



DOI : <https://doi.org/10.24260/khatulistiwa.v11i1.2121>

**VILLAGE PRIVATE VOCATIONAL AGENCY AS ECONOMIC EMPOWERMENT
(ISLAMIC) THROUGH RELIGIOUS ORGANIZATION (ISLAM)**

Dauri

Assistant Research Center for the study of Public Policy and Human Rights
Faculty of Law, University of Lampung
e-mail: dauri170996@gmail.com

Ricco Andreas

Student Master of Law, University of Lampung
e-mail: andreasricco@gmail.com

HIGHLIGHT

- Village private vocational.
- Economic empowerment

ARTICLE HISTORY

Submit : 06 Januari 2021
Revision : 18 Januari 2021
Revision : 22 Januari 2021
Minor
Accepted : 26 Januari 2021
Published : 09 Februrari 2021

ABSTRACT

This study aims to examine and provide new concepts in the development of Village-Owned Enterprises (BUMDes) through religious organizations, especially Islam. BUMDes is one of the economic institutions operating in rural areas that must have differences with economic institutions in general. This is intended so that the existence and performance of BUMDes can contribute significantly to improving the welfare and economic prosperity of the community, the majority of the population of Indonesia are Muslims, so that BUMDes are in accordance with Islamic contracts. The problems that will be discussed in this study are 1. What is the development of Village-Owned Enterprises as Economic Empowerment (sharia) through the current Religious Based Organization (Islam). 2. What is the concept in the development of Village-Owned Business Entities Through Religious (Islamic) Based Organizations. This research method uses a normative juridical system by studying library materials and documents related to the development of BUMDes. This study shows that existing contracts in Islamic economics can be implemented on BUMDes in accordance with laws and regulations. In addition to having strengths and opportunities, this concept also has disadvantages and threats. To realize Islamic economy-based BUMDes this requires an

active role and joint commitment from the village government, the community, Fatayat Nahdatul Ulama (NU), Muslimat, and other Islamic organizations that will develop Islamic economics, so that the needs of al-dharuriyah (primary), al-hajiyyah (secondary), al-thsaniyyah (complementary) in the village.

Keyword : Islam, Economy, BUMDes, Organization.

*Published by The Institute for Research and Community Service
Pontianak State Institute for Islamic Studies
This is an Open Access article under of CC BY 4.0 License
<https://creativecommons.org/licenses/by/4.0/>*

A. INTRODUCTION

One of the government's missions at this time is to develop rural areas that can be achieved through community empowerment with the aim of increasing productivity and diversity of existing businesses. The fulfillment of facilities and facilities to support the improvement of the village economy will support, build and strengthen marketing and optimize human resources as the basis for village economic growth. Empowerment and development of human resources can be carried out by religious organizations especially Islamic groups such as the Muslim Youth Mosque (Risma), Fatayat NU, Muslimat and other Islamic religious organizations. Indonesia is a country whose population is predominantly Muslim, which is behind the strengthening of the application of concepts, management and development of Islamic economics.

With the existence of BUMDes, it is hoped that the community (especially the village community) can independently manage their funds independently of government assistance, namely through village fund disbursement, one of which comes from the State Budget and Expenditure Budget (APBN) which is then decentralized to the village through accounts and recommendations from local governments. BUMDes are expected to replace cooperatives to improve the welfare of rural communities. BUMDes in fact cannot stand as a substitute for cooperatives, because it is inseparable from various obstacles themselves.

Economic development in rural areas has long been carried out by the Government through various programs. But the effort has not produced satisfactory results as desired together. There are many factors that lead to the lack of success of these programs. One of the most dominant factors is that government intervention is too large, as a result it inhibits the creativity and innovation of rural communities in managing and running economic machinery

in the countryside. The system and mechanism of economic institutions in rural areas do not work effectively and have implications for dependence on government assistance, which turns off the spirit of independence.

One of the economic institutions in the countryside is Village-Owned Enterprises (BUMDes). BUMDes according to Article 1 Paragraph (6) of Law Number 6 Year 2014 concerning Villages, are interpreted as business entities whose entire or part of their capital is owned by the Village through direct participation from separated village assets to manage assets, services and other businesses for the greatest welfare of the village community.

