Strengthening Rural Economies Through Jamāl al-Dīn ʿAṭiyyah's Maqāṣid of the Ummah

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Abstract

This research aims to identify and analyze the Regent Regulation of Bangkalan Regency number 22 of 2021 concerning Village-Owned Enterprises/Joint Village-Owned Enterprises, particularly its implementation in the Village-Owned Enterprise of Kamal Village, Bangkalan. The analysis is conducted using the principles of Maqashid Al-Ummah as interpreted by Jamāl al-Dīn ʿAṭiyya's Muhammad. These principles are used to determine whether the regulation issued by the Regent has a positive impact on the community of Kamal Village. This study was initiated due to the limited number of existing studies that integrate the perspective of Maqashid Al-Ummah with regional regulations, highlighting the need for research from a different viewpoint. The research adopts a descriptive qualitative method with a normative juridical approach. Data were collected through observation, interviews, and documentation focused on the Village-Owned Enterprise in Kamal Village, Bangkalan Regency. The findings are expected to inform readers that Regent Regulations or other issued policies are not merely legal formalities but can also have a tangible positive impact on society and align with the objectives of Islamic law (sharia). Furthermore, the presence of Village-Owned Enterprises in a village serves as a means to improve community welfare, particularly in terms of economic development and human resource empowerment

Keywords:Maqāshid Al-Ummah, Regent Regulation, Village-Owned Enterprise.

INTRODUCTION

The village is the smallest unit of government closest to the community and plays a vital role in improving community welfare through various forms of assistance. According to Law Number 6 of 2014 concerning Villages, a village is a legal community

unit that has the authority to regulate and manage government affairs and the interests of the local community based on the community's own initiative.(Heryana & Nurhascaryani, 2025). the authority in question is to empower village communities to improve their welfare and increase their economic business sector. This can be achieved through the establishment of a Village-Owned Enterprise (BUMDes). This can make community businesses more productive and effective, and in the future, BUMDes will function as a pillar of national independence, while also being an institution that accommodates community economic activities that develop according to village characteristics in order to improve village community welfare.(Larat et al., 2025). BUMDes management is entirely carried out by the village government and the community, namely from the village, by the village, and for the village, while the nature of management is openness, honesty, participatory, and fairness.(Sri & Dewi, 2014)Therefore, the principles of BUMDes management in strengthening the village economy in Kamal Village, Bangkalan Regency are regulated in Bangkalan Regent Regulation Number 22 of 2021 concerning BUMDes/Joint BUMDes. This regulation provides technical guidelines on the procedures for establishing and managing BUMDes. However, in reality, building a rural economy remains extremely difficult. As evidenced by 2022 data from the Ministry of Villages, the majority of villages in Bangkalan (85.65%) are "developing," only 13.08% are "advanced," and very few (1.27%) are "independent."(Sutikno et al., 2024)The enactment of Bangkalan Regent Regulation No. 22 of 2021 is expected to drive the village economy, increasing independence and optimizing local potential for community welfare. Furthermore, as Muslims, it is important to consider whether village-owned enterprises (BUMDes) and their regulations align with Sharia principles. Therefore, this study aims to identify improvements in the rural economy through Maqashid Al Ummah Jamaluddin Atiyyah.

