojongnangka Village's efforts to improve the community's economy and harness local village assets (Pemerintah Desa Bojongnangka, 2022). In addition to developing its agricultural potential and educational tourism, Bojongnangka Village operates a Village-Owned Enterprise (BUMDes) named Mekar Sembodo, which manages several business units, including savings and loans, trading, and services/rentals. The savings and loan unit aims to provide capital assistance to support the improvement of the village community's economy (Adhi, 2025; Pande & Bharathi, 2020; Waluyo et al., 2022)

Village-Owned Enterprises (BUMDes) serve as a key institutional instrument for the village economy, playing a strategic role in developing economic potential and enhancing community welfare. BUMDes are expected to foster village economic self-reliance through the optimal management of local potential and resources. However, their implementation faces various challenges, necessitating strategies that are well-directed and aligned with the village's potential and the community's needs (Mariah, 2026; Pande & Bharathi, 2020; Safitri & Agusti, 2026)

In practice, the development of BUMDes encounters several issues, including limited human resources and management capacity, as well as challenges in developing business units in an optimal and sustainable manner. These conditions indicate that BUMDes development requires a more targeted management strategy, supported by competent management and adequate guidance (Kidul et al., 2025; Pande & Bharathi, 2020; Wulandari et al., 2026)

From an Islamic economic perspective, BUMDes management should not focus solely on achieving economic profit but must also uphold values such as justice, public interest *maslahah*, cooperation, and social responsibility. Consequently, the business activities undertaken by BUMDes are expected to yield not only economic benefits for the village but also broader advantages for the community (Baskoro, 2022).

The issue of BUMDes management gains further significance when viewed through the lens of Islamic economic principles. Legally, a BUMDes is a legal entity established by a village to manage businesses, utilize assets, foster investment and productivity, and provide services aimed at maximizing village community welfare (Imul & Fikri, 2026; Pande & Bharathi, 2020; Pemerintah Republik Indonesia, 2021). However, existing regulations do not specifically mandate the application of Islamic economic principles across all BUMDes business activities. Therefore, the implementation of these principles in BUMDes management warrants further study, particularly regarding justice, public interest, cooperation, and responsibility within economic activities (Ash-Shiddiqy & Ibrahim, 2022). These conditions indicate that the evaluation of BUMDes management should not focus solely on achieving economic outcomes; it must also consider Islamic economic values as a framework for assessing the benefits of business activities for the community. From an Islamic economic perspective, economic activity is not directed merely toward profit generation but also toward the realization of justice and the public good. Applying Islamic economic principles to BUMDes management can serve as a foundation for ensuring that business operations yield not only economic benefits but also social benefits for the village community (Ash-Shiddiqy & Ibrahim, 2022). Consequently, BUMDes management is evaluated not only based on business success and profits earned but also on its contribution to the community's well-being and welfare. Against this backdrop, this study aims to analyze BUMDes management strategies for enhancing community welfare and to examine their alignment with Islamic economic principles, specifically within the context of BUMDes Mekar Sembodo in Bojongnangka Village. Concretely, the alignment with Islamic economic values is assessed through field-observable indicators avoidance of *riba*, *amanah* and transparency, *maslahah mursalah*, and *ukhuwah*/*ta'awun* which are subsequently mapped onto the four *falah* dimensions, so that the relationship between the research problem, objectives, and framework is made explicit (Irmayanti et al., 2024).

From an Islamic economic perspective, well-being is not measured solely by the fulfillment of material needs but also encompasses spiritual, social, and moral dimensions. This concept of well-being is known as *falah* a state of success and prosperity that spans both worldly life and the Hereafter. Consequently, achieving *falah* is marked not only by rising incomes or the satisfaction of economic needs but also by the realization of justice, public welfare *maslahah*, and a lifestyle aligned with Islamic values (Pande & Bharathi, 2020; Suminar et al., 2025) In the context of measuring community well-being, the *falah* concept serves as a framework that considers well-being holistically, incorporating economic conditions alongside factors related to Islamic values and behavior (Gan et al., 2025; Pande & Bharathi, 2020)

The management of Village-Owned Enterprises (BUMDes) should be directed not only toward achieving economic goals but also toward generating social benefits and public welfare for the village community. From an Islamic economic perspective, the success of economic activities is not measured merely by profits gained but also by the extent to which those activities benefit the community and support the attainment of *falah*-oriented well-being (Ash-Shiddiqy & Ibrahim, 2022).

The concept of *falah* in Islamic economics frames well-being as a state that transcends material achievements, encompassing prosperity in both this life and the Hereafter. Thus, *falah* offers a perspective for evaluating economic activities that prioritizes holistic well-being rather than focusing exclusively on profit (Pande & Bharathi, 2020; Ritonga & Mawardi, 2025) Guided by this perspective, this study aims to analyze the management strategies of BUMDes Mekar Sembodo in Bojongnangka Village regarding their role in enhancing community well-being and their alignment with Islamic economic principles.

