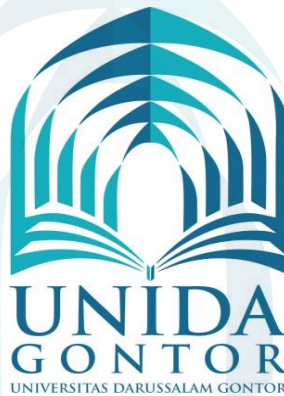


THESIS
**PROFIT-SHARING PRACTICES BETWEEN VILLAGE-
OWNED ENTERPRISES (BUMdes) AND MSMEs AT BUMdes
SAMBIREJO MART IN THE PERSPECTIVE OF FIQIH
MU'AMALAH IN 2024
(STUDY IN SAMBIREJO VILLAGE, NGAWI REGENCY)**



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FACULTY OF SHARIA

UNIVERSITY OF DARUSSALAM GONTOR

2025 / 1446

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ENTERPRISES (BUMdes) BETWEEN MSMEs AT BUMdes
SAMBIREJO MART IN THE PERSPECTIVE OF
MU'AMALAH FIQH IN 2024 (A STUDY IN SAMBIREJO
VILLAGE, NGAWI REGENCY)**

THESIS

**Presented to the University of Darussalam Gontor in Partial Fulfilment of
Requirement for Bachelor Degree (S1) In the Department of Islamic
Economic Law, Faculty of Sharia University of Darussalam Gontor**

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2025 /1446



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ABSTRACT
PROFIT-SHARING PRACTICES BETWEEN VILLAGE-OWNED
ENTERPRISES (BUMdes) AND MSMEs AT BUMdes SAMBIREJO MART
IN THE PERSPECTIVE OF FIQH MU'AMALAH IN 2024
(STUDY IN SAMBIREJO VILLAGE, NGAWI REGENCY)

Nur Laila Al hadiza
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Ngawi is a sub district located in East Java Province that has several economic sectors, one of which is Micro, Small, and Medium Enterprises (MSMEs). These still need to be analyzed regarding the profit-sharing practices that occur between BUMdes Sambirejo Mart and the MSMEs around Sambirejo village in accordance with Sharia principles, as viewed from the perspective of fiqh mu'amalah. Additionally, the relationship is not only based on the Quran and Hadith but also involves mutual satisfaction between the parties involved.

The problem in this research is how BUMdes Sambirejo Mart shares profits with the MSMEs around Desa Sambirejo, and how this profit-sharing practice is viewed from the perspective of mu'amalah fiqh in Desa Sambirejo, Ngawi Mantingan. This research aims to conduct an analysis of fiqh mu'amalah regarding the distribution of profits through BUMdes Sambirejo Mart with the surrounding MSMEs in Desa Sambirejo.

The research method used in this study is field research with a descriptive approach. Data collection in this study was conducted through observation, documentation, and direct interviews with the owners and the community around Desa Sambirejo.

The research results show the presence of indicators of the principles of fiqh mu'amalah that were successfully implemented during the profit-sharing practice with the application of sharia principles, as well as the mutual consent between both parties, the benefits for Desa Sambirejo, and contributions to the economy in Desa Sambirejo, Ngawi Mantingan. Advice for BUMdes Sambirejo Mart to further enhance knowledge related to profit-sharing practices and trade that comply with Islamic law, and advice for future writers to deepen their understanding of fiqh mu'amalah as a guideline for human life in accordance with the Qur'an and Hadith.

Keywords: *Profit sharing, MSMEs, Fiqh Mu'amalah.*

ABSTRAK

PRAKTIK PEMBAGIAN LABA ANTARA BADAN USAHA MILIK DESA (BUMdes) DAN UMKM DI BUMdes SAMBIREJO MART DALAM PERSPEKTIF MU'AMALAH FIQH TAHUN 2024 (STUDI DI DESA SAMBIREJO, KABUPATEN NGAWI)

Nur Laila Al hadiza

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Ngawi merupakan sebuah kecamatan yang ada di Provinsi Jawa timur yang memiliki beberapa sector perekonomian yang salah satunya yaitu Usaha Mikro Kecil dan Menengah yang masih perlu dianalisis mengenai praktik bagi hasil yang terjadi antara BUMdes Sambirejo Mart dengan UMKM sekitar desa sambirejo dalam megakka prinsip syari'at karena ditinjau dari fiqh mu'amalah selain itu adanya keterkaitan yang tidak hanya berlandaskan pada Al qur'an dan hadits juga berkaitan dengan Keridhaan antara pihak satu dengan yang lainnya.