LITERATURE REVIEW

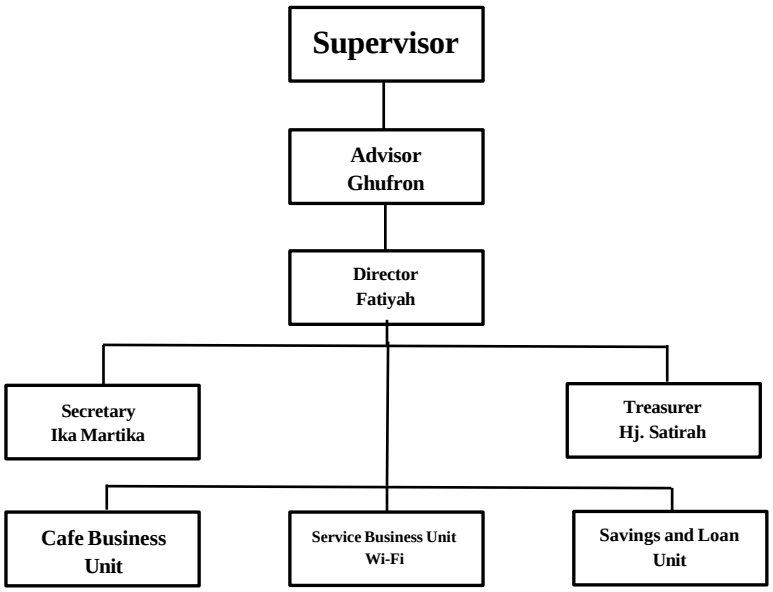
1. Kamal Village-Owned Enterprise

   Village-Owned Enterprises or often referred to as BUMDes are business entities that can help the community in all matters, including opening up business opportunities or employment, increasing insight for village communities and assistance with capital.(Masturi & Dahruji, 2023)The establishment of a Village-Owned Enterprise (BUMDes) aims to consolidate all village activities related to economic activity. These activities are carried out as a service directly managed by the village government, and foster inter-village collaboration to achieve village prosperity. Thus, the existence of a BUMDes can help improve the village economy.(Rondonuwu et al., 2025).

   Kamal Village has a Village-Owned Enterprise (BUMDes) called BUMDes Kamal. This BUMDes operates in the culinary tourism and community service sectors. BUMDes Kamal was established in 2017 and has a legal entity. This BUMDes was established with all its capital obtained from the government

(Samudri, 2025). The vision of BUMDes Kamal itself is to improve the welfare and economy of the community, and the mission of BUMDes Kamal is to encourage the development of the community's economy (Ika Martika, 2025). The organizational structure of BUMDes Kamal is as follows:

Figure 1
Kamal Village-Owned Enterprise Organizational Structure



Source: Researcher, 2025.

2. Bangkalan Regent Regulation Number 22 of 2021

The hierarchy of laws and regulations in Indonesia that is currently in effect is Law Number 12 of 2011 concerning the Formation of Laws and Regulations, which has previously undergone four amendments.(Syamsi & Adiyono, 2020). The Regent's Regulation is a type of product that is regulatory in nature and is stipulated by the Regent. Based on the provisions of Article 8 of Law No. 12 of 2011, the Regent's Regulation is a type of legislation whose existence is recognized and has binding legal force as long as the regulation is formed based on orders from higher legislation or based on the authority of the regional government. This is also emphasized in Article 42 paragraph (1) of the Minister of Home Affairs Regulation Number 120 of 2018 concerning amendments to the Minister of Home Affairs Regulation Number 80 of 2015 concerning the Formation of Regional Legal Products.(Ramadhan et al., 2022).

Bangkalan Regency Regent Regulation Number 22 of 2021 concerning Village Enterprises/Joint Village Enterprises as a technical regulation regarding

the procedures for the formation and establishment of BUMDes in Bangkalan Regency. This regulation refers to: a. Law Number 6 of 2014 concerning Villages, b. Law Number 11 of 2020 concerning Job Creation, c. Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises, d. Regulation of the Minister of Villages, Disadvantaged Regions and Transmigration Number 16 of 2019 concerning the establishment, administration, management and dissolution of Village-Owned Enterprises. Bangkalan Regent Regulation Number 22 of 2021 concerning BUMDes contains procedures for formation and management which are contained in 20 CHAPTERS out of 105 articles.

