



## Management Analysis of Village-Owned Enterprises (BUMDes) in Sharia Business Management (Case Study at BUMDes Mandiri Jaya Pemusiran Village, Mandiangin District)

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### ABSTRACT

BUMDes is a village-owned business institution controlled by the community or village government to strengthen the village economy and shape the capabilities of a village based on the needs and potential of the community and village. The establishment of BUMDes is a manifestation of productive village economic management which includes planning, organizing, directing and supervision. This research aims to determine the management of BUMDes in Sharia business management. The research method used in this research is qualitative research with a descriptive approach. Data sources obtained through observation and interviews. The results of this research show that BUMDes Mandiri Jaya, Pemusiran Village, Mandiangin District, which started operating in 2017 in Pemusiran Village, has been running in accordance with the objectives of establishing BUMDes. However, there are still obstacles in managing BUMDes, such as limited types of businesses being run, limited human resources managing BUMDes and low community participation due to their low level of knowledge.

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### Introduction

Indonesia is a country where the majority of the population lives in rural areas. Therefore, the points chosen for development are rural areas. According to the Village Law ( UU No. 6 of 2014), a village is a legal community unit with territorial boundaries that has the authority to regulate government affairs, local community

interests based on community initiatives, original rights and traditional rights recognized and implemented by village (Village Law 2014, 2016) .

Development has an important role for villages because the Indonesian population tends to live in rural areas, of course it has a significant impact on the stability of national development efforts. In the Al-Qur'an it is explained that during the time of the Prophet Muhammad SAW this already existed and this was the mission of the Prophet Muhammad SAW as stated in the words of Allah SWT in QS Al-A'raf: 10 ( Indonesian Al-Qur'an, nd) .

*“And indeed, We have placed you on earth and there We have provided (a source of) livelihood for you. (But) you are very grateful.”*

From the presentation of the translation of the verse above, it is explained that in fact everything relating to the fate and condition of a person or group of people depends on the efforts made by themselves to be able to change it for the better, which of course these efforts will be returned to the power of Allah SWT, as the most willful. Economic activity itself has become a very common thing. Based on the meaning above, Rasulullah SAW not only provides guidance, direction and advice, however, Rasulullah also invites someone to instill ethical thinking that work is a meritorious value and also provides provisions for the community to solve their problems according to their abilities in the use of existing resources ( Abdullah , 2018) .

To be able to manage life on this earth as well as possible, and responsibly, humans need knowledge, insight, skills and professional work attitudes, which in modern terms is now called management. Management in the Islamic view implies that everything must be done well, regularly, orderly, neatly and correctly. It cannot be done haphazardly. This is in accordance with what Rasulullah SAW taught in his words:

*"Indeed, Allah really loves people who if they do something, the work is done in an itqan (good, orderly, orderly, neat, correct, clear and complete)" (HR Taberani).*

The government synergistically provides several policies to village communities, one of which is the establishment of Village-Owned Enterprises (BUMDes). The establishment of a Village-Owned Enterprise will not run optimally without good management from all components involved. Management indicators for managing Village-Owned Enterprises (BUMDes) include planning, organizing, directing and controlling. With the existence of a management structure and clarity of funding sources in BUMDes, managers and the community are required to be more disciplined in managing activities to direct and implement long-term sustainable development over a long period of time (Sumiasih, 2018) .

Villages that have the potential to establish Village-Owned Enterprises (BUMDes) are villages that have abundant natural resources and quality human resources. With this, based on Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises, it is stated that BUMDes is a legal entity established by the village government, whose role is to manage business, increase wealth, invest capital and develop services or other types of business for the good of the community ( Government Republic of Indonesia, 2021) . The formation of BUMDes is based on the needs, potential and capabilities of the village. The

development and planning of BUMDes is initiated by village communities who are able to manage it (Ariana, 2016) .

Observations related to current phenomena/issues, namely:

1. The village government pays little attention to the management of BUMDes
2. There are still many villages that have not implemented BUMDes institutions
3. The role of BUMDes is not yet fully optimal or is only limited to nameplates
4. There is still a lack of human resource awareness regarding the existence of BUMDes
5. Lack of socialization regarding BUMDes to the community and village government.