Previous research indicates that various management issues persist within BUMDes, preventing them from making an optimal contribution to community well-being. Research by (Asisah, 2023; Pande & Bharathi, 2020) indicates that the management of Village-Owned Enterprises (BUMDes) has not yet proceeded in a consistent or stable manner. This situation is evident, among other things, in the limited scope of business activities undertaken by BUMDes, resulting in a suboptimal contribution to improving community welfare. Research by Fitriska (2017) and Safitri & Agusti, (2026) similarly highlights that while the development of BUMDes requires the formulation of clear missions, objectives, and strategies, implementation has not fully aligned with these plans. These findings suggest that BUMDes management and strategies continue to face various obstacles, necessitating an evaluation of their roles and management approaches in enhancing community welfare.

Unlike the study by Marwah (2021) and Asisah (2023) which examined BUMDes (Village-Owned Enterprise) management strategies to enhance community welfare from an Islamic economic perspective in Tanjung Lalak Utara Village, this study focuses on evaluating the role of BUMDes Mekar Sembodo in Bojongnangka Village in fostering community welfare, utilizing the concept of *falah* as an analytical framework. This research aims to analyze the extent of BUMDes Mekar Sembodo's role in improving community welfare and to evaluate its alignment with Islamic economic principles. The findings are expected to contribute to the development of research on BUMDes within the Islamic economic perspective and serve as a reference for the village government and BUMDes management in developing business operations that are equitable, trustworthy, and oriented toward the public good. Although Marwah (2021), Asisah (2023) and Fitriska (2017) and Safitri & Agusti (2026) documented recurring managerial and strategic weaknesses of BUMDes, neither explained how specific Islamic-economic indicators are realised in practice nor evaluated welfare through an integrated *maqashid*-based lens; this study addresses that gap. Its novelty is therefore conceptual rather than merely locational: it operationalises the four *falah* dimensions (*baqa'*, *hurriyah*, *'izzah wa al-karamah*, and *'ilm wa al-hikmah*) as an explicit evaluative framework for a non-*Sharia*-certified BUMDes (Ancu et al., 2025).

Given this background and the identified research gap, this study examines the role of BUMDes Mekar Sembodo in improving the welfare of the Bojongnangka Village community and evaluates its management from the perspective of Islamic economics using the concept of *falah*. Specifically, the study considers how the activities and management practices of BUMDes contribute to community welfare and how these practices reflect Islamic economic values. By applying the dimensions of *falah* as an evaluative framework, the study is expected to provide a

more comprehensive understanding of village welfare that extends beyond economic outcomes to include social, ethical, and human-capacity dimensions.

METHOD

This study employed a qualitative method with an evaluative case study approach to examine the role of the Village-Owned Enterprise (BUMDes) Mekar Sembodo in fostering the welfare of the Bojongnangka village community and to evaluate its alignment with Islamic economic values based on the concept of *falah*. The evaluative case study approach was selected because the research aims not only to describe the conditions and activities of the BUMDes but also to evaluate its role, contributions, and management alignment with the established frameworks for community welfare and Islamic economic principles. Consequently, this study did not utilise SOAR (Strengths, Opportunities, Aspirations, Results) analysis, as the research focus lies not on mapping the organization's strengths, opportunities, aspirations, and results, but rather on evaluating the BUMDes's role and the achievement of community welfare based on the predetermined theoretical framework.

In this study, primary data were generated through interviews with the management of the Village-Owned Enterprise (BUMDes), village government officials, and community members involved with the BUMDes. Meanwhile, secondary data were obtained from BUMDes financial reports, government reports on village community welfare, and literature regarding Islamic economics and the concept of *falah*. In qualitative research, data collection took place in a natural setting through observation, interviews, and documentation. This study employed these three techniques in an integrated manner to gain in-depth information regarding the management and role of BUMDes Mekar Sembodo, as well as its impact on community welfare. Furthermore, triangulation was used to verify the validity of the data obtained from the various sources and data collection techniques. Data obtained from interviews, observations, documentation, and literature reviews were subsequently analysed using interactive qualitative analysis (Miles & Huberman), comprising transcription, open coding, thematic categorisation, data reduction, data display, and conclusion drawing, after which the themes were mapped onto the four *falah* dimensions. Source triangulation (comparing accounts of managers, village officials, and community members) and technique triangulation (comparing interviews, observation, and documentation) were applied to verify credibility.