3. Maqashid Al-Ummah Jamaluddin Atiyyah

Jamaluddin Atiyyah is a contemporary 'ulama' who was born in Kum Al-Nur Village, Dakhalia Province, Egypt on 5 December 1928 AD or 22 Dzulqa'dah 1346 Hijriyah. In his studies in the field of law, Atiyyah was heavily influenced by figures such as Sheikh Abd al-Wahhab Khallaf, Muhammad Abi Zahra, Hamid Zaki, and Sami Genena. Sheikh Hassan Al-Banna, Prof. Muhammad Farid Abdul Khaliq, Dr. Abdul Aziz Kamel, Sheikh Abdul Badi' Saqr, Saeed Ramadan, Mustafa Mu'min, Abdul Halim Abu Shaqqa, Izz Al-Din Ibrahim, and Youssef Abdul Muti were teachers and colleagues who were influential in Jamaluddin Atiyyah Muhammad's academic journey. Through guidance and interaction with these thinkers, Atiyyah developed his understanding of Islamic law and the dynamics of Islamic thought in the modern era. The scientific works written by Jamaluddin Atiyyah Muhammad during his lifetime which include studies of Islamic law, fiqh methodology, and Islamic legal philosophy include Turats al-Fiqh al-Islami wa Minhaj al-Istifadah Minhu 'ala Sha'ilain al-Islami wa al-'Alami, At-Tandhir al-Fiqhi, An-Nazariyah al-'Ammah li as-Syari'ah al-Islamiyah, and Nahwa Taf'il Maqasid as-Syari'ah. In addition, Atiyyah also wrote Ilmu Usul al-Fiqh wa Ulum al-Ijtima'iyah, Istifadah Min Manahil al-Ulum as-Syari'ah fi al-Ulum al-Insaniyah, Uluwiyat as-Syari'ah: Nidhamuha wa Tatbiqatuha, Al-'Alaqah Bain as-Syari'ah wa al-Qanun, Nahwa Falsafah Islamiyah li al-Ulum, and Sunanullah fi al-Afaq wa al-Anfas. The creation of these works shows that Jamaluddin Atiyyah Muhammad contributed to enriching the discourse of Islamic law and its implementation in modern life.(Jamhuri & Tanjung, 2025).

On January 12, 2017, or 15 Rabiul Akhir 1438 Hijri, Jamaluddin Atiyyah Muhammad passed away at the age of 89. Atiyyah was a leader and role model who excelled in many fields. His work and knowledge contributed to the management and implementation of Islamic missions. Atiyyah was also a founding participant in the Islamic movement in Egypt. In addition to the books he wrote, Atiyyah also founded al-Muslim al-Muaasir, a thought magazine praised by his admirers for extensively instilling valuable knowledge in contemporary thought. Atiyyah also contributed across countries and continents, such as; the

Encyclopedia of Contemporary Fiqh, the Encyclopedia of Fiqh for the Ministry of Waqf of Kuwait, served as Chief Executive Officer at the International Islamic Bank in Luxembourg or now known as the Global Islamic Finance House. In addition, Atiyyah also served as a Sharia advisor at several academic institutions and a consultant at the World Institute of Islamic Thought in Washington, United States.(Shaleh, 2013).

Maqashid in Arabic means purpose, goal, principles, intention, goal and final objective.(Qodim & Darwis, 2022). Maqashid Syariah is the meaning or goal to be achieved by the conditions in every law or most of its laws, meaning the goal of the sharia is to realize the benefit and eliminate harm for humans. Imam al-Ghazali divided maqashid into three levels, namely: a. Daruriyat, b. Hajiyaat, c. Tahsiniyyat. These three types of maslahah basically aim to maintain the five main goals of Islamic law: religion, soul, mind, property, and lineage.(Hidayat et al., 2024)In the book Nahwa Taf'il Maqashid Syari'ah, Jamaluddin Atiyyah reoriented the concept of Maqashid Syari'ah, which is described into four more specific divisions, namely: first, Maqashid Syariah in the individual scope, second, Maqashid Syariah in the family scope, third, Maqashid Syariah in the public/community scope, fourth, Maqashid Syariah in the humanitarian scope.(Athiyah, 2003). Ibn 'Assyria's point of view according to which the aim of maqashid al-'amm (general) is to guarantee social structure. This has an impact on the concept of atiyyah maqasid sharia in the public domain. According to Ibn 'Asyur, the social dimension of sharia is implemented based on the integrity of the people, therefore it is best to clarify it first. Maqasid sharia, which seeks to guarantee or preserve human personal rights, and which aims to guarantee and protect collective rights or public interests(Aldi Wijaya Dalimunthe, 2024).