Pemusiran Village is one of the oldest villages in Mandiangin District, geographically the area of Pemusiran Village is ± 56,743 ha. Pemusiran Village is a village in Mandiangin District, Sarolangun Regency, Jambi Province. Pemusiran Village was designated as a village in 1979 with a total of 24 (twenty four) household heads and consisting of 8 (eight) hamlets including: Baru Pemusiran Hamlet, Social Hamlet, Dam Siambang Hamlet, Laman Bakar Hamlet, Pemusiran Hamlet Ulu, Ninggal Benih Hamlet, Pematang Tandai Hamlet, and Dam Siambang 2 (two) Hamlet. Based on final data, the population for 2021 is 5,335 people with a total of 1,248 families. The population is 2,688 women and 2,647 men (Source: information from Village Head, Mrs. Ika).

The type of research used in this research is qualitative research. Research is conducted in natural settings, not as a result of any treatment or manipulation of the variables involved. The approach used in this research is a descriptive approach. According to Sugiono (2016), a descriptive approach is a method that functions to describe the object being researched or provide an overview of the research object using data or samples collected as they are, without carrying out analysis and drawing general conclusions (Aldilal, 2020) .

Considering the abundant natural resource potential in Pemusiran Village, such as rubber, oil palm, corn and cassava (cassava). The government hopes that with the existence of BUMDes, village governments can develop initiatives that are in line with the objectives of establishing BUMDes. Government Regulation no. 6 of 2014 concerning Village Business Entities. Pemusiran Village established a Village-Owned Enterprise (BUMDes) with the name BUMDes Mandiri Jaya. This BUMDes was founded in 2017 with the main aim of supporting the economy in improving the socio-economic conditions of the Pemusiran village community. BUMDes Mandiri Jaya operates in several fields including:

1. Savings and loans (tents and ambulances)
2. Agricultural equipment (fertilizer), and
3. Owns a certain amount of land (rubber and uncultivated land)

This object is located in Pemusiran Village, Mandiangin District, Sarolangun Regency. Using primary and secondary data. By collecting data through the process of observation, interviews and documentation. The interviews conducted were with selected informants using purposive sampling or at the discretion of the researcher, who had the capacity and were competent and knew the ins and outs of BUMDes Mandiri Jaya, and from the village government and community groups involved in the

BUMDes, all of which numbered 10 people consisting of the Government. Pemusiran Village, BPD, Village Head, RT, Chairman of BUMDes, Secretary of BUMDes, Treasurer of BUMDes, and the Community of Pemusiran Village. Miles, Huberman, and Saldana (2014) explained that there are three types of analytical activities and data analysis, namely: Data reduction, data presentation and verification/conclusion (Fadli, 2021) .

### **Results and Discussion**

The results of the management analysis of Village-Owned Enterprises (BUMDes) in sharia business management are as follows:

#### **Management of Village-Owned Enterprises (BUMDes)**

In managing BUMDes, Village-Owned Enterprises (BUMDes) require a strong stance from BUMDes administrators so that activities can be carried out optimally and in accordance with planned targets. BUMDes management is carried out based on planning, organizing, directing and supervising according to Prajudi Atmosudirdjo (Manullang 2012:3) in the journal (Amalia Yunia Rahmawati, 2020) :

a. Planning

The planning indicators are as follows:

1. Goal Setting

In determining the goal that the Village-Owned Enterprise in Pemusiran Village wants to achieve, it is to create a prosperous community and avoid the community from loan sharks who ensnare the economy of the lower middle class and encourage the community to become entrepreneurial. Based on the results of interviews that the author conducted to obtain information and data regarding goal setting, it can be seen from the results of the interviews as follows:

The aim of this Village-Owned Enterprise is to be able to help the community as a whole to be able to become an entrepreneur and open a business. This is the goal of this BUMDes so that all people can live better, but gradually the role of its management begins to decrease in setting its goals.

