

Analysis of Allocation of Village Funds through the Establishment of Village-Owned Enterprises (BUMDES) According to an Islamic Economic Perspective (Case Study of Bumdes in Lampung Province)

Ruslan Abdul Ghofur¹⁾, Fatih Fuadi²⁾, Suhendar^{3*)}

^{1), 2), 3)} Faculty of Islamic Economics and Business, UIN Raden Intan Lampung, Bandar Lampung, Indonesia

^{*)} Corresponding Author: suhendar@radenintan.ac.id

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Abstract. This research aims to analyze the Allocation of Village Funds through the Establishment of Village-Owned Enterprises (Bumdes) according to an Islamic Economic Perspective (Case Study of Bumdes in Lampung Province). The method used in this research is a descriptive method with a qualitative approach. Research procedures are an explanation of the steps that must be taken in a study. The research procedure steps include three things, namely observation, interviews and documentation. The data analysis technique used in this research is interactive analysis. This model has four analytical components, namely: data collection, data reduction, data presentation, and drawing conclusions. The results of this research explain 1) All regencies/cities in Lampung Province have allocated an average of 10% of Village Funds to BumDes. This shows that the village government is serious in supporting the role of Bumdes to increase the economic growth of society in Lampung Province, and 2) Economic growth must be based on the values of faith, piety, and consistency and perseverance to let go of all the values of immorality and sin. This does not deny the existence of efforts and thoughts to catch up with all backwardness and underdevelopment in accordance with sharia principles.

Keywords: Village Funds, Bumdes, Islamic Economics

I. INTRODUCTION

As a village that can meet its needs if there is assistance, this assistance is only temporary. Independent village development through Village-Owned Enterprises (BumDes) includes development planning activities that are participatory, transparent, accountable and detailed. This activity goes through a series of stages, namely planning and preparation, general identification of the village, analysis of village assets and deliberation on village development plans (Agunggunanto, EY, Arianti, F., Kushartono, EW, & Darwanto, 2016).

The strategy to create independent villages begins with optimizing the implementation of the Village Law which has a new paradigm with the concept of developing villages. The village development strategy means that the strength to develop a village comes from the strength possessed by the community itself. Because independent villages are the key to economic development that must be realized. Therefore, strategic efforts are needed that are carried out gradually and consistently and are supported by all parties, by placing internal village strength as the main factor, and supra-village as the driving force (Hadi, SN, Widiyawati, I., & Furqon, F. 2020).

Village development is a development activity that takes place in a village and includes aspects of community life, implemented in an integrated manner by developing mutual cooperation. Implicitly in this concept is the genuine requirement for rural communities to develop as both the subject and object of development. This participation must mean that every economic actor must take part in every village development according to their respective backgrounds, abilities and expertise based on a sense of responsibility and tolerance for the common good (Deswimar, D, 2014).

As a result of the village program, things that emerge from the physical side can be seen from the development of infrastructure in all fields, development and empowerment of the community's economy which is increasingly more focused and productive because the coverage is only the village and is handled alone by the village concerned. Other development developments such as wishata asset management, local products, job opportunity development, boat building development, business development, as well as market management and so on (Prasetyo, 2016).

This has an impact on improving the village economy which is managed independently. This improvement in the economic sector cannot be separated from the village's ability to develop plans that are participatory, consistent and agreed upon in the RPJMD document or Village Government Work Plan and Village Revenue and Expenditure Budget). The success of its development can be seen from the growth in each sector. To see how successful a development is, benchmarks are needed based

on predetermined indicators. The independence of a village is in line with the level of welfare of its community through the establishment of a Village-Owned Enterprise (BumDes).

The problem behind this research is the level of independence of villages in Lampung Provinces which still needs to be improved. Based on the results of initial observations made by the author, information was obtained that almost 100% of the programs in the village are very dependent on the Village Fund (DD) and ADD (Village Fund Budget). In fact, if we look at the potential and wealth possessed by the villages, the worry is that if at any time the central government stops the DD and ADD programs and this will have an impact on stopping community businesses through BumDes.

BUMDes must be managed in a spirit of kinship and mutual cooperation. The establishment of a BUMDes can be carried out only within one village or joint BUMDes within an inter-village scope. BUMDes business results are used for business development, village development, empowering village communities, and providing assistance to poor communities through grants, social assistance, and rotating fund activities stipulated in the Village Revenue and Expenditure Budget (Puspa, DF, & Prasetyo, R. A., 2020).