Informants were selected purposively according to their direct involvement with BUMDes Mekar Sembodo. Five key informants participated: the BUMDes Director (Emilio Riwananto), the Village Head (Wahmu, S.E.), a partner farmer (Cariwanoto), a BUMDes employee (Rohati), and a small-business owner (Suci). Fieldwork was conducted in Bojongnangka Village, Pemalang Regency, Central Java, during 2024 using semi-structured, face-to-face interviews complemented by direct observation and documentary review of BUMDes financial and activity reports. Because BUMDes Mekar Sembodo does not hold formal *Sharia* legal status, its alignment with Islamic economic principles was assessed conceptually against *maqashid al-shariah* and *falah* indicators (avoidance of *riba*, *amanah*, *maslahah mursalah*, and *ta'awun*) rather than through a formal *fiqh* audit; this is acknowledged as a limitation, and the findings are interpreted as substantive not certified *Sharia* compliance.

RESULTS AND DISCUSSION

Result

Overview of BUMDes Mekar Sembodo, Bojongnangka Village

BUMDes Mekar Sembodo plays an important role in supporting the local economy through its business and community-oriented activities. Its programs address several community needs, including access to business and agricultural capital, employment opportunities, human resource development, food security, and the redistribution of business benefits through social programs. In 2024, BUMDes contributed more than IDR 45 million to Village-Owned Revenue (PADes). These activities provide an empirical basis for examining the role of BUMDes Mekar Sembodo in community welfare and its alignment with Islamic economic principles.

Village-Owned Enterprises (BUMDes) are established to support village economic development and improve community welfare. In the context of BUMDes Mekar Sembodo, the findings indicate that these objectives are pursued through several interconnected activities,

including agricultural support, access to capital, employment creation, human resource development, and social programs. Therefore, the evaluation in this study focuses on how these activities contribute to community welfare and how their implementation corresponds with the Islamic economic principles and *falah* dimensions adopted as the analytical framework.

Table 1
of Interviewee Responses

Number	Theme/ Category	Code	Aspect/ Indicator	Data Findings/ Excerpts	Speaker
1.	Implementation of Food Security Strategies	KP-01	Strengthening Production Capacity	We assist farmers in adopting organic farming techniques and ensure they have access to quality production inputs at affordable prices.	Emilio Riwananto (Director of BUMDes)
2.		KP-02	Stabilization of Food Distribution and Prices	We monitor and intervene in food prices to ensure they remain within the public's reach. Desa Mart plays a strategic role in maintaining the year-round availability of staple food items.	Emilio Riwananto (Director of the Village-Owned Enterprise); Wahmu, S.E. (Village Head)
3.	Result and Discussion	KP-03	Access to Agricultural Capital	We schedule loan installments based on the harvest season rather than the calendar month, so that farmers are not burdened during the planting season.	Emilio Riwananto (Director of the Village-Owned Enterprise/BUMDes); Cariwanoto (Farmer)
4.		KP-04	Community-Based Organic Farming Innovation	The demonstration plot we manage in collaboration with the farmer group resulted in an approximately 15% increase in organic rice production compared to conventional methods.	Emilio Riwananto (Director of the Village-Owned Enterprise/BUMDes); Cariwanoto (Farmer)
5.	Implementation of Strategies to Improve Community Welfare	KS-01	Expanding Access to Inclusive Capital	Savings and loan units provide capital to small business owners who are considered	Emilio Riwananto (Director of the Village-Owned Enterprise/BUMDes); Cariwanoto (Farmer)

Number	Theme/ Category	Code	Aspect/ Indicator	Data Findings/ Excerpts	Speaker
				unbankable. Village-Owned Enterprises (BUMDes) step in to fill the gap in formal financial services for rural communities.	
6.		KS-02	Creation of Decent Jobs	We currently employ 28 people on a permanent basis and another 50–60 indirectly, prioritizing villagers in greatest need.	Emilio Riwananto (Director of BUMDes); Rohati (BUMDes Employee)
7.		KS-03	Human Resource Capacity Building	We regularly conduct training sessions at least four times a year covering basic financial management, organic farming techniques, and digital marketing.	Emilio Riwananto (BUMDes Director); Rohati (BUMDes Employee)
8.		KS-01	Profit Redistribution for Social Welfare	In 2024, the Village-Owned Enterprise (BUMDes) contributed over IDR 45 million to Village Original Revenue (PADes); these funds were allocated for scholarships, healthcare subsidies, and assistance for renovating substandard housing.	Wahmu, S.E. (Village Head)
9.	An Islamic Economic Approach to Implementing BUMDes Strategies	EI-01	Avoidance of Usury (La *Riba*)	There is no fixed interest; instead, a profit-sharing arrangement is used, with the terms mutually agreed upon at the start of the agreement. A moratorium on installment payments is granted without	Emilio Riwananto (BUMDes Director); Cariwanoto (Farmer); Suci (Business Owner)