2. Procedure

In the organizational process there must be clear procedures, whether in carrying out the program or other procedures related to the organization so that the organization has rules in implementing the program. BUMDes Mandiri Jaya has implemented procedures for running business units.

3. Program

A good organization must have good programs so that the output can be felt by the community. Of course, these programs must be in accordance with the conditions of the community, must be in accordance with the conditions of the surrounding environment so that the programs created later will not be in vain. Based on the results of the author's interviews to obtain information and data regarding existing programs in this Village-Owned Enterprise, it can be seen from the interview results that many programs have been implemented by BUMDes Mandiri Jaya, but to date only a few business unit programs are running.

b. Organizing

1. Placement of Duties and Functions

The division of work or tasks must be in accordance with the abilities and skills of each individual, so that the division of work can run efficiently and effectively. BUMDes Mandiri Jaya has been running in accordance with joint deliberations to determine the establishment of BUMDes.

2. Determination of Authority

In a good organization, authority or the right to carry out work is needed in order to achieve the goals that the organization wants to achieve. Establishing authority also allows staff or employees to carry out their duties well without intimidation from within the organization or from outside the organization. BUMDes Mandiri Jaya has implemented the authority provisions as best as possible.

3. Responsibility

The responsibility referred to here is that staff or employees of Village-Owned Enterprises (BUMDes) have the responsibility to carry out the tasks that have been entrusted to them so that the goals of the organization can be carried out as well as possible. BUMDes Mandiri Jaya in carrying out its responsibilities has not yet run completely well and optimally.

c. Directing (directing)

1. Guidance

Guidance is a process of providing assistance to individuals or groups so that they can understand themselves and their work so that they are able to mobilize all their abilities and can act in accordance with the provisions existing within the organization. The guidance referred to here is so that employees or staff of Village-Owned Enterprises (BUMDes) are directed in carrying out their duties, so constructive guidance and motivation is needed so that the organization can achieve its goals. Those who work in BUMDes are workers who are quite skilled and experienced. , because from the beginning of the formation of BUMDes there has been joint deliberation.

2. Suggestion

Suggestions are opinions or proposals put forward for consideration. Suggestions are also solutions aimed at resolving ongoing problems that are constructive, educational, objective and appropriate to the topic being discussed. Suggestions are put forward so that improvements or improvements can occur from the original situation. The suggestion meant here is that superiors provide advice to subordinates in carrying out their duties and functions. Within BUMDes Mandiri Jaya there have been suggestions given from several components such as from the Village Head.

The suggestions made to BUMDes are in the form of work motivation for its employees, motivation for staff and employees to be more active in their work, and this motivation is not just for subordinates but for the entire management of this Village-Owned Enterprise, from subordinates to even to your boss and there has been advice provided to the community who participate in managing the BUMDes Mandiri Jaya business unit.

3. Order

The main objective in giving orders by superiors to subordinates is to provide subordinate activities, so that the various activities of each subordinate are coordinated in one direction, which is the goal of the Village-Owned Enterprise (BUMDes). The orders for BUMDes themselves have been understood by each component, but if there are new orders or policies, they are ordered according to initial deliberations.

d. Supervision

1. Determining Measuring Tools

In carrying out supervision, there must be standards that must be set so that we can assess what is happening in the field. This standard is a provision that must apply and must be followed, because the provisions of the existing standard will be assessed by the supervisory party and as a result of this supervision we will know which actions are wrong so that improvements will be made. The standards carried out by the Supervisory Body for Village-Owned Enterprises are guided by existing regulations.

2. Carry out corrective action

This is the final phase in the monitoring process that must be carried out, because in this phase it is very important to determine the direction of deviations that have been made, whether they are left or changes are made so that the same error does not occur again. To be able to carry out corrective action, you must first analyze what has happened. causes the deviation to occur, the occurrence of the deviation must be known first, if the leadership can determine with certainty the cause of the deviation then corrective action can be taken . If irregularities or problems occur within the Mandiri Jaya Village-Owned Enterprise, corrective action will be taken so that the error does not happen again.