This research aims to analyze or explore how village funds are allocated through the formation of BUMDes and by linking it to Islamic economic principles. Therefore, it is necessary to look at the current development of Islamic economics. The development of Islamic economics or what is commonly known as Sharia economics in Indonesia is taking place very rapidly. Islamic economics itself developed in Indonesia because of the failure of the capitalist system which created increasing economic inequality in society. Business activities that use a capitalist system try to justify all means to obtain maximum results without caring about the impact of losses arising from the business. Possible risk of not fulfilling the rights and obligations of one of the parties carrying out the transaction. However, in Islamic economics transactions must comply with the principles of fairness and clarity. Transaction activities in Islamic economics are regulated and refer to sources of Islamic law, namely the Koran, Al-Hadith and Ijma'.

Based on the author's temporary observations, there is a lack of transparency regarding the results of BUMDes realization, for example in terms of financial reports not being submitted to the village for accountability. Therefore, it is hoped that this research can be used as a reference for further performance improvements, especially for BUMDes. The author also added BUMDes in Lampung Province.

II. METHODS

The method used in this research is a descriptive method with a qualitative approach. Research procedures are an explanation of the steps that must be taken in a study. The research procedure steps include three things, namely observation, interviews and documentation. The data analysis technique used in this research is interactive analysis. This model has four analysis components, namely: data collection, data reduction, data presentation, and drawing conclusions.

III. RESULTS AND DISCUSSION

A. General Description of Research Locations

1) General Overview of Lampung Province

Lampung is the southernmost province on the island of Sumatra, Indonesia. To the north it borders Bengkulu and South Sumatra. Lampung Province with the capital Bandar Lampung, which is a combination of the twin cities of Tanjungkarang and Telukbetung, has a relatively large area and has marine potential. The main ports are Panjang Harbor and Bakauheni Harbor as well as fishing ports such as Fish Market (Telukbetung), Tarahan, and Kalianda in Lampung Bay. Meanwhile, in Semangka Bay is Kota Agung (Tanggamus Regency), and in the Java Sea there are also fishing ports such as Labuhan Maringgai and Ketapang. Apart from that, Menggala City can also be visited by fishing boats along the Way Tulang Bawang river, while in the Indonesian Ocean there is Krui Harbor (Rahmanto, Y., & Hotijah, 2020).

The main airfield is "Radin Inten II", which is the new name for "Branti", 28 km from the capital via the state road to Kotabumi, and the Air Force airfield is in Menggala called Astra Ksetra. Geographically, Lampung Province is located in the position: East - West, between: 103° 40' - 105° 50' East North - South Longitude, between: 6° 45' - 3° 45' South Latitude. Motto: "Sang Bumi Ruwa Jurai" (Meaning: One place, two inhabitants).

2) History of Lampung Province

Lampung Province was born on March 18 1964 with the enactment of Government Regulation Number 3/1964 which later became Law Number 14 of 1964. Prior to that, Lampung Province was a residency united with South Sumatra Province. Even though Lampung Province before March 18 1964 was administratively still part of South Sumatra Province, this area long before Indonesia became independent had indeed shown enormous potential and its own cultural nuances that could add to the treasures of cultural customs in the archipelago. Therefore, at the time of the VOC, according to various sources, *the Vereenigde Oostindische Compagnie* (United East India Company) which was under Dutch rule in 1800 during the 19th to 20th centuries, the Dutch East Indies was one of the largest European colonies. valuable under the rule of the Dutch Empire. The colonial social

order was based on a rigid racial and social structure with high Dutch elites separated from but still in contact with the indigenous population they colonized, while the term Indonesia was used for geographical locations after 1880 AD, the name Dutch East Indies was recorded in VOC documents in early 1620 AD. The Lampung area itself was inseparable from being targeted by Dutch colonialism.

Lampung was most likely once the territory of the Sunda Kingdom, at least until the 16th century. Before finally the Banten Sultanate destroyed Pajajaran, the capital of the Sunda Kingdom. The Sultan of Banten, namely Sultan Ageng Tirtayasa, then did not take over power over Lampung. Under the leadership of Sultan Ageng Tirtayasa (1651–1683) Banten succeeded in becoming a trade center that could compete with the VOC in the waters of Java, Sumatra and Maluku. During his reign, Sultan Ageng attempted to expand Banten's territory, which continued to be hampered by the VOC which was entrenched in Batavia. The VOC, which did not like the development of the Banten Sultanate, tried various ways to control it, including trying to persuade Sultan Abu Nashar Abdul Qahar, the son of Sultan Ageng, to fight against his own father.