This business entity has actually been mandated in Law Number 23 of 2014 concerning Regional Government and Law Number 6 of 2014 concerning Villages. The establishment of the business entity must be accompanied by efforts to strengthen capacity and be supported by regional policies (District / City) that facilitate and protect this business from the threat of competition from large investors. Given that this business entity is a new economic institution that operates in the countryside and still needs a strong foundation to grow and develop. The builder of the foundation for the establishment of BUMDes is the Government.

Economic development is one way to improve national welfare. Villages are the leading government agents to carry out economic development. The village becomes a government agent that directly concerns the community. The central government mandates the village government to utilize the potential of existing resources in its area independently. One way is through economic institutions located at the village level, namely Village-Owned Enterprises (BUMDes). This economic institution is expected to be able to increase village income. BUMDES is also expected to be able to absorb unemployed workers in the village. Therefore, BUMDes as a means of strengthening village economy and community welfare.

There are 7 (seven) main characteristics that distinguish BUMDes from commercial economic institutions in general, namely:

1. This business entity is owned by the village and managed jointly;
2. Business capital originating from the village (51%) from the community (49%) through equity participation (shares or shares);
3. Operationalization uses business philosophy rooted in local culture (local wisdom);
4. The business sector carried out is based on the potential and results of market information;

5. The benefits obtained are intended to improve the welfare of members (capital partners) and the community through village policies (village policy);
6. Facilitated by the Government, Provincial Government, District Government, and Pemdес;
7. Operational implementation is jointly controlled (Village government, village consultative body (BPD), and its Members).

Through this BUMDes institution, it is hoped that it can stimulate and drive the economy in rural areas through the establishment of economic institutions that are fully managed by rural communities and diversity organizations in every village such as Adolescent Islamic Mosque, Muslimat, Fatayat and so on. These economic institutions are no longer established on the basis of government instructions, but must be based on the wishes of the people villages that depart from the potential that if managed properly will create demand in the market. This economic institution so that its existence is not controlled by certain groups that have large capital in the countryside, then ownership of the institution by the village and controlled together where the main purpose is to improve the economic standard of living of the community.

Villages as part of a district have original autonomy. Although within the limits of original autonomy, the village can build the capacity of its economic and financial resources in order to improve village economic growth and improve the welfare of its people. By managing local resources in the form of human resources (residents), capital resources (money), natural resources (land, water, forests), and social resources. The village according to Widjaya is a legal community unit that has an original structure based on special origin rights.

The rationale for establishing BUMDes is based on village needs and potential, as an effort to improve community welfare. With regard to planning and establishment, BUMDes are built on the initiative (initiation) of the community, and are based on the principles of cooperation, participation and transparency. In addition, the management of BUMDes must be carried out professionally and independently. BUMDes are a pillar of economic activities in the village that function as social institutions and commercial institutions. BUMDes as a social institution sided with the interests of the community through its contribution in the provision of social services. Whereas as a commercial institution it aims to seek profits through offering local resources (goods and services) to the market.

Regulations governing in detail Village-Owned Enterprises are regulated in the Regulation of the Minister of Village, Development of Disadvantaged Regions, and

Transmigration of the Republic of Indonesia number 4 of 2015 concerning the establishment, management and management, and dissolution of village-owned enterprises. This regulation replaces Minister of Home Affairs Regulation number 39 of 2010 concerning Village-Owned Enterprises. The regulation explains that part or all of the capital comes from the village for the welfare of the village community. The type of business that can be carried out must also be oriented towards increasing village income and the welfare of the village community. The type of business that can be made by BUMDes in accordance with the Regulation of the Minister of Village, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia number 4 of 2015 includes social business (social) simple business) that provides public services (serving) to the community by obtaining financial benefits .