From several explanations of the results of interviews regarding the management of Mandiri Jaya Village-Owned Enterprises (BUMDes), the author draws conclusions: planning, organizing, directing and supervision and from the research results that management in this Village-Owned Enterprise is still not optimal, there is still management has not been implemented optimally as in the planning stage, at this time there is no planning for a new business sector program implemented by BUMDes apart from savings and loans, fertilizer and the existence of rubber land. It is hoped that the management will be able to create new businesses in BUMDes This. At the implementation stage, the management has not been able to attract the public's interest in actively participating in this Village-Owned Enterprise. The organization of Village-Owned Enterprises has been going well, but BUMDes employees are currently only focusing on business units other than BUMDes and are not carrying out other businesses. At the supervision stage, the supervisory performance of this Village-Owned Enterprise has been running, but it is the BUMDes who are still reluctant to take responsibility for the main issues.

From the results of research conducted on the management of Mandiri Jaya Village-Owned Enterprises (BUMDes), Pemusiran Village, Mandiangin

District, several factors were found that influence the management of this Village-Owned Enterprise, the factors are as follows:

1. BUMDes device

In management, the management of BUMDes equipment greatly influences the progress of a village institution. In this case, the management of BUMDes equipment is still not running well in accordance with the objectives of establishing BUMDes. BUMDes management experiences several obstacles, namely from the BUMDes administrators or officials themselves.

2. Society participation

In implementing a program or a business entity, community participation is very necessary so that all programs that have been planned by an organization can run as they should. Apart from participation, the condition of the community is also very influential in the success of the program that has been planned. In this case, there is low community participation in the community participation that has been planned by this BUMDes and there are still many people who do not know about the existence of this BUMDes.

3. Human Resources

It is all human potential or abilities as well as social and economic characteristics that can be utilized for development purposes with all potential including quality and quantity. Human resources are very important factors in implementing an activity. Even though the instructions for implementing activities have been forwarded carefully, clearly and consistently, if in the process there is a shortage of the necessary human resources, then the implementation of the program will be less effective.

Human resources are one of the factors that influence the Management of Village-Owned Enterprises, without skilled human resources having reliable competence in their field supported by an adequate number of human resources, they will be able to realize the success of an activity that has been planned.

### **Sharia Business Management Strategy in Village-Owned Enterprises (BUMDes)**

In the book *Sharia Business Management* (Abdullah Ma'ruf M & Hakim, 2014) Management comes from the ancient French "*management*" which means the art of carrying out and organizing. Apart from that, the word management may also come from the Italian word "*managgiare*" which means to control.

Business comes from the English word "*business*" which means business, trade, commercial enterprise. Business also means activities to increase the added value of goods and services. Business activities are part of the life of the ummah, because humans living in society are interdependent, need each other. No human being can prepare all his life's needs. A person's lack of ability to provide the necessities of life can be covered by other people who can provide it through trading (business) activities.

Sharia comes from the Arabic "syara" or "shari'at" which means *the Muslim law* or Islamic law. Sharia also means behavior related to the values of faith and monotheism. Thus, it can be concluded that Sharia Business Management is knowledge that studies how to organize, manage and carry out business activities based on Sharia principles.

Human life is characterized by constant movement to change. Business activity is a dynamic movement that never stops, business resources will develop because they are managed and rotated. This condition spurs humans as a religion to formulate management. In accordance with the problem factors in Village-Owned Enterprises, Islam provides guidance to people in carrying out business activities, namely good Sharia business management strategies, including:

a. *Planning*

In the management of the BUMDes Mandiri Jaya institution, there are plans that have been planned in accordance with the initial deliberations on the formation of BUMDes. Furthermore, in determining the business unit program at the BUMDes institution, it must be planned and discussed by both the BUMDes management and the village level. It's just that there is still a lack of people contributing to each other in planning.

b. *Organization*

In the management of the BUMDes Mandiri Jaya institution, the organization has been implemented well, but the management is still less than optimal in implementing it well according to the vision and mission of BUMDes Mandiri Jaya. Organizations are very necessary to help BUMDes run optimally. Because the organization includes human resources within BUMDes institutions. With these human resources, good work organizational relationships will be created.

