

ABSTRAK

Nama : Muliawati
Program Studi : Ekonomi syariah
Judul : Pengelolaan Badan Usaha Milik Gampong (Bumg) Dalam Meningkatkan Kesejahteraan Masyarakat Ditinjau Dalam Ekonomi Islam (Studi Kasus Bumg Di Gambong Babah Buloh)

Penelitian ini bertujuan untuk menganalisis pengelolaan Badan Usaha Milik Gampong (BUMG) Jaya Babah Buloh dalam meningkatkan kesejahteraan masyarakat ditinjau dari perspektif ekonomi Islam. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Teknik pengumpulan data dilakukan melalui observasi, wawancara, dan dokumentasi. Hasil penelitian menunjukkan bahwa BUMG Jaya Babah Buloh mengelola usaha penyewaan tiga unit ruko dan usaha peternakan sapi. Sistem pembagian hasil usaha ditetapkan sebesar 40% untuk pengelola dan 60% untuk BUMG/masyarakat. Keberadaan BUMG memberikan kontribusi dalam menyediakan peluang usaha dan mendukung aktivitas perekonomian masyarakat. Namun, manfaat yang diberikan belum dirasakan secara merata oleh seluruh masyarakat karena keterbatasan jenis usaha dan kemampuan masyarakat dalam memanfaatkan fasilitas yang tersedia. Ditinjau dari perspektif ekonomi Islam, pengelolaan BUMG telah menerapkan prinsip amanah, keadilan, transparansi, musyawarah (*syura*), dan kerja sama (*ta'awun*). Usaha penyewaan ruko dilaksanakan berdasarkan akad *ijarah* dan kesepakatan antara kedua belah pihak. Dengan demikian, pengelolaan BUMG Jaya Babah Buloh telah sejalan dengan prinsip ekonomi Islam dan berperan dalam mendukung peningkatan kesejahteraan masyarakat.

Kata Kunci: BUMG, Pengelolaan, Kesejahteraan Masyarakat, Ekonomi Islam.

ABSTRACT

Name : Muliawati
Study Program : Islamic Economics
Title : Management of Village-Owned Enterprises (BUMG) in Improving Community Welfare from the Perspective of Islamic Economics (A Case Study of BUMG in Babah Buloh Village)

This study aims to analyze the management of the Jaya Babah Buloh Village-Owned Enterprise (BUMG) in improving community welfare from an Islamic economic perspective. This study employed a qualitative method with a descriptive approach. Data were collected through observation, interviews, and documentation. The results show that BUMG Jaya Babah Buloh manages three rental shop units as well as a cattle farming business. The business proceeds are distributed based on an agreed system, with 40% allocated to the management and 60% allocated to BUMG/the community. The existence of BUMG contributes to providing business opportunities and supporting the economic activities of the community. However, the benefits have not been evenly experienced by all community members due to the limited types of businesses available and differences in the community's ability to utilize the facilities provided. From an Islamic economic perspective, the management of BUMG has implemented the principles of trustworthiness (amanah), justice, transparency, consultation (shura), and cooperation (ta'awun). The rental of the shop units is conducted using the ijarah contract based on an agreement between the BUMG and the tenants. Therefore, the management of BUMG Jaya Babah Buloh is in accordance with Islamic economic principles and contributes to supporting the economic development and welfare of the community.

Keywords: *BUMG, Management, Community Welfare, Islamic Economics.*