The growing development of Islamic economics in the business world in Indonesia, the study of the application of Islamic economics in Village-Owned Enterprises (BUMDes) is believed to be very important to advance and develop the village economy. This is motivated by the majority of Indonesia's population who are Muslim, so that BUMDes that are in accordance with Islamic economic contracts are very relevant. Islamic economics itself is developing in Indonesia because of the failure of the capitalist system which makes economic inequality increasingly high in society. Business activities that use the capitalist system try to justify the means to obtain maximum results regardless of the impact of the losses that might arise from the business. Allows the risk of not fulfilling the rights or obligations of one of the parties to the transaction. However, in Islamic economics teaching to conduct transaction activities must meet the principles of justice and clarity. Transaction activities in Islamic economics are regulated and refer to the sources of Islamic law, namely Al-Quran, Al-Hadis, and Ijma.

This study tries to implement a new concept in the development of the Islamic Economy through Village-Owned Enterprises (BUMDes) by empowering religious organizations, especially Islam. This is due to the fact that Islamic organizations exist in every region but lack empowerment in the development of the village economy, and the application of Islamic economics in Indonesia is still developing only in the financial business, and has not developed in the real sector. Meanwhile, the majority of rural resources are natural resources in the form of goods and services. The contracts in Islamic economics are adjusted to the business that will be formed by BUMDes. This study also seeks to analyze the strengths, opportunities, weaknesses and threats that exist in the new BUMDes business concept.

Based on the background explanation above, the formulation of the problem is to study this as follows:

1. What is the development of Village-Owned Enterprises as an Economic Empowerment (sharia) through the current Religious Based Organization (Islam)?
2. What is the concept of development of Village Owned Business Entities through Religious Based Organizations (Islam)?

The formulation of the problem is the initial development of Village Ownership starting points in the business through Religious organizations, so that growth and economic development in each village can be maximized. To answer the problem statement above, this study uses a method that will be explained below.

B. METHOD

This research is a study using literature review. Literature review or library research (literature review or literature research) is a study that examines, reviews or critically reviews a knowledge, ideas, ideas or findings contained in a literature with an academic-oriented literature, and formulates and constructs contributions theoretical and methodological for a particular topic. The focus of the literature review is to find various ideas, principles, arguments, theories, or laws that are used to examine and analyze in an effort to answer the research questions formulated. The method of analysis in research with literature review is descriptive analysis, which is the interpretation of ideas or information / data carried out regularly and then given a clear explanation so that it can be understood well.

The steps and / or writing process of the literature study follow several ways, namely defining the topic, writing a specific question to provide research direction, conducting research, analysis and evaluation, thesis statement, and writing a literature review. The research activities in the literature review include the activities of finding relevant sources, reading and recording the main thoughts, conclusions, strengths, weaknesses of the research. Analysis and evaluation in the literature study includes activities to assess how each source relates to other research in the field, grouping sources based on themes and topics, or methodologies, and evaluating research critically. The Thesis statement contains a thorough focus for literature review and also the main supporting points found in the literature.

C. RESULT AND DISCUSSION

1. Perkembangan Badan Usaha Milik Desa Sebagai Pemberdayaan Ekonomi (Syariah) Melalui Organisasi Berbasis Keagamaan (Islam)

The increase in BUMDes as a source of village income is expected to be able to manage assets, services and other businesses for the greatest welfare of the village community. In achieving this goal, the village head as the village government is empowered in economic functions, among others, to develop village income sources, and propose and receive a partial transfer of state wealth to improve the welfare of the village community.

BUMDes are business entities whose entire or part of their capital is owned by the Village through direct participation from separated Village assets. In addition, BUMDes also obtain capital participation from the village community in the form of savings or community savings. One of the village capital participation in BUMDes consists of village business collaboration with the private sector, community social economic institutions, and / or donor institutions which are ensured as Village collective wealth and channeled through the APBDes mechanism.

BUMDes is currently expected to become a pillar of economic activities of rural communities that have a function as social institutions and commercial institutions. As a social institution, BUMDes must side with the interests of the village community through its various contributions in improving the provision of social services. As a commercial institution, BUMDes are also expected to be able to increase the village's original income through profits obtained from the business units that are run. Both of these are in accordance with the purpose of establishing a BUMDes, namely increasing the village economy, increasing village original income, improving the management of village potential in accordance with community needs, and becoming the backbone of village economic growth and equity. The four objectives of the establishment of the Bumdes should be inherent and implemented into the vision and mission of the village government. The four goals should also be able to be the attitude, commitment and dedication of all village heads and their devices, so that they can develop the economy in each village.