Jamaluddin Atiyyah wrote in his book Nahwa Taf'il Maqashid Syari'ah, among the components of Maqashid Syari'ah in the public/ummah scope are: a. At-Tanzim Al-Mu'assasi Lil-Ummah (organizational structure of the ummah), b. Hifdz Al-Amn (Maintaining security), c. Iqamah Al-'Adl (upholding justice), d. Hifdz Din wa Akhlaq (maintaining religion and morals), e. At-Ta'awun wa At-Tadhaman wa Takaful (helping each other, working together, and being tolerant). f. Nasyr Al-'Ilm wa Hifdz 'Aql Al-Ummah (spreading knowledge and maintaining the nation's mentality), g. 'Amarah al-'Ardh wa Hifdz Tsarwah al-Ummah (prospering the earth and the nation's wealth)(Athiyah, 2003).

RESEARCH METHOD

This study employed a descriptive qualitative research method with a normative approach. The descriptive qualitative method was chosen because it aims to provide an in-depth and comprehensive description of the suitability and contribution of Bangkalan

Regent Regulation Number 22 of 2021 concerning BUMDes from the perspective of Maqashid Al-Ummah. It also employed a normative approach to examine the norms and legal regulations of the Regent Regulation. This study also conducted an analysis using a literature review. The type of data used is primary data obtained from field sources or research locations obtained directly from informants at the research location, namely BUMDes Kamal, Bangkalan Regency. Meanwhile, secondary data is data previously collected, such as books or documents. The data collection methods used were observation, interviews, and documentation.

RESULTS AND DISCUSSION

1. Strengthening the Village Economy

Based on its geographical location, Kamal Village is a coastal area directly bordering the Madura Strait to the west and south. In addition to the Suramadu Bridge which serves as access to and from Madura Island, there is also sea transportation via ferry crossings at Kamal Port. It is not uncommon for tourists who want to visit Madura Island to choose sea transportation for the reason of enjoying the sunset and seeing the view of the Suramadu Bridge from the boat. This has become a potential for developing culinary tourism in Kamal Village so that many villagers have developed Micro, Small and Medium Enterprises (MSMEs) and Cafes, this potential can also help develop the community and village economy. The culinary tourism potential in Kamal Village was realized with the establishment of a Village-Owned Enterprise (BUMDes) based on Bangkalan Regent Regulation Number 22 of 2021 concerning Village-Owned Enterprises/Joint Village-Owned Enterprises. Kamal BUMDes was formed and established in 2017 with two members with a business unit developed in the livestock sector. After that, Kamal BUMDes did not operate until 2020, when it was redeveloped. Bangkalan Regent Regulation Number 22 of 2021 concerning Village-Owned Enterprises/Joint Village-Owned Enterprises serves as the legal basis for the establishment, management, and development of Village-Owned Enterprises (BUMDes) in Bangkalan Regency. The goal is to promote village economic independence through professionally managed business units oriented toward community welfare. This regent regulation explains the organizational structure, establishment mechanisms, capital sources, and governance, which must be transparent and accountable. Article 58 of Bangkalan Regent Regulation Number 22 of 2021 states:

a. Village-Owned Enterprises/Joint Village-Owned Enterprises may own and/or form Village-Owned Enterprises/Joint Village-Owned Enterprises Business Units in accordance with the provisions of laws and regulations.
b. In the case of a Village-Owned Enterprise/Joint Village-Owned Enterprise as referred to in paragraph (1) having a strategic function and

relating to the livelihoods of many people and general welfare, the majority of the capital of the business unit must be owned by the Village-Owned Enterprise/Joint Village-Owned Enterprise.

c. Village-Owned Enterprises/Joint Village-Owned Enterprises may have capital outside the Village-Owned Enterprise/Joint Village-Owned Enterprise Business Unit after receiving approval from the Village Deliberation/Joint Village Deliberation.(Bangkalan Regent Regulation Number 22 of 2021 concerning BUMDes, nd).