In his struggle against his own father, Sultan Abu Nashar Abdul Qahar asked for help from the VOC and in return he promised to hand over control of the Lampung area to the VOC. Finally, on April 7, 1682, Sultan Ageng Tirtayasa was removed and Sultan Haji was crowned Sultan of Banten. From the negotiations between the VOC and Sultan Abu Nashar Abdul Qahar, a charter was produced from Sultan Abu Nashar Abdul Qahar dated 27 August 1682, the contents of which stated, among other things, that since then the supervision of the spice trade in the Lampung area had been handed over by the Sultan of Banten to the VOC, who at the same time obtained a trade monopoly in the Lampung area.

On August 29, 1682 the VOC and Banten fleet convoy dropped anchor at Tanjung Tiram. This fleet was led by Vander Schuur carrying a mandate letter from Sultan Abu Nashar Abdul Qahar who represented the Sultan of Banten. Vander Schuur's first expedition was unsuccessful and he did not get the pepper he was looking for. Direct trade between the VOC and Lampung failed because not all rulers in Lampung immediately submitted to the power of Sultan Abu Nashar Abdul Qahar who was allied with the Company, some of them still did not recognize Sultan Ageng Tirtayasa as the Sultan of the Kingdom of Banten and considered the Company still an enemy. Meanwhile, doubts arose from the VOC regarding the status of control over Lampung under the authority of the Sultanate of Banten, only to find out that Banten's control over Lampung was not absolute.

The placement of representatives of the Sultan of Banten in Lampung, who were called "jenangan" or sometimes called governors, was only to look after the interests of trade in agricultural products (pepper). Meanwhile, the rulers of the original Lampung produce who were scattered in each village or city, called "duke" were hierarchically not under the coordination of control of the jenangan/governor. It was concluded that the Sultan of Banten's control over Lampung was only in terms of the Banten coastline in order to control the monopoly of the outflow of agricultural products, especially pepper. Thus, it is clear that the Banten-Lampung relationship is a relationship of mutual need for each other.

Furthermore, when Raffles came to power in 1811 he did not occupy the Semangka area and did not want to give up the Lampung area to the Dutch because Raffles thought that Lampung was not a Dutch colony. However, after Raffles left Lampung, in 1829 he was appointed Dutch Resident to Lampung. Raffles' greatness was discovered when he was 14. When he was a teenager, Raffles had to replace his father's role as the backbone of the family. Sir Thomas Stamford Bingley Raffles (born in Jamaica, 6 July 1781 - died in London, England, 5 July 1826 at the age of 44) was the greatest Governor-Lieutenant of the Dutch East Indies. He is a British citizen. He is said to also be the founder of the city and city-state of Singapore.

3) Industrial and Economic Overview of Lampung Province

The shrimp farming industry is one of the largest in the world after the business merger between Bratasena, Dipasena and Wachyuni Mandira. The sugar factory can produce annual production of up to 600,000 tons by two factories, namely Gunung Madu Plantation and Sugar Group. In 2007, the construction of a sugar factory under PT Pemuka Sakti Manis Indah (PSMI) was inaugurated. Other agribusiness industries: pineapple, cassava, palm oil, robusta coffee, pepper, chocolate, cocoa, nata de coco and others.

Lampung Coastal communities mostly work as fishermen and grow crops. In several coastal areas, fisheries commodities such as shrimp ponds are more prominent, even at the national and international levels. Meanwhile, people who live not on the coast mostly grow rice and garden pepper, coffee, cloves, cinnamon and so on. Lampung focuses on developing land for large plantations such as oil palm, rubber, rice, cassava, cocoa, black pepper, coffee, corn, sugar cane, and others. Apart from agricultural products, Lampung is also a port city because Lampung is the gateway to enter the island of Sumatra. From agricultural products, many industries grew, such as in the Panjang, Natar, Tanjung Bintang and Bandar Jaya areas.