In this regard, according to Sofyan, there were three identified products as the reason for the research observers who felt that a very large amount of village fund distribution had not been appropriate or not properly given to the village at this time, including the following :

- a. Providing village funds creates bureaucratization, not village empowerment. this is because some regulations governing villages are considered to be too technical and procedural regulations, basic matters such as village fund allocation, establishment of BUMDes, and so on.
- b. Village funds cause disparity between regions, or between islands. This is because village funds per district / city are calculated based on the number of villages. Java and Sumatra, for example, have 22,400 villages and 20,910 villages respectively. While villages that are left behind are actually more outside the two islands. Thus, the problem of equity is still not resolved.
- c. Village planning is not in line with expectations with reality, for example the preparation of the RPJMDes and RKPDes which are not compiled in a participatory and transparent manner.

In determining the budget for village funds prioritized for the development of BUMDes, the explanation above is related to the preparation of the Regional Budget. In the preparation of the Regional Budget in one of the previous and next year's budgets always discussing village fund allocation which aims to develop BUMDes through community empowerment. However, in this case the village government, the village head as the head of the village administration was not thought of in the development of BUMDes through religious organizations. Every year the development of BUMDes always increases, but in the concept of development it is always not appropriate so that village income cannot increase the village cash through the BUMDes.

The development of Village-Owned Enterprises (BUMDes) is currently growing very rapidly, in 2018 the number of BUMDes amounted to 41,000 units out of a total of 74,957 villages in Indonesia, this has increased greatly from 2017. In 2017 the number of BUMDes is only 18,446 units, of these BUMDes not all of them have developed, and there are still many who need assistance in order to become an economic pillar and accommodate all economic activities that grow in the countryside. And half of the benefits of managing the BUMDes can be used for village development.

Development is essentially aimed at building independence, including rural development. One of the government's missions is to develop rural areas that can be achieved through community empowerment to increase the productivity and diversity of rural businesses, the availability of facilities and facilities to support rural economies, build and strengthen institutions that support the production and marketing chain, and optimize resources as a basis for economic growth rural. The aim is to provide opportunities for regional and rural capabilities as the backbone of regional and national economies.

In general, the development of business units of Village-Owned Enterprises (BUMDes) can currently be classified in 6 (six) types of businesses. The six types of businesses include :

1. Serving Village-owned enterprises run a "social business" that serves citizens, which is able to do public services to the community. Such as the business of making good village chips, village drinking water, both clean water management and management of drinking water (distilled), village gardens, village electricity businesses, food storage and so on that can improve the village economy that benefits the community through Village Owned Enterprises.
2. Banking BUMDes run a "money business" that is fulfilling the financial needs of rural communities with interest that is lower than the interest earned by the village community from village moneylenders or conventional banks.
3. Renting Village-Owned Enterprises (BUMDes) run rental businesses to serve the needs of the local community and at the same time to obtain village income such as rental tractors, party utensils, halls, shop houses, land, etc. that can benefit the welfare of the community.
4. Brokering BUMDes become "intermediary institutions" that connect agricultural commodities with markets or so that farmers have no difficulty selling their products to the market. Or BUMDes sell services to residents and community businesses such as electricity payment services, PAM, Tel, Motor Vehicle Tax Extension Services and others.
5. Trading Village-owned enterprises run businesses that produce and / or trade in certain goods to meet community needs and are marketed in a broader range of markets such as ice factories, liquid smoke factories, agricultural products, agricultural production facilities, and others.
6. Holding BUMDes as a "joint venture", or as a parent of business units in the village, where each of the individual units is organized and regulated in synergy by BUMDes to grow a joint venture.

