ABSTRAK

Putri Erchipila, 2026**.** *Analisis Dampak Program Badan Usaha Milik Desa (BUMDes) Terhadap Kesejahteraan Ekonomi Masyarakat Dalam Perspektif Ekonomi Syariah (Studi Pada BUMDes Dirung Lingkin).* Skripsi, Program Studi Ekonomi Syariah, Fakultas Ekonomi dan Bisnis Islam. Pembimbing Prof. Dr. Syaugi Mubarak Seff, M.A dan Dr. H. Rijalul Faqih, M,Si.

Kata Kunci: Badan Usaha Milik Desa, Kesejahteraan Ekonomi Masyarakat, Perspektif Ekonomi Syariah

Penelitian ini dilatarbelakangi oleh masih rendahnya tingkat kesejahteraan ekonomi masyarakat desa yang disebabkan oleh keterbatasan lapangan kerja, akses pembiayaan, serta belum optimalnya pengelolaan potensi lokal. Kehadiran BUMDes sebagai lembaga ekonomi desa diharapkan mampu menjadi solusi dalam meningkatkan pendapatan masyarakat melalui pemanfaatan sumber daya lokal. Namun, dalam praktiknya, perlu dikaji lebih lanjut sejauh mana BUMDes memberikan dampak nyata serta kesesuaiannya dengan prinsip ekonomi syariah.

Penelitian ini menggunakan metode kualitatif dengan pendekatan survei, yang bertujuan untuk memperoleh data faktual secara langsung di lapangan. Data dikumpulkan melalui wawancara dan dokumentasi, dengan subjek penelitian meliputi pemerintah desa, pengelola BUMDes, dan masyarakat. Analisis data dilakukan secara deskriptif dengan mengacu pada konsep ekonomi syariah.

Hasil penelitian menunjukkan bahwa BUMDes di Desa Dirung Lingkin memberikan dampak positif terhadap perekonomian masyarakat, seperti meningkatkan akses kebutuhan, membuka peluang usaha, serta menciptakan lapangan kerja. Selain itu, BUMDes juga berkontribusi terhadap pendapatan desa dan pembangunan sosial. Meskipun demikian, masih terdapat kendala seperti keterbatasan modal, kemampuan manajerial, dan belum optimalnya penerapan prinsip ekonomi syariah.

ABSTRACT

Putri Erchipila, *2026. Analysis of the Impact of Village-Owned Enterprises (BUMDes) Programs on Community Economic Welfare from an Islamic Economics Perspective (Study on BUMDes Dirung Lingkin). Undergraduate Thesis, Islamic Economics Study Program, Faculty of Islamic Economics and Business. Supervisors: Prof. Dr. Syaugi Mubarak Seff, M.A and Dr. H. Rijalul Faqih, M.Si.*

Keywords: *Village-Owned Enterprise, Community Economic Welfare, Islamic Economics Perspective*

This study is motivated by the relatively low level of economic welfare among rural communities, which is caused by limited employment opportunities, restricted access to financing, and the suboptimal management of local potential. The presence of BUMDes as a village economic institution is expected to serve as a solution in increasing community income through the utilization of local resources. However, in practice, it is necessary to further examine the extent to which BUMDes provides a real impact and its conformity with Islamic economic principles.

This study employs a qualitative method with a survey approach, aiming to obtain factual data directly from the field. Data were collected through interviews and documentation, involving village government officials, BUMDes managers, and the community as research subjects. Data analysis was conducted descriptively by referring to Islamic economic concepts.

The results show that BUMDes in Dirung Lingkin Village has a positive impact on the community's economy, such as improving access to daily needs, creating business opportunities, and generating employment. In addition, BUMDes also contributes to village income and social development. Nevertheless, there are still several challenges, including limited capital, suboptimal managerial capacity, and the not yet optimal implementation of Islamic economic principles.