Number	Theme/ Category	Code	Aspect/ Indicator	Data Findings/ Excerpts	Speaker
				penalty to members who experience personal misfortune.	
10.		EI-02	Trustworthiness and Governance Transparency	Every cent of the funds we manage is a trust from the community that must be safeguarded wholeheartedly. Financial reports are publicly disclosed during village meetings.	Emilio Riwananto (Director of the Village-Owned Enterprise); Wahmu, S.E. (Village Head)
11.		EI-03	*Maslahah Mursalah* (Public Interest)	From the BUMDes's net profits, we set aside approximately 2.5% as a "Blessing Fund," managed jointly with the mosque administration to ensure the aid reaches the intended recipients.	Emilio Riwananto (BUMDes Director)
12.		EI-04	Mutual Cooperation and Islamic Brotherhood	The principle of mutual assistance is implemented through high flexibility for the most vulnerable community groups and by prioritizing the recruitment of workers from low-income families.	Emilio Riwananto (BUMDes Director); Cariwanoto (Farmer); Suci (Business Owner)

Based on interviews with the BUMDes Director, Village Head, farmers, business operators, and BUMDes staff as summarized in Table 1 it is evident that the BUMDes has implemented various strategies focused on food security, improving community welfare, and incorporating Islamic economic values into its management. These three aspects are interconnected, supporting sustainable village economic development.

Regarding the implementation of food security strategies, the BUMDes demonstrates a strong commitment to enhancing agricultural production capacity. The BUMDes Director explained that the organization actively assists farmers in adopting organic farming systems and provides access to high-quality production inputs at affordable prices. This support demonstrates that the BUMDes functions not merely as an economic entity but also as an institution for community empowerment.

Assistance provided to farmers has positively impacted the community's ability to manage

agricultural enterprises. Knowledge transfer regarding organic cultivation techniques has fostered greater farmer independence and enabled the production of goods with higher economic value. This approach serves as a crucial strategy for maintaining village food security.

Another strategy is evident in efforts to stabilize food distribution and prices. Interviews with the BUMDes Director and Village Head reveal that the BUMDes through its "Desa Mart" unit plays a vital role in ensuring the year-round availability of staple foods while mitigating price fluctuations. This role is essential for protecting the community's purchasing power, particularly during periods of rising market food prices.

The presence of Desa Mart offers dual benefits to the village community. In addition to facilitating access to staple goods at relatively stable prices, the business unit strengthens the local food distribution system, thereby reducing reliance on external distributors.

Regarding access to agricultural capital, interview results highlight financing innovations tailored to the specific nature of agricultural businesses. Loan repayment schedules are aligned with harvest seasons rather than standard monthly installment plans. This policy allows farmers to concentrate on production without the burden of repayment obligations before they have realized their harvest yields. Beneficiary farmers acknowledge that this financing model significantly supports the sustainability of their farming operations. Payment flexibility reflects the BUMDes's understanding of the villagers' actual circumstances, ensuring that implemented policies prioritize the farmers' needs.

Another implemented innovation is the development of community-based organic farming through demonstration plots managed jointly with farmer groups. The findings indicate an approximately 15% increase in organic rice production compared with conventional methods. This finding illustrates the contribution of agricultural innovation and farmer assistance to strengthening production capacity. The reported productivity increase was considered together with interview information and the documentary materials reviewed during the study, consistent with the triangulation procedures described in the research method.

Furthermore, strategies to improve community welfare have been realized through expanded access to inclusive capital. The BUMDes director explained that the savings and loan unit provides small business owners who might not meet the requirements of formal financial institutions with opportunities to secure business capital. The BUMDes serves as a solution for community members who have previously faced limited access to financing.

Business owners acknowledge that the capital assistance from the BUMDes has enabled them to grow their enterprises. These funds are utilized to increase production capacity, boost inventory, and expand marketing networks. Consequently, the capital strategy implemented by the BUMDes contributes to increasing community income.

Discussion

The Role of BUMDes in Realizing Village Community Welfare

Description of Field Findings

Field findings confirm that the contribution of BUMDes Mekar Sembodo to improving the community's standard of living is multidimensional, encompassing economic and social aspects as well as the strengthening of village institutions. Economically, this business unit has successfully boosted household income through job creation involving both direct and indirect employment facilitated by the integration of an inclusive local value chain.

The findings indicate that BUMDes Mekar Sembodo contributes to local employment through both direct and indirect economic activities. The BUMDes employs 28 villagers as permanent workers and involves approximately 50–60 additional residents in its broader business ecosystem, including suppliers, partner farmers, and other supporting activities. These employment opportunities expand community participation in the local economy and provide additional sources of livelihood, thereby supporting household economic self-reliance.

Regarding village finances, the BUMDes contribution to the Village's Own-Source Revenue (PADes) for the 2024 fiscal year exceeded IDR 45 million. This revenue serves not only as an indicator of profitability but also functions as a social safety net. A significant portion of the business surplus is reinvested to fund social protection programs, including food assistance and healthcare services for the village's most vulnerable groups.