Of the six types of BUMDes businesses, currently there are no BUMDes that try to implement Islamic economic contracts in their business activities. The Regulation of the Minister of Village, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 4 of 2015 concerning Establishment, Management and Management, and Dissolution of Village-Owned Enterprises, does not specifically regulate the type of business permitted by BUMDes. In other words, the government and the village community are given special autonomy in regulating the activities or types of business of

BUMDes as long as they are in accordance with the laws and regulations. Therefore, BUMDes can run business activities in accordance with Islamic economic contracts.

2. Concepts in the Development of Village-Owned Enterprises through Religious Based Organizations (Islam)

Society conducts economic activities to fulfill their needs. Transaction activities are part of economic activity. Transaction is an activity where two people or more agree to do something which from the agreement both parties want to get what they want. Before further discussing the concept in the development of BUMDes through religious organizations especially Islam, it should be noted that the reason why Islamic religious organizations must hold the concept of developing this BUMDes. The most basic reason why Islam should be is that the majority of the population of Indonesia is Muslim, so the priority in the management of these BUMDes is the population who are Muslim.

Departing from the history of the Prophet Muhammad S.A.W that he was sent to spread the religion of Islam, but the Prophet Muhammad also taught his people to make an effort to connect life by trading. Thus Islam has the example of the Prophet Muhammad as the main executor in carrying out economic activities based on Islam.

Economic activity has become a means of achieving prosperity or prosperity. The Prophet Muhammad introduced the Islamic economic system, this concept of well-being which will be discussed in the Islamic economic order. Islamic economics is a multidisciplinary, comprehensive, and interdisciplinary science, covering Islamic science originating from the Koran and As-Sunnah, and also rational science, with human sciences can overcome the problems of limited resources to reach *falah* (happiness)

Economic transaction activities in Islam must be in accordance with aspects of sharia. In Islamic economics, transactions involving two or more people must have a clear bond between them. A contract is an agreement, an agreement or agreement between the parties that make an agreement on a particular object and in *shighoh* (*lafadz*) not in *ijab-qobul*. A contract / agreement regulates the relationship between the parties regarding rights and obligations. The contract in the Islamic economy consists of several types, namely :

a. Deposits or deposits (*Al-wadi'ah*)

Al-Wadi'ah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be guarded and returned whenever the requester wishes.

Recipient of deposits is yad al-amanah (trustworthy hand), meaning that he is not responsible for damage or loss that occurs in safekeeping assets. Therefore, the concept of al-wadi'ah yad al-amanah is that the receiving party may not use and utilize something that is entrusted. However, it must really maintain according to its custom. The recipient of the deposit may charge the requester as a safekeeping fee.

b. Profit sharing consists of Al-musyarakah, Al-mudharabah, Al-muzzara'ah, and Al-musaqah contracts.

Al-musyarakah is a contract of cooperation between two or more parties in a particular business where each party contributes funds (charity / expertise) with an agreement that the benefits and risks will be borne together in accordance with the agreement. Al-mudharabah is a contract made between capital owners (shâhib al-mâl) and the manager (mudhârib) so as to obtain profits or income from the management. The income or profit is divided based on nishbah (parts) that have been agreed at the beginning of the contract. However, if there is a loss, the owner of the capital as the party responsible, as long as not due to negligence of the manager. If the loss is caused by the manager, the party must be responsible for the loss. Al-Muzzara'ah is a contract of agricultural processing cooperation between landowners and cultivators, where landowners give farmland to cultivators to be planted and maintained in return for certain parts (percentages) of the harvest. Al-musaqah is a simpler form of muzara'ah where the cultivator is only responsible for watering and maintenance. In return, the cultivator is entitled to a certain ratio from the harvest.

c. Services consist of Al-Wakalah contract, Al-Kafalah, Al-wahalah, Ar-rahn, and Al-qardh.

Wakâlah is a contract that is carried out by giving power to those who have the ability (shâhib al-mâl) to take actions or actions on behalf of the customer in conducting transactions with third parties. Al-kafalah is a guarantee that is used by the insurer (kafil) to a third party to fulfill the obligations of a second party or being borne. In another pengerian, kafalah means transferring one's guaranteed responsibilities by holding on to the responsibilities of others as guarantor. Al-hawalah is the transfer of debt from people who owe it to others who are obliged to handle it.