Based on observations and interviews, Kamal Village, Bangkalan Regency, has a Village-Owned Enterprise (BUMD) operating in the culinary tourism and community service sectors, with initial capital sourced from the government. The business units being developed include:

a. Culinary tourism center

The Culinary Tourism Center is a business unit developed by Kamal Village-Owned Enterprise (BUMDes). This business unit is a cafe established near the eastern port which is now defunct. At the beginning of the establishment of Kamal Village-Owned Enterprise (BUMDes), the management only provided tents to accommodate MSMEs located in the eastern port. The cafe construction process began in early 2025 and was completed in the middle of the year, the cafe is right on the waterfront with views of the Suramadu Bridge and the city of Surabaya in the distance. The location of this cafe also attracts local residents and tourists to visit the cafe owned by Kamal Village-Owned Enterprise (BUMDes). The cafe developed by BUMDes is conceptualized as a food court where the BUMDes provides a place for each RW (Rukun Warga) in Kamal Village to set up a sales stand in the cafe. Every month, each RW pays a fee of Rp. 7,000 to BUMDes for electricity, Wi-Fi, and parking services. The cafe operates every day from 4:00 PM to 11:00 PM WIB and closes on Friday nights. The menu sold also varies from snacks to heavy meals at affordable prices. The BUMDes manager, Mrs. Ika Martika explained that in selling food products, the BUMDes cafe has a rule, namely, stand sellers are only allowed to sell food products and each stand is not allowed to sell the same type of food to avoid business competition between them. In every business, there are ups and downs, this is also felt by the BUMDes cafe manager, after running for approximately 3 months, visitors began to dwindle, to enliven the BUMDes cafe again, the manager carried out promotions through chat groups on the WhatsApp platform (Fatiyah, 2025).

b. Savings and Loan

The Savings and Loan Unit is a business unit developed by Kamal Village-Owned Enterprises (BUMDes). Its purpose is to assist the community in meeting economic needs and providing capital to start a business. The BUMDes Director stated that many Kamal Village residents use the services of this unit because the interest paid is not too high and the loan application requirements are easy. This unit is coordinated by 7 people from each RW (community unit) in Kamal Village. Kamal Village residents use this service depending on their individual needs with varying loan amounts. Starting from the smallest to the largest, namely above Rp. 5,000,000. In providing or disbursing capital, the BUMDes is authorized to conduct surveys and monitoring to ensure that the funds loaned to the community are actually used properly. Loan installments are paid once a month and every month, savings and loan employees conduct a joint evaluation together with other units (Samudri, 2025).

c. Wi-Fi Service

Kamal Village's Village-Owned Enterprise (BUMDes) also provides a Wi-Fi service unit. The goal is to help the community access the internet more easily. In managing this unit, the BUMDes collaborates with individuals who run Wi-Fi service businesses. Anyone wishing to use this service is expected to register with the BUMDes. The BUMDes' Wi-Fi rates also vary depending on the selected internet speed. The BUMDes earns a profit of 5% of the total monthly Wi-Fi payment. However, over time, this unit has fallen out of favor. The majority of residents have switched to other Wi-Fi services with faster internet speeds. This does not mean that Kamal Village residents no longer use the BUMDes' Wi-Fi service; it simply means that the number of users has decreased compared to previous years (Samudri, 2025).

The three business units developed are in accordance with Article 59 of Bangkalan Regent Regulation Number 22 of 2021, which states that to obtain financial benefits and provide benefits to the community, BUMDes business units can conduct activities in several business sectors. In addition to these three types of business units, BUMDes Kamal also holds human resource training to hone the community's creativity and knowledge. One example is the training on making various kinds of cakes attended by women from the Kamal Village community. Although the training cannot be held routinely, the community's enthusiasm in participating in each training held by BUMDes is a good start for the community's welfare and creativity (Fatiyah, 2025).