Permasalahan dalam penelitian ini adalah bagaimana BUMdes Sambirejo Mart membagi hasil keuntungan dengan UMKM sekitar Desa Sambirejo, dan bagaimana praktik bagi hasil ini dilihat dari segi fiqh mu'amalah yang ada di Desa Sambirejo, Ngawi Mantingan. Penelitian ini bertujuan untuk melakukan sebuah analisis fiqh mu'amalah dalam hal membagi hasil keuntungan melalui BUMdes Sambirejo Mart dengan UMKM sekitar Desa Sambirejo.

Metode penelitian ini menggunakan jenis penelitian lapangan atau (field research) dengan pendekatan deskriptif, pengumpulan data dalam penelitian ini dilakukan melalui observasi, dokumentasi, dan wawancara secara langsung kepada pemilik dan iiasyarakat yang berada disekitar Desa Sambirejo.

Hasil penelitian menunjukkan adanya indikator prinsip fiqh mu'amalah yang berhasil dilakukan saat terjadinya praktik bagi hasil dengan adanya penerapan prinsip syari'ah da, juga keridhwaan antara kedua belah pihak, kebermanfaatan bagi Desa Sambirejo dan memberikan kontribusi terhadap perekonomian yang ada di Desa Sambirejo, Ngawi Mantingan. Saran untuk BUMdes Sambirejo Mart untuk lebih meningkatkan pengetahuan terkait praktik bagi hasil, jual beli, yang sesuai dengan syari'at Islam, saran untuk penulis selanjutnya agar lebih meningkatkan keilmuan terkait fiqh mu'amalah sebagai pedoman kehidupan manusia yang sesuai dengan al-qur'an dan al- hadits.

Keywords: Profit sharing, UMKM, Fiqh Mu'amalah

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THESIS ORIGINALITY STATEMENT SHEET



Faculty of Syari'ah
كلية الشريعة

DECLARATION

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Registration Number : 422021328112

Faculty : Sharia

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Title : Profit-sharing practices between Village-Owned Enterprises (BUMdes) and MSMEs at BUMdes Sambirejo Mart from the perspective of Fiqh Mu'amalah (Studi di Desa Sambirejo Kabupaten Ngawi) in 2024

I sincerely declare that this thesis belongs to my work and not to other researchers for a different degree. Furthermore, this thesis is never published before, except for some parts with their original references.

Otherwise, if it is found that this thesis is plagiarism, I am ready to be ceased academically.

UNIDA, 28 Rajab, 1446 H
28 January, 2025 M

Researcher,


Nur La: 322995261
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SUPERVISOR APPROVAL STATEMENT


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APPROVAL OF SUPERVISOR

The Honorable,
Dean of Sharia Faculty
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Bismillahirrahmanirrahim
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It has been processed and corrected to meet the partial fulfillment of the requirement for the degree of licentiate in Departement of The Law of Islamic Economics. There for we expect that the thesis can be examined soon.

Wassalamu'alaikum Wr. Wb.

Mantingan, 28 Januari 2025 M
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DEDICATION OF THE TEAM



Faculty of Syar
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DECISION OF THE TEAM

The committee of the thesis examination in partial fulfillment of the requirements for the degree of Licentiate in Islamic Economic Law Department in the Faculty of Sharia, University of Darussalam Gontor, Indonesia, declared that the thesis written by:

Name : Nur Laila Al hadiza
Registered Number : 422021328112
The Title : Profit-Sharing Practices Between Village-Owned Enterprises (Bumdes) And Msmes In Bumdes Sambirejo Mart From The Perspective Of Fiqh Mu'amalah
(Studi Di Desa Sambirejo Kabupaten Ngawi) in 2024

Has been examined by the board of examiners of the Bachelor's Degree (S1) on Department of Islamic Economic Law, Faculty of Sharia University of Darussalam Gontor on Saturday, 10th of Januari 2025.