The establishment of Village-Owned Enterprises (BUMDes) is intended as an effort to accommodate all activities in the economic sector and / or public services managed by the Village and / or inter-Village cooperation. BUMDes in carrying out their activities will certainly relate to other parties / clients. Therefore, transactions between BUMDes and clients must pay

attention to the rights and obligations of each party. Rights and obligations in economic transactions are needed so that all parties involved can get what they want, and no party is harmed.

In economic transactions there are many types, one of which is conventional transactions. Conventional economic transactions are where two parties or more agree to do something, in which the parties to the agreement try to get what is desired on the basis of the personal interests of each party. Trading transactions generally contain profit and loss risks, including in conventional transactions. It is natural for everyone to expect to always get a profit, but not necessarily in every effort he will benefit. The motivation of a trader is profit, namely profits in the world and profits in the hereafter. Profit and loss risk is an uncertain condition in every business.

Most forms of business entities in Indonesia use conventional transactions. This is because the Indonesian people only understand the conventional types of economic transactions (although, most Indonesians understand other ways of economic transactions). Conventional transactions are also a guideline in education in Indonesia. The nuances of capitalist economy also dominate in the reference for transactions. Capitalist economics explains that people transact on the basis of the assumption that people are rational, so that people try to achieve maximum profit regardless of whether or not this method is harmful to others.

Village-Owned Enterprises (BUMDes) can use shari'ah transactions in carrying out their business. This is because in the countryside there are still strong values of mutual cooperation . These values indicate that the village community is very concerned about the conditions that occur in other people, so that they will not do anything to the detriment of one party.

Islam teaches in the economic system of the Ummah, based on the values of justice that must be upheld, and becomes the main principle for carrying out economic activities. Every economic activity must contain benefits as well as do no mistreatment of themselves and others, so that economic activities can create community welfare equally. Doing economic activities is not permitted by committing fraud, gambling, coercion or the taking of the rights of others in illicit ways.

In terms of the turnover obtained from BUMDes activities, from each of these religious organizations it was redeveloped through the Baitul Maal Watamwil Syari'ah (BMT Syari'ah)

engaged in the Syari'ah cooperative in the village. Thus the management of BUMDes can run and develop so as to develop the village economy and the benefit of the people in the village. Basically the function of BUMDes is to develop the village economy, while religious organizations (Islam) are their function to spread religion for the benefit of the people. Based on these two functions, it is united so that it becomes the economic development of the ummah through BUMDes.

Various ways that can be done through the concept of developing BUMDes through religious organizations must be patented. This can increase and empower the community in accordance with what is mandated by laws and regulations governing the management and development of these BUMDes. Because basically with the passing of village funds from the central government the village goal is for development and community empowerment.

With regard to the explanation above, it will be illustrated as a chart that will explain the concept in the development of BUMDes. According to Antonio who has been processed so that in detail it will be described in chart 1 as follows :