B. General description of Lampung Province Village Funds

The following are details of village fund allocation according to province/district/city in 2022 throughout Lampung Province:

No	Regency/City	Village Funds for 2022 (In Thousands)
1	South Lampung	264.187.903
2	Central Lampung	318,359,441
3	North Lampung	224,935,998
4	West Lampung	117,483,497
5	Tulang Bawang	129,382,766
6	Tanggamus	261,388,300
7	East Lampung	279,834,396
8	Waykanan	183,269,890
9	Pesawaran	151,220,647
10	Pringsewu	122,633,341
11	Mesuji	94,477,304
12	West Tulang Bawang	82,600,289
13	West Pesisir	97,051,620
Amount		2,326,825,392

Source: <https://sid.kemendesa.go.id/>; Minister of Finance Regulation Number 128/PMK.07 /2022 concerning Amendments to Minister of Finance Regulation Number 190/PMK.07 /2021 concerning Village Fund Management

C. General description of Bumdes Lampung Province

The following is a recapitulation of Bumdes data for 13 regencies/cities in Lampung Province in 2022:

No	Regency/City	Number of Villages	Amount		
			Bumdes	Active	Not Active yet
1	West Lampung	131	123	119	4
2	Tanggamus	299	42	10	32
3	South Lampung	256	256	149	107
4	East Lampung	264	226	209	17
5	Central Lampung	301	253	8	245
6	North Lampung	232	115	80	35
7	Waykanan	221	98	78	20
8	Tulang Bawang	147	142	67	75
9	Pesawaran	144	78	73	5
10	Pringsewu	126	126	113	13
11	Mesuji	105	105	58	47
12	West Tulang Bawang	93	89	84	5
13	West Pesisir	116	123	16	43
Lampung		2435	1776	1064	648

Source: <https://sid.kemendesa.go.id/>

3.1. Discussion

A. Allocation of Village Funds through the Establishment of Bumdes in Lampung Province

Based on data from the village ministry, Total Village Funds for Lampung Province are 2,326,825,392 (in thousands). The three districts/cities with the highest level of village funds are Central Lampung Regency at 318,359,441 (in thousands), East Lampung Regency at 279,834,396 (in thousands) and South Lampung Regency at 264,187,903 (in thousands). Meanwhile, the three districts with the lowest village funds are West Tulang Bawang Regency at 82,600,289 (in thousands), Mesuji Regency 94,477,304 (in thousands) and Pesisir Barat Regency at 97,051,620 (in thousands).

Apart from that, for BumDes itself, based on data from the Ministry of Villages, the total number of BumDes in Lampung Province until 2022 is 1,776. The three districts with the most BumDes are South Lampung Regency with 256 BumDes, Central Lampung Regency with 253 BumDes and East Lampung Regency with 226 BumDes. Meanwhile, the three districts with few

BumDes are Tanggamus Regency with 42 BumDes, Pesawaran Regency with 78 BumDes and Tulang Bawang Barat Regency with 89 BumDes. Based on the research results, it is known that all regencies/cities in Lampung Province have allocated an average of 10% of Village Funds to BumDes. This shows that the village government is serious about supporting the role of Bumdes in increasing the economic growth of the community in Lampung Province.

The 2022 Village Fund has been set at IDR 68 trillion and allocated to 74,961 villages in 434 districts/cities throughout Indonesia. This amount decreased by IDR 4 trillion compared to 2021 (Amorodito, RD, Lestari, P., Maghfiroh, S., & Apriyani, 2022). There are improvements to the 2022 Village Fund allocation policy which is expected to have a positive impact on the distribution and utilization process, as follows:

- a. Improved calculation formula by expanding the Basic Allocation clusters based on population into seven clusters;
- b. It is hoped that the calculation and determination of the Village Fund ceiling per village by the government will further speed up the process of direct distribution from RKUN to RKDes so that villages can directly utilize Village Funds in accordance with the work program that has been determined;
- c. Strengthening the focus and priority of utilizing Village Funds in order to support the National Economic Recovery (PEN) program due to the COVID-19 pandemic in the BLT-DD program with a target of eight million KPM. Village funds also support food and animal security programs as well as handling community health improvements, including reducing stunting and handling COVID-19 in villages; And
- d. Village Funds are used for village infrastructure programs by prioritizing the use of local labor and raw materials and village development programs in accordance with the potential and characteristics of the village.

Priorities for the use of Village Funds in 2022 are regulated in the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 7 of 2021 concerning Priorities for the Use of Village Funds in 2022, as follows (Astika, MW, Yuliani, F., & Andri, S, 2022):

- a. National economic recovery according to village authority
 - 1) Poverty alleviation to create a village without poverty;
 - 2) Establishment, development and increasing the management capacity of BUMDes for equitable village economic growth; And
 - 3) The development and development of productive economic enterprises is prioritized to be managed by BUMDes.
- b. National priority programs according to village authority
 - 1) Village data collection, potential and resource mapping, as well as management of information and communication technology as an effort to expand partnerships for village development;
 - 2) Development of tourist villages for equitable village economic growth;
 - 3) Strengthening plant and animal food security to create villages without hunger;
 - 4) Stunting prevention to create healthy and prosperous villages; And
 - 5) Inclusive village development to increase overall community involvement in village development.
- c. Mitigation and handling of natural and non-natural disasters according to village authority
 - 1) Mitigation and handling of natural disasters, including making maps of potential disaster hazards in villages, village light fire extinguishers (APAR), first aid kits for disasters, and construction of evacuation roads;
 - 2) Mitigation of handling non-natural disasters, namely COVID-19 Safe Villages; And
 - 3) BLT-DD (Ministry of Villages, (2020).