From a social and institutional perspective, BUMDes Mekar Sembodo applies participatory

and transparent management practices. Financial reports are disclosed during village meetings, reflecting accountability in the management of community resources. These practices provide an institutional basis for strengthening community participation and maintaining public confidence in BUMDes management, while supporting the principles of *amanah* and transparency emphasized in the Islamic economic framework used in this study.

In terms of capacity building, BUMDes supports community members by providing access to capital, business mentoring, and training. Flexible repayment arrangements, particularly those adjusted to farmers' harvest cycles, enable beneficiaries to obtain financing that is more responsive to their economic circumstances. Together with training in financial management, organic farming, and digital marketing, these initiatives contribute to strengthening the capacity of villagers to manage their economic activities more independently.

In conclusion, BUMDes Mekar Sembodo has transformed from a mere business entity into an empowerment institution capable of integrating a profit-oriented approach with a social-oriented mission. Through a holistic empowerment strategy, BUMDes has successfully created a village economic system that is more competitive, inclusive, and sustainable, while simultaneously laying the foundation for the future economic sovereignty of the village community.

Interview Findings

a) How does BUMDes develop strategies to increase community income and welfare?
   "Our philosophy is simple: BUMDes should serve as an inclusive economic ecosystem in which every village resident has the opportunity to participate and benefit from its activities. The savings and loan unit provides capital to small business owners who are unable to access formal banking services. Desa Mart serves as a fair market for locally produced goods. Educational tourism creates employment opportunities for young people who are not absorbed into the formal sector. We have chosen this ecosystem-based approach because partial development, which benefits only one particular group, will not generate meaningful change for the village as a whole." (Emilio Riwananto, Director of BUMDes Mekar Sembodo)
b) How many jobs have been created, and how does BUMDes ensure their equitable distribution?
   "We currently employ 28 people on a permanent basis and approximately 50–60 others indirectly. In our recruitment process, we prioritize village residents who are most in need, including heads of poor households, female heads of households, and unemployed young people. We also implement a transparent and fair wage system, with wages above the district minimum wage, as part of our commitment that BUMDes is not solely about financial profit but also about social justice." (Emilio Riwananto, Director of BUMDes Mekar Sembodo)
c) How does BUMDes promote economic self-reliance so that community members do not become dependent on BUMDes?
   "We actively encourage loan recipients to develop independent businesses so that they can eventually operate without relying on BUMDes. We provide business mentoring, so our support goes beyond providing financial capital and includes assistance in business management. We also actively connect our supported entrepreneurs with broader markets, including the district-level MSME center and online platforms. Some of our members who initially started with small loans of IDR 500,000 now operate businesses generating monthly revenues of several million rupiah." (Emilio Riwananto, Director of BUMDes Mekar Sembodo)

Implementation of Strategies to Improve Community Welfare

An in-depth examination of the field findings indicates that the welfare contribution of BUMDes Mekar Sembodo extends beyond income generation. Its activities encompass access to capital, employment opportunities, human resource development, social assistance, and support for local economic activities. Accordingly, community welfare in this study is interpreted through the *falah* framework, which allows economic achievements to be considered together with social welfare, dignity, economic independence, and the development of knowledge and skills.

The welfare strategies identified specifically in BUMDes Mekar Sembodo are centred on access to inclusive capital, employment creation, human resource development, agricultural support, and the redistribution of economic benefits through social programs. The savings and loan unit provides access to capital for community members who face limitations in accessing

formal financial institutions, while repayment arrangements for farmers are adjusted to harvest cycles. BUMDes also creates direct and indirect employment opportunities and provides training in financial management, organic farming, and digital marketing. In addition, the contribution of business proceeds to PADes and the allocation of part of net profits through the *Dana Keberkahan* demonstrate that the economic activities of BUMDes relate to broader community welfare objectives. These findings show that its welfare strategy combines economic empowerment, capacity building, and social responsibility.

The first transformative finding concerns the role of access to capital in fundamentally changing the economic trajectories of community members. The success of community members in establishing independent businesses with BUMDes support provides an illustration of how BUMDes can address the "missing middle" problem in the financial inclusion literature. This group often faces a dilemma: their businesses have grown beyond the scale typically served by traditional microfinance, yet they do not meet the bankability requirements of formal financial institutions. BUMDes helps address this gap by providing tailor-made financial services that are more responsive to the actual capacities and risk profiles of rural communities.

The second finding highlights the multiplier effect associated with employment creation by BUMDes. From a theoretical perspective, local employment generation can stimulate economic activities in related sectors. The absorption of local labor not only increases individual purchasing power but may also stimulate induced consumption, strengthening demand for agricultural products and services within the village. The circulation of income within the local economic ecosystem can therefore contribute to strengthening the resilience of the village economy against broader economic uncertainty.

The third important finding concerns the mechanism of profit redistribution to finance social programs for vulnerable groups. The implementation of the principle of profit for justice demonstrates that BUMDes does not operate in a social vacuum but can also function as a community-based social protection instrument. By allocating business surpluses to initiatives such as educational scholarships, healthcare assistance, and housing rehabilitation programs, BUMDes contributes to extending social protection at the community level in a more targeted and inclusive manner.