Village Head Kamal said, of course, in the process of establishing, compiling a business plan and managing BUMDes through deliberations involving the BPD

and the community. The agreed business program plan is then socialized to the community to support and participate in BUMDes Kamal activities. After the business unit program is implemented, the BUMDes director routinely conducts evaluations with the community which are held once a month. This evaluation aims to assess the achievements and obstacles during the BUMDes run. Currently, BUMDes Kamal faces a number of challenges that must be faced, such as in the culinary tourism/cafe business unit, namely limited capabilities in business development strategies in an effort to increase the number of cafe visitors who have experienced a decline. The strategy used so far is to shift the location of village events to the BUMDes Kamal cafe or by holding interesting competition events. However, the weakness of this strategy is that it is not possible for BUMDes to hold events every day to attract visitors to the cafe. This is because organizing events requires a budget, while BUMDes revenue is currently still limited. Therefore, BUMDes Kamal still needs assistance and monitoring in the management of BUMDes Kamal.

From the results of interviews and observations in the field, the following table can be concluded:

Table 1
Compliance of Kamal Village-Owned Enterprises with Bangkalan Regent Regulation No. 22/2021

Related Articles in Bangkalan Regent Regulation No. 22/2021	Compliance of the Kamal BUMDes program with Bangkalan Regent Regulation No. 22/2021	Compliance
Article 46 concerning the work program plan	The BUMDes Director together with village officials held a meeting to discuss the work program, from the results of the meeting it was agreed to continue the BUMDes work program from the previous period (savings and loans & wifi services) by adding 1 new business unit, namely culinary tourism/cafe.	**In accordance**
Article 58 concerning BUMDes business units	Kamal Village Owned Enterprise has 3 business units	**In accordance**
Article 59 Management of BUMDes business units	Kamal Village-Owned Enterprise operates in the service and tourism sector.	**In accordance**

Article 69 concerning BUMDes cooperation	BUMDes Kamal collaborates with individuals in the wifi service unit	**In accordance**
Article 76 concerning accountability	The BUMDes Director makes routine financial reports every month, semester and year.	**In accordance**
Article 54 concerning BUMDes assets	Kamal BUMDes has assets in the form of cash sourced from the government as assistance to BUMDes which is then used for BUMDes capital.	**In accordance**
Article 8 concerning the establishment of BUMDes	BUMDes Kamal was established by a village based on a village deliberation decision.	**In accordance**
article 3 concerning the principles of establishment	Kamal Village-Owned Enterprise was founded on the principles of family and mutual cooperation.	**In accordance**
Article 4 concerning the objectives of establishing BUMDes	Kamal Village-Owned Enterprise (BUMDes) was established with the aim of helping improve the economy and improve the welfare of the community.	**In accordance**
Article 6 regarding the achievement of BUMDes objectives	Kamal Village-Owned Enterprise (BUMDes) empowers the community in the culinary/cafe business unit and provides general services for the community, namely wifi services.	**In accordance**
Article 33 concerning BUMDes directors	BUMDes Director Kamal was appointed by the Village Deliberation	**In accordance**
Article 43 paragraph 2 concerning BUMDes employees	BUMDes Kamal has employees consisting of: secretary, treasurer and employees in each business unit.	**In accordance**

Source: Researcher, 2025.

Thus, the establishment and management of Kamal BUMDes is in accordance with Bangkalan Regent Regulation Number 22 of 2021 concerning Village-Owned Enterprises/Joint Village-Owned Enterprises which has been stipulated as the technical regulation for the establishment and management of BUMDes.