Village-Owned Enterprises or what is more popularly abbreviated as BUMDes, is a business entity whose capital is all or most of the capital owned by the village through direct participation originating from separated village assets in order to manage assets, services and other businesses to the greatest extent possible. welfare of village communities. Village Law no. 6 of 2014 gives villages the freedom to accommodate all activities in the economic sector and/or public services in order to improve the welfare of their village through the establishment of BUMDes. So BUMDes have a very strategic role in driving the community's economy as well as being a pillar of democracy in rural areas, because BUMDes requires harmonious synergy between the Village Government as the owner of the capital and the community as the management (Rahmawati, 2020).

Villages can establish BUMDes by considering the following things, the initiative of the village government or village community, the village's economic potential, natural resources in the village, human resources, capital participation in the form of financing, and village assets handed over to be managed as part of the BUMDes business . BUMDes were formed with various objectives as stated in Permendesa No. 4 of 2015 Article 3, namely (Pramita, 2018):

- a. Improving the village economy.
- b. Optimizing village assets so that they are useful for village welfare;
- c. Increasing community efforts in managing village economic potential;
- d. Develop business cooperation plans between villages and/or with third parties;
- e. Creating market opportunities and networks that support public service needs
- f. inhabitant.

- g. Opening employment opportunities;
- h. Improving community welfare through improving public services,
- i. village economic growth and equality;
- j. Increasing village community income and village original income (PAD).

The establishment of BUMDes was based on Law no. 32 of 2004 concerning regional government and PP no. 72 of 2005 concerning villages. In detail, the two BUMDes foundations are:

- a. UU no. 32 of 2004 concerning regional government, article 213 paragraph (1) "villages can establish village-owned business entities in accordance with the needs and potential of the village" (Regional, & Selatan, 2004).
- b. PP No. 72 of 2005 concerning villages,

Article 78:

- 1) To increase community and village income, the village government can establish village-owned business entities according to the needs and potential of the village.
- 2) The formation of village-owned business entities as intended in paragraph (1) is determined by village regulations guided by statutory regulations.
- 3) The form of village-owned business entity as intended in paragraph 1 must be a legal entity.

Article 79:

- 1) The business must be managed by the village government
- 2) BUMDes capital can come from PEMDES, community savings, provincial and district government assistance, loans, capital participation from other parties or profit sharing cooperation.

Article 80:

- 1) BUMDes can make loans in accordance with statutory regulations.
- 2) The loan as referred to in paragraph 1 is made after obtaining BPD approval.

Steps to apply for or establish BUMDes:

- a. BUMDes socialization to the community
- b. Formation of a preparation team for the formation of BUMDes
- c. Potential mapping and business selection meeting
- d. Socialization of potential mapping and business selection to the community.
- e. Preparation of budgets/household budgets and draft village regulations
- f. Preparation for Village Deliberation g. Deliberation on the Establishment of BUMDes

General principles of BUMDes management:

- a. BUMDes management must be carried out using cooperative, emancipatory, transparent, accountable and sustainable principles, with member-based and self-help mechanisms that are run professionally.
- b. BUMDes as business entities built on community initiative and adhering to the principle of independence, must prioritize obtaining capital from the community and the village government.
- c. BUMDes was established with clear objectives.
- d. It is predicted that the management of BUMDes will continue to involve third parties which will not only have an impact on the village community itself, but also society and a wider scope.
- e. It is predicted that the characteristics of village communities that need to receive the main BUMDes services are a) village communities that fulfill their daily needs in the form of food, clothing and shelter, most of whom have a livelihood in the agricultural sector and carry out economic business activities that are informal businesses. a) village communities whose income is relatively low, c) communities who cannot meet their own living needs, d) village communities whose business activities tend to fall into the marketing system which gives capital owners the opportunity to reduce prices.