The fourth finding emphasizes that transparency and accountability constitute important foundations for building public trust. Good corporate governance practices, reflected in annual village consultations and the public disclosure of financial reports, function not merely as administrative procedures but also as mechanisms for strengthening institutional legitimacy. These practices enable community members to become active stakeholders who can participate in and oversee BUMDes activities. The resulting trust represents an important intangible institutional asset that can support the long-term sustainability and development of BUMDes.

Implementation of Islamic Economic Values in the Management of Village-Owned Enterprises (BUMDes) (Not Yet Possessing Sharia Legal Status)

The findings reveal a distinctive pattern in BUMDes Mekar Sembodo. Although it has not formally transformed into a regulated *Sharia*-compliant financial institution, Islamic economic values have been substantially integrated into its daily operations and organizational culture. These values function not merely as formal principles but as a moral foundation guiding strategic decisions and community-oriented business practices.

One important manifestation is the effort to avoid *riba* through a more transparent and equitable financial transaction system. In its savings and loan unit, BUMDes applies profit-sharing terms (*bagi hasil*) mutually agreed at the time of the contract (*aqd*) rather than percentage-based interest. The scheme emphasizes *ta'awun* (mutual assistance) and is complemented by installment moratorium policies without penalties for communities experiencing hardship. This approach contributes to a more transparent, humane, and socially equitable relationship between BUMDes and its beneficiaries.

The principles of *amanah* (trustworthiness), *'adalah* (justice), and *ash-shidq* (honesty) are reflected in the management of public funds, assets, and business activities. Financial information is periodically disclosed to the community as a form of accountability, while access to capital, employment, and empowerment programs is provided inclusively without discrimination. Business transactions are also expected to be conducted honestly and transparently. Decision-

making concerning business development, profit utilization, and community programs is carried out through *syura* (deliberation) involving village authorities, BUMDes management, and community representatives.

The principle of *maslahah mursalah* is reflected in the orientation of BUMDes toward broader community welfare rather than financial profit alone. A portion of business profits is allocated to village development and social programs, while community empowerment initiatives include business mentoring, skills training, marketing assistance, and access to capital. These practices demonstrate the principles of *ta'awun* and *ukhuwah* (social solidarity) and contribute to strengthening community economic independence.

The findings further indicate that BUMDes management incorporates Islamic work ethics through professionalism, discipline, responsibility, integrity, and accountability. Environmental responsibility is also relevant, as sustainable utilization of local resources is consistent with the Islamic principle of humans as khalifah responsible for maintaining the environment. In terms of *maqashid al-shariah*, these practices can be interpreted as contributing to the protection of wealth (*hifz al-mal*), the protection of life and welfare (*hifz al-nafs*), and the realization of public benefit.

Overall, the findings suggest that the substantive application of Islamic economic values does not necessarily depend on formal *Sharia* institutional status. Rather, it is strongly influenced by the consistency of organizational actors in translating Islamic principles into everyday governance and business practices. BUMDes Mekar Sembodo therefore demonstrates characteristics of a community-oriented social-religious entrepreneurship model, in which financial activities are combined with social responsibility and ethical governance. Nevertheless, the absence of formal *Sharia* legal status remains an institutional limitation. Future transformation toward a formally *Sharia*-compliant structure could strengthen the legal and operational foundation of its financing, investment, and business partnership activities.

From a theoretical perspective, the case of BUMDes Mekar Sembodo illustrates how Islamic economic principles can be implemented through a bottom-up approach without requiring immediate structural formalization. The integration of *amanah*, justice, *ta'awun*, *maslahah*, and *ukhuwah* demonstrates that religious values can function as social and moral capital supporting institutional trust, community participation, and economic resilience. In this sense, BUMDes Mekar Sembodo represents an emerging model of village-based economic development that seeks to combine economic productivity with social, moral, and spiritual dimensions of welfare in accordance with the concept of *falah*.

Discussion of the Implementation of Islamic Economic Values in the Management of BUMDes

The findings indicate that the implementation of Islamic economic principles in BUMDes Mekar Sembodo extends beyond theological considerations and is reflected in its governance, financial practices, community empowerment, and social responsibility. Although the institution has not formally transformed into a *Sharia*-certified financial entity, Islamic values have been incorporated into its operational practices and organizational culture. These practices can be understood as an emerging model of faith-based economic development that seeks to balance economic productivity with social welfare and ethical responsibility.