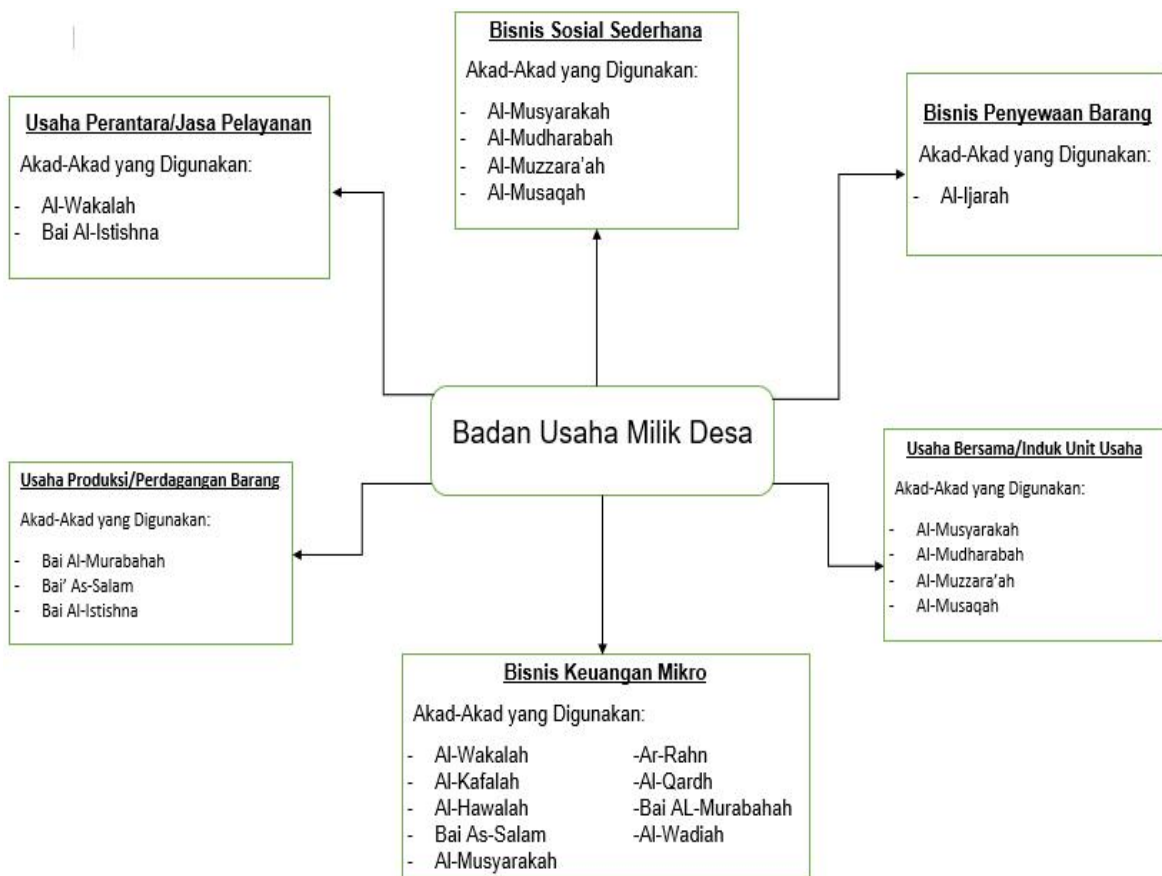


Chart 1. Model BUMDes

Based on this concept, in the development of BUMDes, if the business concept of Village-Owned Enterprises (BUMDes) uses the concept of transactions (contracts) in Shari'ah, it will be as shown in Figure 1. Akadakah used has been adjusted to the type of business / business that BUMDes will run . As an example of the BUMDes business in the rental sector using Al-ijarah contract. Another example, if the BUMDes business in the form of microfinance can use various contracts. The contract used in the microfinance business is tailored to the products of the micro business. For example the product of the business is in the form of community savings, it can use the al-wadiah contract. When BUMDes use a contract in the transaction, the institution must fulfill the obligations stipulated in the source of Islamic law. Such as the al-wadiah contract, where BUMDes that run the community savings business may not use the money that is deposited, but really must maintain in accordance with the norm (in accordance with Al-Quran letter An-nisa: 58).

Based on the explanation above, the concept that must be implemented in the development of BUMDes through religious organizations is: villages provide basic training to religious organizations such as Adolescent Islamic Mosques, Fatayat NU, Muslimat and other religious organizations in managing BUMDes. After carrying out the training held by each village, then the village government provides the Village Fund budgeted for the management of BUMDes for each of these religious organizations to be managed and makes a business under the village leadership through the BUMDes institution. The Village Government can oversee the implementation of BUMDes by forming a Team Leader or Coordinator of each religious organization, so that the activities carried out can be carried out and monitored.

With the concept described above, it is expected to develop BUMDes that can advance the village economy. The development and expansion in the development of the BUMDes, the village government carried out activities in development that would increase the income of the village through increasing the village's original income. This can also overcome the problems faced by the village government in the development of BUMDes which are expected to solve the obstacles that exist in the village administration.

