

ABSTRACT

Ahmad Syahrudin. 2022. The Role of Village-Owned Enterprises in Improving the Economy of Tanjung Lalak Village, Koatabaru Regency. Thesis, Islamic Economics Study Program, Faculty of Islamic Economics and Business. Supervisor : Muhammad Noval, S.E.I., M.Si.

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This research is motivated by the existence of government regulation No. 72 of 2005 Article 78 paragraph 1 which states “that in increasing community and village income the village government can establish BUMDes. According to the needs and potential of the village. North Tanjung Lalak Village created BUMDes which aims to improve the economy.

This study aims to determine how the role of BUMDes in Improving the Economy of North Tanjung Lalak Village from an Islamic Economic Perspective. And the supporting and inhibiting factors of Bumdes in its management.

This type of research uses field research with a qualitative approach, and the nature of this research is descriptive qualitative, namely data that is described in words where numbers are used only as support. The collection is in the form of primary and secondary data using techniques, observations, interviews, and documentation.

In the results of the study that the management of bumdes is good because it has fulfilled the principles of Islamic economics. BUMDes has carried out the principle of justice by buying and selling at a price that is set equally to buyers, the price is set according to the market price, employee payroll, implementing a mudharabah system, and distributing alms 5% of the results of the bumdes to people who can't afford it, for factors which supports the bumdes, the presence of capital participation from the village, the involvement of the community and the available land, which is the reason why the bumdes program is not running optimally due to the lack of facilities owned by the bumdes.