The first dimension concerns the implementation of the prohibition of *riba* through a more equitable financing mechanism. BUMDes applies a profit-sharing approach that resembles the *mudharabah* principle, in which BUMDes, representing the community as the capital provider (*shahibul maal*), partners with business operators (*mudharib*) based on a pre-agreed profit-sharing ratio (*nisbah*). In addition, installment moratoriums without penalties for members experiencing financial hardship reflect an effort to prioritize fairness and social protection. These practices demonstrate an institutional commitment to developing financing mechanisms that are more transparent and responsive to community conditions. Consistent with Table 1, the unit charges no fixed interest; returns follow the agreed profit-sharing ratio. The arrangement therefore resembles *mudharabah*/*musharakah* in substance, although its *Sharia* conformity remains to be validated through a formal *aqd* review by *fiqh* authorities (Fahmi & Panorama, 2025; Harahap et al., 2026; Revida et al., 2023).

The second dimension involves *amanah* (trustworthiness), *'adalah* (justice), and *shura* (deliberation) in institutional governance. BUMDes demonstrates accountability through transparent financial reporting and public accountability forums involving the village government

and community representatives. Equal access to capital, employment, and empowerment programs further reflects distributive justice. Meanwhile, strategic decisions are discussed through deliberative mechanisms, strengthening transparency, community participation, and institutional legitimacy.

The third dimension is the realization of *maslahah mursalah* (public interest) through the allocation of business benefits for broader community welfare. The *Dana Keberkahan*, which allocates approximately 2.5% of BUMDes net profits to social programs, illustrates the social orientation of the institution. Funds are used to support education, health assistance, housing improvements, and other forms of community support, particularly for vulnerable groups. Such practices are consistent with the broader objectives of *Maqashid al-shariah*, particularly the protection of life (*hifz al-nafs*), wealth (*hifz al-mal*), and public welfare.

The fourth dimension concerns *ukhuwah* Islamiyah (brotherhood) and *ta'awun* (mutual assistance) as foundations of inclusive economic relations. These values are reflected in flexible support for vulnerable community members, access to capital, business mentoring, skills training, marketing assistance, and the prioritization of disadvantaged villagers in employment opportunities. Through these practices, BUMDes functions not only as a business institution but also as an instrument for strengthening social solidarity and community economic independence.

More broadly, the implementation of Islamic economic values in BUMDes Mekar Sembodo is reflected in the use of mutually agreed profit-sharing arrangements rather than fixed interest, transparent financial reporting, social responsibility, and support for vulnerable community members. Human resource development through training and business mentoring further strengthens the empowerment orientation of BUMDes. These practices indicate that Islamic economic values are incorporated substantively into several aspects of organizational governance and community services, although their *Sharia* conformity has not been formally certified.

From the perspective of *falah*, the success of BUMDes should therefore not be measured solely by financial profitability but also by its contribution to employment, income generation, social solidarity, economic independence, and community welfare. The findings suggest that Islamic economic principles can be implemented substantively without immediate formalization as a *Sharia* institution. However, the absence of formal *Sharia* legal status remains an institutional limitation that should be addressed if BUMDes intends to further develop *Sharia*-based financing and business partnerships.

Evaluation of the Role of Village-Owned Enterprises (BUMDes) in Realizing Community Well-being Based on the Falah Concept

Based on the research findings, the role of BUMDes Mekar Sembodo in promoting community welfare can be evaluated through the four dimensions of *falah* proposed by Anto (2003), Nurzaman (2022) and Musoffan et al. (2026): *baqa'* (survival), *hurriyah* (freedom from poverty), *'izzah wa al-karamah* (dignity and honor), and *'ilm wa al-hikmah* (knowledge and wisdom). These dimensions provide an Islamic economic framework for assessing the extent to which BUMDes contributes to economic, social, and broader dimensions of community welfare.

In the dimension of *baqa'*, BUMDes contributes to the fulfillment and protection of basic needs through access to capital for micro-entrepreneurs and farmers, particularly those previously dependent on informal lenders, as well as social assistance for residents experiencing hardship. These initiatives strengthen household economic security and support the continuity of livelihoods. In the dimension of *hurriyah*, BUMDes contributes to economic independence through employment creation for 78–88 villagers (28 permanent and 50–60 indirect) and the development of micro-enterprises. Access to financing, business mentoring, and market support reduces dependence on high-cost informal loans and provides opportunities for community members to develop sustainable sources of income.

The dimension of *'izzah wa al-karamah* is reflected in BUMDes policies that prioritize fairness and respect for beneficiaries. Flexible repayment arrangements, including installment moratoriums without penalties for members experiencing serious difficulties, demonstrate sensitivity to vulnerable groups. Inclusive access to employment, financing, and empowerment programs also strengthens community participation and dignity by positioning residents as active economic actors rather than merely recipients of assistance.

Meanwhile, *'ilm wa al-hikmah* is reflected in capacity-building programs, including

business management training, organic farming, and hospitality. These programs expand community knowledge, skills, and managerial capabilities, thereby supporting greater economic independence. From this perspective, welfare encompasses not only increased income but also the development of human capabilities and knowledge.