c. *Coordination*

In the management of BUMDes Mandiri Jaya, coordination is still lacking in the implementation of management. Because sometimes there are administrators in BUMDes who miss out on information and lack coordination. This coordination is very necessary to create a balance between BUMDes administrators, the community and the government.

d. *Controlling* , namely constantly observing and researching the progress of planning. In the management of BUMDes institutions, *controlling* is very necessary to create good management results from the results of observations made from the running of BUMDes. In implementation at BUMDes Mandiri Jaya there is still a lack of optimal direction from the village government to the BUMDes administrators and then to the community.

e. *Motivation* , namely moving to the maximum possible performance with a voluntary, sincere heart and hoping for Allah SWT's blessing. Providing this motivation definitely exists in the management of BUMDes, because in the management of BUMDes, motivation is very necessary because especially the people who are members and are motivated to contribute to village BUMDes, then with this, the goal of establishing BUMDes will be achieved.

- f. *Leading* , namely making arrangements, leading all activities towards the goal. In carrying out management, BUMDes Mandiri Jaya is in accordance with all the foundations and references in managing management which originate from BUMDes objectives.

In carrying out these six things as components involved in Village-Owned Enterprises, ethics in work is very necessary in running a good business institution in the Sharia business management strategy. According to Hermawan Kartajaya and Muhammad Syakir Sula in their book *Sharia Marketing* (2006), there are at least 9 (nine) ethics that must be the basic principles for business actors in managing their business, namely as follows:

1. Have a spiritual personality (taqwa).

A Muslim is commanded to always remember Allah, even when they are busy with activities. He should be fully aware of and responsive to the priorities determined by God. For example, he must stop his business activities when the call to prayer comes, as well as other obligations. In accordance with the disclosure from BUMDes supervisors that in building the BUMDes Mandiri Jaya business, both the management, community and government are expected to always remember and carry out their obligations of worship.

2. Behave well and be sympathetic

Behaving well, being polite in relationships is the basic foundation and core of good behavior. This trait is highly valued and encompasses all aspects of humanity. This characteristic is a characteristic that Muslims must have. In fact, the Qur'an also requires its followers to act politely in all matters, including when conducting business transactions with ignorant people, but must speak with good words and expressions, and Muslims are required to act sweetly and generously towards people. poor people, and if for some reason he is unable to give money to those poor people, at least treat them with kind words and be polite in social interactions. This is very necessary in BUMDes Mandiri Jaya because the public will be attracted by the polite attitude of the BUMDes management itself.

3. Be fair in business (Al-Adl)

Islam forbids every business relationship that contains injustice and requires justice to be applied in every trade relationship and business contracts. The Qur'an repeatedly states that Allah loves those who do justice and hates those who do injustice. Living in our world requires being fair in order to achieve a prosperous life. Likewise, in establishing BUMDes, a fair attitude must exist. In BUMDes Mandiri Jaya itself, BUMDes has existed since its inception, but it is still not optimal in selecting human resources to join BUMDes.

4. Be serving and humble (khidmah)

An attitude of service and humility is the main attitude of a businessman. Without the attitude of service and humility, which is inherent in his personality, he is not a business person at heart. The Prophet said that one of the characteristics of a believer is that he is easy to make friends with other people, and other people are easy to make friends with him. The

Qur'an also very expressively commands Muslims to be gentle and polite when speaking and serving customers. Likewise in terms of providing good service in running BUMDes businesses. In BUMDes Mandiri Jaya, the ethic of service definitely exists because it influences the attraction of the community to contribute to BUMDes.

5. Keep promises and don't cheat

Keeping promises or trust in Islam is the main characteristic and attitude that Muslims must have. The opposite of maintaining trust is cheating, which is an attitude that Allah hates. This fraudulent, greedy and unfair attitude in order to obtain greater profits can appear in determining prices, measurements, sizes and scales. Therefore, Allah repeatedly commands these people to fulfill the measures and scales fairly. This needs to be done in the management of BUMDes because if someone once breaks a promise and cheats, then other people will not believe in the next matter. In terms of ethics, of course this must be present in BUMDes Mandiri Jaya, because if the human resources themselves often break promises then how will the BUMDes be managed?