2. Village-Owned Enterprises from the Perspective of Maqashid Al-Ummah Jamaluddin Atiyyah

Contemporary scholar Jamaluddin Atiyyah Muhammad developed Maqashid Syariah into 4 more specific divisions. Among the 4 specific divisions is Maqashid Al-Ummah, namely the goal of Islamic law for the benefit of the people/public. Maqashid Al-Ummah has 7 topics. First, At-Tanzim Al-Mu'assasi Lil-Ummah, according to Jamaluddin Atiyyah, the organizational structure of the people is a special group that has its own characteristics, parts and forms. Islamic law has explained this aspect comprehensively in its thematic studies, but it is not explained in detail. Then Islam supports the existence of leaders who lead humanity. As a leader, he should carry out his duties properly, namely inviting goodness and preventing evil (amar ma'ruf nahi munkar). If all leaders on earth were like this, the nation would be better.(Athiyah, 2003). BUMDes as a new institution at the village level, of course requires a structured management system that is able to compete and help the community in improving their economy, so that to become a good institution, BUMDes must have principles or rules that support the running of the organization and there are areas of work covered which are described by the organizational structure.(Fajar et al., 2022). Kamal Village-Owned Enterprise (BUMDes) is a collective organization that naturally has an organizational structure, where each organization must have a leader. In its organizational structure, BUMDes is chaired by a director. A director is tasked with leading the running of an organization. Under his leadership, the BUMDes director creates BUMDes program plans that are in accordance with the potential and needs of the village community. To plan the program, the BUMDes director involves the community and village officials in joint deliberations to reach a mutual agreement. This is in accordance with the thinking of Jamaluddin Atiyyah, that in an organizational structure, there needs to be a khilafah (leadership) because this aspect is an important part of life regulated in Islam. Then Jamaluddin Atiyyah also emphasizes deliberation or discussion to provide solutions for a nation to facilitate all matters being faced.

The second component, Hifdz Al-Amn, is maintaining security. Jamaluddin Atiyyah stated that maintaining security is crucial for a nation, both internally and externally..However, in this regard, Kamal's BUMDes does not specifically indicate its presence to maintain village security. Bangkalan Regent Regulation No. 22 of 2021, the implementing regulation, also contains no article specifically stating that BUMDes is present to maintain security.

The third component, Iqamah Al-'Adl, is upholding justice. Jamaluddin Atiyyah stated that justice has various aspects, one of which is justice in the government system. Based on the development of BUMDes functions as explained in Article 6 of Bangkalan Regent Regulation Number 22 of 2021, BUMDes Kamal has been fair in providing public services and is fair in reducing unemployment. This can be

proven by BUMDes Kamal providing wifi and savings and loan services to the residents of Kamal Village, providing opportunities for Kamal Village residents, namely from each RW (Rukun Warga) to open a stall at the BUMDes cafe. In addition, the cafe management is also fair in dividing the types of menus at each stall to avoid business competition. All services provided by BUMDes Kamal to the community are carried out fairly and evenly, without any element of personal or group interests.

Then the fourth component, Hifdz Din wa Akhlaq, namely maintaining religion and morals, the form of maintaining religion in BUMDes Kamal is by holding istighosah or joint prayers once a month as well as evaluating the implementation of BUMDes programs. Meanwhile, the form of maintaining morals is that all BUMDes Kamal employees are required to apply the principles of noble morals such as honesty, trustworthiness, and fairness because they hold a strategic role in managing assets and the interests of the village community. In addition, to maintain public trust, prevent abuse of authority, there must be a form of accountability from BUMDes. This is also regulated in Bangkalan Regent Regulation Number 22 of 2021, Article 76. . The accountability in question is in the form of periodic reports containing the implementation of BUMDes programs and financial reports. In this case, BUMDes Kamal has a financial report that is always presented every time it conducts an evaluation of the implementation of BUMDes programs..

The fifth component,*At-Ta'awun wa At-Tadhaman wa Takaful*These principles of mutual assistance, working together, and tolerance are crucial in the implementation of BUMDes. This is regulated in Article 3 of Bangkalan Regent Regulation Number 22 of 2021 concerning the principles of establishing and managing BUMDes, namely the principles of kinship and mutual cooperation. This is a characteristic of village communities. In its implementation, the people of Kamal Village are enthusiastic about the BUMDes. The community helps each other in activities held by BUMDes, such as community empowerment training, competitions, and collaboration in building and developing BUMDes business units. Indirectly, the presence of BUMDes can make the community more solid.