Regarding the implementation of Village Fund Allocation (ADD), it is hoped that the process of improving the village economy through BUMDes will be more powerful. This is due to the support, namely the increasingly large village budget funds. This makes it possible to provide sufficient capital for the establishment of BUMDes. If this applies in line, there will be an increase in PDesa which can then be used for village development. The most important thing in efforts to strengthen the village economy is strengthening cooperation (*cooperative*), building togetherness/establishing cohesion at all levels of village society. So it becomes a driving effort (*steam engine*) in efforts to eradicate poverty, unemployment, and open market access (Ridwan, 2014).

B. Islamic Economic View of BUMDes in Lampung Province

BUMDes plays a role in improving the community economy in Lampung Province, this is through community economic empowerment sourced from village funds. Economic growth must be based on the values of faith, piety, and consistency and perseverance in letting go of all immoral values and sinful acts. This does not deny the existence of efforts and thoughts to catch up with all backwardness and underdevelopment in accordance with sharia principles.

According to Permendagri No. 39 of 2010, BUMDes is a village business formed/established by the village government whose management and capital are the responsibility and authority of the government and also the village community. The aim of establishing BUMDes is to improve the village government's ability to administer government and increase community income through rural community economic efforts. BUMDes is managed with the principles and spirit of kinship and mutual cooperation. The development and progress of BUMDes cannot be separated from the support of the village government as the owner of BUMDes. The Village Government plays a role in developing BUMDes because BUMDes actually belongs to the village government, the capital ownership of which must be mostly owned by the village. BUMDes capital investment is usually taken from the Village Fund, so the Village Government's policy in allocating Village Funds for BUMDes development will influence the extent of BUMDes progress. The greater the commitment of the Village Government and the amount of Village Funds allocated to BUMDes, the greater the potential for success of BUMDes and vice versa.

In the Islamic economic system, property is material whose absolute ownership is in the hands of Allah SWT and whose management is in the hands of humans. Allah SWT says which means "Believe in Allah and His Messenger and make a living from your wealth which Allah has made you control. So those among you who believe and spend (some) of their wealth will receive a great reward." The treasures in human hands essentially belong to Allah, because He created them. However, God gives humans the right to use it (usage rights). In Islam, private ownership, whether of consumer goods or capital goods, is highly respected even though its essence is not absolute, and its use must not conflict with the interests of other people and Islamic teachings (Iswandi, 2014).

Welfare according to Islam includes welfare from a material and non-material perspective. Islam teaches that wealth is not the only indicator of prosperity because basically wealth is only a tool used for the purpose of worshiping Allah SWT. The word *Falah* as intended refers to the origin of the word from Arabic, namely the verb *aflaha-yuflihu* which means success, victory and glory, namely glory and victory in life (Sardar & Hr, M., 2016).

Falah, in the sense of a noble and prosperous life both in this world and in the afterlife, can be realized if the needs of human life are met in a balanced manner. Meeting the needs of the community will have an impact called *mashlahah*. *Mashlahah* as referred to in this connection is all forms of circumstances, both material and non-material, which are capable of increasing human position as the most noble beings. According to *Al-Syathibi*, the basic *mashlahah* for human life consists of five things, namely religion (*ad-din*), soul (*annafs*), intellectual/reason (*al-aql*), family and descendants (*an-nasl*), and material (al-mall). These five things are basic human needs, namely absolute needs that must be met so that humans live happily in this world and in the afterlife. If one of the needs above is not met, happiness in life will not be achieved perfectly (Bahsoan, 2011).

IV. CONCLUSIONS

Based on the results and discussion presented by the author above, the author can draw conclusions:

1. All regencies/cities in Lampung Province have allocated an average of 10% of Village Funds for BumDes. This shows that the village government is serious about supporting the role of Bumdes in increasing the economic growth of the community in Lampung Province.
2. Economic growth must be based on the values of faith, piety, and consistency and perseverance in letting go of all immoral values and sinful acts. This does not deny the existence of efforts and thoughts to catch up with all backwardness and underdevelopment in accordance with sharia principles.

Based on the research results and conclusions above, the author's suggestions for this research are as follows:

1. Village governments should focus on the priority use of Village Funds in 2022 as regulated in the Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 7 of 2021 concerning Priority Use of Village Funds in 2022, as follows by means of national economic recovery in accordance with village authority through construction and development. Productive economic businesses are prioritized to be managed by BUMDes.
2. For further research, this research should not only be carried out in Lampung Province, but can be compared with other provinces which are considered to have the same characteristics as Lampung Province.

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