The board of examiners has decided to grant him/her pass in the thesis examination. Hence, she is eligible to be awarded the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia.

Board Examiner

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<i>Bismillahirrahmanirrahim</i> <i>Assalamu 'alaikum wr. wb.</i>	
The Faculty of Sharia, University of Darussalam Gontor, Ponorogo Indonesia has received a thesis written by:	
Name	: Nur Laila Al hadiza
Registered Number	: 422021328112
The Title	: Profit-Sharing Practices Between Village-Owned Enterprises (BUMdes) with MSMEs In Bumdes Sambirejo Mart From The Perspective Of Fiqh Mu'amalah (Studi Di Desa Sambirejo Kabupaten Ngawi) in 2024
In partial fulfillment of the requirement for the degree of Licentiate in the Islamic Economic Law Department in the Faculty of Sharia, academic year 1445-1446/2024-2025.	
<i>Wassalamu 'alaikum wr. wb</i>	
UNIDA, <u>Sya'ban 17th, 1446 H</u> <u>February 16th, 2025 M</u>	
Dean of Sharia Faculty 	
<u>Assoc. Prof. Dr Imam Kamaluddin Lc., M.Hum.</u> NIY. 960125	

MOTTO

أَيُّهَا الَّذِينَ آمَنُوا لَا تَكُونُوا بِلِئَالٍ بَاطِلٍ إِلَىٰ أَنْ تَكُونَ
تَارَةً عَنْ تَرَاضٍ مِنْكُمْ ۚ وَلَوْلَا تَفَتُّهُ لَوْ أَنَّ فُسْكَمُ ۚ إِنَّ إِلَٰهَكُمْ رَحِيمًا

You who have believed, do not consume one another's wealth unjustly or by unlawful means, except that it be trading by mutual consent. Do not kill yourselves. Indeed, Allah is Most Merciful to you.

(An-Nisā' [4]:29)

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DEDICATION

All praise belongs to Allah, the Most Merciful, who has guided my steps and strengthened my heart through every challenge. This work is a testament to His endless grace and mercy. Researcher lovingly dedicate this work to :

1. My late father, Moh Tajri, whose wisdom and prayers continue to light my way.
2. My mother, Sri Suyati, for her endless prayers and sacrifices that have built the foundation of my success.
3. To my beloved uncle and aunt, Abdul Mujib and also Siti Khoiriyah, who have accompanied me throughout my life in any condition, always showering me with immense love and care, praying for me in every prayer, and working tirelessly to provide for my education. To my beloved parents, uncle, and aunt, who have accompanied my life's journey through all conditions, always showering me with immense love, praying for me in every prayer, and working tirelessly to provide for my education. Their sacrifices are immeasurable. May they always be blessed with good health and long life.
4. My sister, For my beloved sisters Fadhila Albana and Jehan Lathifah, and my siblings who always provide encouragement with their prayers and support in any situation, and for the large Bani Kasah family who always give support and motivation.

May this work be a small reflection of the prayers you have whispered for me, and may Allah accept it as an act of devotion.

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This thesis is dedicated to the people who have given meaning to my life. People who always provide advice, criticism, motivation, support, sacrifice, affection, and sincerity with the grace of Allah SWT.

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7. All members of the Faculty of Sharia Economic Law Program have sincerely taught, guided, and supported the author with valuable advice and knowledge. All faculty members of the Islamic Economic Law Program have sincerely taught, guided, and supported the author with valuable advice and knowledge.

The researcher acknowledges that this thesis could be better. Therefore, constructive criticism and suggestions for improvement are very welcome. Finally, the researcher hopes that this thesis will be beneficial for themselves and others, contributing to further knowledge and serving as a reference for future research.

Ngawi, 28 January, 2025

Researcher,



Nur Laila Al hadiza



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