The broader evaluation indicates that BUMDes contributes to welfare through several interconnected mechanisms, including income generation, employment creation, local economic development, community empowerment, social protection, transparent governance, and the utilization of local resources. Its contribution to Village-Owned Revenue (*Pendapatan Asli Desa*/PADes) can further strengthen the village's capacity to finance public services and development. Partnerships with government institutions, universities, financial institutions, and private-sector actors may also expand access to capital, technology, markets, and human resource development. These activities reinforce the collective and sustainable dimensions of *falah*.

From an Islamic economic perspective, however, BUMDes performance cannot be assessed solely through financial profitability. Welfare also requires justice, equitable distribution, social solidarity, ethical governance, environmental sustainability, and the protection of community interests. Transparency and accountability are therefore essential for maintaining public trust, while participatory decision-making through *shura* strengthens community ownership. Similarly, the allocation of part of BUMDes profits to education, health, housing assistance, and other social programs demonstrates the principle of *maslahah* by extending the benefits of economic activity beyond the organization itself.

Overall, the findings indicate that BUMDes Mekar Sembodo has made a meaningful contribution to the realization of *falah*. Its achievements are particularly evident in livelihood protection (*baqa'*), economic independence (*hurriyah*), the preservation of dignity (*'izzah wa al-karamah*), and human capacity development (*'ilm wa al-hikmah*). Nevertheless, the realization of *falah* remains institutionally constrained because its savings and loan unit has not yet obtained formal *Sharia* legal status and lacks a specific formal regulatory framework for Islamic economic practices. Consequently, the Islamic principles currently implemented including the avoidance of *riba*, *amanah*, justice, and *maslahah mursalah* remain largely dependent on internal management policies rather than formal institutional arrangements.

Thus, BUMDes Mekar Sembodo demonstrates relatively strong achievement of *falah* at the operational level, but institutional strengthening is required to ensure the sustainability, legal certainty, and broader replicability of its Islamic economic practices. Formalizing an appropriate *Sharia*-based institutional framework could strengthen its financing, governance, and partnership mechanisms while ensuring that economic development remains aligned with the material, social, moral, and spiritual dimensions of community welfare.

CONCLUSION

BUMDes Mekar Sembodo plays a tangible role in improving the welfare of the Bojongnangka Village community through several interconnected mechanisms, including inclusive access to capital, employment creation, human resource development, and the redistribution of economic benefits through social programs. The BUMDes provides employment for 78–88 villagers, consisting of 28 permanent workers and approximately 50–60 indirect workers, while also supporting farmers and small business actors through financing, mentoring, training, and market access. Its management practices also demonstrate partial alignment with Islamic economic values through the application of *amanah*, transparency, *maslahah mursalah*, *ukhuwah*, and *ta'awun*. These values are reflected in public financial reporting, participatory decision-making, flexible financing arrangements, and the allocation of part of business profits through the *Dana Keberkahan* for community welfare. However, this alignment remains substantive rather than formally institutionalized because the savings and loan unit does not yet possess formal *Sharia* legal status or a specific regulatory framework governing Islamic economic practices.

From the perspective of *falah*, BUMDes Mekar Sembodo contributes to the dimensions of *baqa'* through access to capital and social assistance, *hurriyah* through employment opportunities and support for economic independence, *'izzah wa al-karamah* through inclusive treatment and flexible repayment arrangements, and *'ilm wa al-hikmah* through training and capacity-building activities. These findings indicate that the contribution of BUMDes to community welfare extends

beyond financial outcomes to include social protection, dignity, self-reliance, and human capacity development. Nevertheless, the sustainability of these achievements still depends largely on internal management commitment because formal *Sharia* institutional arrangements have not yet been established. Therefore, institutional strengthening is important to improve legal certainty, governance consistency, and the long-term sustainability of the welfare-oriented practices already implemented. Future research may extend this study through comparative research involving multiple BUMDes, longitudinal designs, and more specific assessments of welfare outcomes and *Sharia* compliance.

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AUTHOR CONTRIBUTION STATEMENT

All contributed collaboratively to the overall research process and the preparation of this manuscript. Specifically, the first author designed the study, conducted the fieldwork and data analysis, and drafted the manuscript, while the second author supervised the research, validated the *falah*-based analysis, and critically revised the manuscript for important intellectual content. The authors jointly participated in developing the research framework and ensuring that the research objectives were consistently addressed throughout the study.

All authors contributed to the scholarly development of the manuscript, including the interpretation and presentation of the research findings concerning the role of BUMDes Mekar Sembodo in realizing community welfare. The authors also worked collaboratively in refining the manuscript to ensure consistency between the research objectives, methodological approach, results, discussion, and conclusions.

All authors participated in the completion of the manuscript and took collective responsibility for the academic content presented in the article. Each author read, critically considered, and approved the final version of the manuscript submitted for publication and agreed to be accountable for the integrity of the published work

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