D. CONCLUSION

Based on the above explanation about Village-Owned Enterprises as Economic Empowerment through religious organizations (Islam) this research shows that in the management of BUMDes, village governments can develop by empowering existing religious

organizations in each village. Religious organizations especially Islam can carry out various economic activities based on Islam (Shari'ah) that do not contradict Islamic teachings and are in accordance with the contracts in Islamic economics in accordance with the Village Law and other Ministerial Regulations relating to the development of BUMDes.

The concept that must be implemented in the development of BUMDes through religious organizations is: villages provide basic training to religious organizations such as Adolescent Islamic Mosques, Fatayat NU, Muslimat and other religious organizations in the management of BUMDes. After carrying out the training held by each village, then the village government provides the Village Fund budgeted for the management of BUMDes for each of these religious organizations to be managed and makes a business under the village leadership through the BUMDes institution.

BIBLIOGRAPHY

Book:

- Apriantono, Eko . 2016. Memajukan Ekonomi Desa Melalui BUMDes, Bandung, Fakultas Ekonomi.
- Antonio, Muhammad Safii. 2009. Bank Syariah: Dari Teori Ke Praktek, Jakarta: Gema Insani Press.
- Antonio. 2009. Pengembangan dan Konsep BUMDes dalam kajian Islam, Bandung: Citra Adiya, dalam Skripsi Widya Ayu Lestari tentang Peran Badan Usaha Milik Desa dalam pemberdayaan masyarakat melalui kajian islam.
- Rivai. Veithzal. 2009. Andi Buchari, Islam Economics, Jakarta: Bumi Aksara.
- Sofyan. 2016. Problema Dalam Pengembangan dan Pemberdayaan Masyarakat, Jakarta: Ciputat Press.
- Suharyanto. 2016. Aneka Jenis Usaha BUMDes, Fakultas Ekonomi Universitas Brawijaya, Malang.
- Widjaya, H.A.W. 2003. Otonomi Desa (Jakarta: Raja Grafindo Persada.
- Adi Rahman, 2016. Perubahan Budaya Bergotong Royong Masyarakat di Desa Santan Tengah Kecamatan Marangkayu, e-jurnal Sosiantri-Sosiologi, 4 (1):86-99.

Hulwati. 2006. *Ekonomi Islam: Teori dan Praktiknya dalam Perdagangan Obligasi Syari'ah di Pasar Modal Indonesia*, Jakarta: Ciputat Press.

Dapertemen Pendidikan Nasional Pusat Kajian Dinamika Sistem Pembangunan (PKDSP), *Buku Panduan Pendirian dan Pengelolaan Badan Usaha Milik Desa (BUMDes)* (Fakultas Ekonomi: Universitas Brawijaya)

Journal :

Bambang. 2017. Implementasi Badan Usaha Milik Desa Berbasis Ekonomi Islam: Suatu Kajian Elementer, Universitas Jenderal Soedirman, Volume. 2, Nomor. 2. September, hlm. 2-3.

Muhlisin, Ahmad. 2018. Akad-Akad dalam pengembangan BUMDes berbasis Syari'ah, *Jurnal Fakultas Hukum, Universitas Gajah Mada*, Volume. 1, Nomor. 1, hlm. 25-35

Robiatul, Adawiyah. 2018. Strategi Pengembangan Badan Usaha Milik Desa Berbasis Aspek Modal Sosial, *Jurnal Kebijakan Publik dan Manajemen Publik*, Volume 6, Nomor 3.

Tersisius Muwarwadi, dkk. 2017. BUMDes Sebagai Badan Hukum Alternatif Dalam Pengembangan Perkoperasian Indonesia, *Jurnal Hukum Kenotariatan dan ke-PPAT-an*, Volume 1, Nomor 1.

Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 tentang Desa.

Peraturan Menteri Desa, Pembangunan Daerah Tertinggal, dan Transmigrasi Republik Indonesia Nomor 4 Tahun 2015 tentang Pendirian, Pengurusan dan Pengelolaan, dan Pembubaran Badan Usaha Milik Desa. <http://www.berdesa.com/aneka-jenis-usaha-bumdes/>