6. Honest and trustworthy (Al-Amanah)

Honesty is a moral that must adorn sharia business management in every step it takes. According to Muhammad Ibn Ahmad al-Shahih, true honesty lies in their muamalah. If you want to know the extent of a friend's level of honesty, invite them to collaborate in business. There you will see your true qualities, especially in terms of honesty. This honest attitude must exist in the management of BUMDes Mandiri Jaya because honesty is an attitude that must exist in the management of BUMDes, because achieving the goal of establishing BUMDes, one of which is a mutually honest attitude between the management, the community and the government.

7. Don't like to be prejudiced (Su'uzh-zhann)

Islam strictly prohibits business actors from having prejudice against other business actors, only motivated by business competition. Based on the disclosure from the chairman of BUMDes Mandiri Jaya, stay away from negative attitudes towards others. It is also hoped that this BUMDes will be able to help the community to avoid business competition, because the aim of this BUMDes is to help improve people's lives and strengthen the village economy.

8. Doesn't like bad-mouthing (Ghibah)

Badmouthing (backbiting) is a disease of the heart that business actors must avoid. In BUMDes Mandiri Jaya itself, this attitude sometimes still exists, based on the statement from the BUMDes treasurer that *"humans are a place where there is a lot of wrongdoing, living in a village means you have to be prepared for people to talk to you, but we have to be patient."* It is hoped that this attitude will not exist in BUMDes management, because it can trigger problems that arise from the BUMDes business itself.

9. Do not take bribes (risywah)

Bribery (risywah) is a haram act and is included in the category of consuming other people's property through vanity. Giving a sum of money

with the intention of winning a tender for a business, or giving a sum of money to a judge or authority so that a case will be won or the sentence will be reduced is an act in the category of bribery (risywah). In the management of BUMDes, this attitude is strictly avoided, based on the statement from the chairman of BUMDes Mnadiri Jaya, that all components, including BUMDes administrators, the community and the government, are expected not to carry out such actions because if there are, sanctions will be given.

### **Conclusion**

Based on the results of the analysis and discussion carried out by researchers, the conclusions of this research are:

1. Management of Mandiri Jaya Village-Owned Enterprises (BUMDes) Pemusiran Village, Mandiangin District, based on the indicators used, namely Planning, (setting goals, procedures and programs). Organizing (assignment of tasks and functions, determination of authority and responsibility). Directing (guidance, suggestions and orders). Supervision (determining measuring tools and taking corrective action). Management at BUMDes Mandiri Jaya has been able to run according to management indicators. Although there are still several obstacles from the BUMDes management itself, the community and the government.
2. Sharia business management in BUMDes Mandiri Jaya is running well, although there are a few obstacles from several factors that are less than optimal in the management of village BUMDes. Both from planning, organization, coordination, controlling, motivation, and leading. Of the six things in Sharia business management, both BUMDes administrators, the community and Pemusiran village government, Mandiangin District are required to instill an ethical attitude in good sharia business management.

### **Suggestion**

Based on the conclusions, suggestions that can be given by researchers are as follows:

1. For BUMDes managers in Pemusiran Village, improve the management of BUMDes institutional management to maximize the performance of business units and the performance of the management's human resources. In order to implement the Management of Village-Owned Enterprises optimally, it is of course necessary to increase the number of reliable Human Resources within it .
2. For the Village government, it should provide support to Village-Owned Enterprises (BUMDes) both in material and non-material forms, so that it can help maximize the performance of BUMDes. The community should participate directly in the management and use of BUMDes businesses and also have active community participation in it so that the program that has been planned can run as it should. It is hoped that the community can work together in building this BUMDes and not have distrust or a crisis of confidence in the managers of this BUMDes, with community awareness and concern it will help create business unit activities/programs that are

more useful and of better quality so that BUMDes can develop and be active.

3. For academics, it is hoped that further research will be able to carry out a more in-depth and broader study regarding the Management Analysis of Village-Owned Enterprises (BUMDes) in Sharia Business Management.

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