The sixth component, Nasyr Al-'Ilm wa Hifdz 'Aql Al-Ummah, spreads knowledge and maintains the nation's mentality.According to Jamaluddin Atiyyah, the Islamic system of life not only maintains a healthy mind but also encourages people to think scientifically. This means moving away from myths or the habit of following something without thinking (blind imitation). Islam teaches its followers to continuously develop their minds and enrich themselves with beneficial knowledge. In this way, a nation can become self-sufficient in all aspects of life.(Athiyah, 2003). BUMDes can be a non-formal education for village communities. through the business activities carried out. BUMDes contributes to increasing the practical knowledge of the community. The knowledge disseminated is not only limited to

theory, but is directly applied in the economic and social life of the community. in the form of maintaining the nation's mentality, by involving the community in the management of BUMDes, the community has a sense of responsibility, cooperation, honesty and self-confidence. When the community has a strong mentality, they are not easily dependent on outsiders, but are able to create solutions to economic and social problems in their own environment. Thus, the existence of BUMDes has achieved its goals.

The seventh component,*'Amarah al-'Ardh wa Hifdz Tsarwah al-Ummah*namely to prosper the earth and the wealth of the nation the meaning of this component is human We are given the responsibility to manage and utilize the earth to make it a prosperous, beneficial, and beneficial place for all creatures. Therefore, an interconnected organizational structure between the government and society is important, because the progress of a nation will not be realized without strong unity and cooperation between the government and society in building the nation.(Athiyah, 2003)Through BUMDes, the potential of natural and human resources in the village can be processed and utilized optimally to improve the welfare of the community without damaging the balance of nature. Meanwhile, BUMDes maintains the earth's wealth by optimizing existing potential. Seeing the location of BUMDes on the beach with beautiful views makes people interested in visiting BUMDes cafes. From this crowd arises a problem, namely the increase in waste. Although BUMDes Kamal is not engaged in agriculture or livestock, but in the culinary tourism sector BUMDes Kamal is very concerned with waste/waste management from that sector. For kitchen waste or wet waste, BUMDes Kamal took the initiative to manage it by burying it to prevent odor. Although there has been no initiative from BUMDes to process the waste into compost. Then, plastic waste or dry waste is sorted, such as used bottles or used cardboard to be sold to junk dealers. From this simple thing, it can have a positive impact on the surrounding environment, namely so that the environment is maintained, not slums, and does not become a breeding ground for disease. This is a form of human effort to prosper the earth by always maintaining environmental cleanliness. Then the concrete form of BUMDes in managing assets is by channeling capital to develop business units whose output also helps the needs of the village community. This can encourage economic turnover within the village itself. Through fair, transparent, and welfare-based BUMDes management, BUMDes not only maintains physical wealth, but also fosters community moral awareness about the importance of maintaining assets as a Trust from Allah that must be used for the common welfare. From now on, BUMDes Kamal as a form of strengthening the village economy has not yet produced a satisfactory effect or change for the village economy, but its presence is an important foundation for the economic

development of the village community. In addition, the existence of BUMDes Kamal shows awareness and initial steps towards village economic independence.

CONCLUSION

This study concludes that BUMDes Kamal as a form of strengthening the village economy which is technically regulated in Bangkalan Regent Regulation Number 22 of 2021 shows that it is in accordance with several aspects of Maqashid Al-Ummah Jamaluddin Atiyyah. BUMDes Kamal has attempted to carry out its main function as a driver of the village economy through the development of three business units, namely culinary tourism centers, savings and loans, and Wi-Fi services. Although in its implementation it has not provided satisfactory results, its presence will be an important instrument in building a village economic foundation based on local potential, mutual cooperation, and community participation. Then BUMDes Kamal has reflected most of the principles of Maqashid Al-Ummah such as the existence of a clear organizational structure, the application of the values of justice, the spirit of mutual cooperation and social solidarity, as well as efforts to spread knowledge and maintain community reason. In addition, BUMDes Kamal's activities in maintaining environmental cleanliness and waste management reflect the implementation of the principle of prospering the earth and preserving the nation's wealth. Thus, the existence of BUMDes Kamal not only functions as a village economic institution, but also as a forum for the formation of morals, ethics, and collective awareness of the community in realizing shared prosperity based on the values of Islamic goals and the welfare of the people.

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