# EMBRACING SOCIETY 5.0 WITH HUMANITY

Editor: Diah Karmiyati

Bildung

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# Embracing Society 5.0 with Humanity

Editor : Diah Karmiyati
Desain Sampul : Ruhtata
Lay out/tata letak Isi : Tim Redaksi Bildung

Perpustakaan Nasional: Katalog Dalam Terbitan (KDT)
Yogyakarta: CV. Bildung Nusantara, 2022

x + 1115 halaman; 15 x 23 cm
ISBN: 978-623-6225-67-7
Cetakan Pertama: Maret 2022

Penerbit:
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Banguntapan Bantul Yogyakarta 55791
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Bekerja sama dengan Direktorat Program Pascasarjana
Universitas Muhammadiyah Malang

# *Embracing Society 5.0 with Humanity*

## *Embracing Society 5.0 with Humanity*

Society 5.0 is a concept presented by the Japanese as a core concept of their economic system. They believed that technology should not surpass the intelligent of men. As such, in society 5.0 the Japanese government would like to ensure that all technological things are designed to be a human-centered design. In fact, their ministry of education in 2018 has also been readily prepared the future generation through a change in their education system. For example, the minister explains that in Japan, or many parts of the world, university entrance are divided into two main concentrations, which are science and social science. The minister thought of changing the system, as society 5.0 is about creating a technology that is human centered. For instance, they gave an example on designer babies. If, people from hard science learn about philosophy, ethics, and humanities, they won't face such ethical concern when developing a product. This is what is being envision by the Japanese government for their younger generation. Collaboration between science and social science is necessary to build a better environment for our future children. Another example is the companies in Japan, such as Hitachi and Fujitsu has already been implementing this 5.0 by designing product that relied fully on technology but puts human at its center (Hitachi, 2017).

Likewise, it is currently a hot topic in Indonesia. Indonesia as a country with the 4th largest population in the world has not been implemented this concept. Our country is still on the industry 4.0. Yet, with the rising interest in AI, Blockchain, NFT, number of unicorn start-up. and all recent technological changes, our country are ready to compete with any other countries in Southeast Asia. Society 5.0 is coming, and we need to embrace it. To prepare with the society 5.0, It is not only the technological side. It is necessary for us to have a strong principle at hearts that based on our belief system. We, as an Indonesian have known to be religious that most of us believed in God. We also commonly practice our religion and tend to be kind to people because we know God would love our good deeds. I personally think that this will help us to move forward and live together with advanced technology.

Technology begets a very important leap in human's life journey. It is important to keep valued of the benefit but it's more important to look out for the human itself. As its purpose is smarter than us, to help us, it will be very ideal if we embrace the technology using our ability to be kind.

Malang, 21 Maret 2022

**Diah Karmiyati**

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# Bumdes Services Can Improve the Community's Economy in Sharia Perspective

Heru Cahyono[54], Muh. Fahrurrozi[55], Nursaid[56]

## Introduction

Village-Owned Enterprises or abbreviated as BUMDes are village business institutions that are managed by the community and village government in an effort to strengthen the village economy and are formed based on the needs and potential of the village. The establishment of BUMDes is based on Law no. 32 of 2004 jo. UU no. 23 of 2014 concerning Regional Government, Law no. 6 of 2014 concerning Villages and PP no. 72 of 2005 concerning Villages. Village-Owned Enterprises, hereinafter referred to as BUMDes, are village economic institutions/bodies with legal entities established and owned by the Village Government, managed economically independently and professionally with all or most of the capital being separated village assets. In the end, BUMDes was formed with the aim of gaining profits to strengthen Village Original Income (PADes), promote the village economy, and improve the welfare of rural communities. (Study Program) In the end, BUMDes functions as a driving force for the village economy and the welfare of rural communities. The hope with the existence of BUMDes is the formation of new businesses rooted in existing resources as well as optimizing the economic activities of existing rural communities.[1], [2].

BUMDes is a business entity whose entire or most of the capital is owned by the village through direct capital participation from village assets. This institution is predicted as a force that will be able to encourage the creation of an increase in welfare by creating economic productivity for the village based on the various potentials of the village.[3]

BUMDes must be born at the will of all villagers, which is decided through the Village Deliberation (Musdes). Musdes is the highest forum that gives birth to various main decisions in BUMDes starting from the name of the institution, the selection of management to the type of business to be run, born as a village institution that functions to create community welfare by utilizing the assets and

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potentials of the village and armed with equity participation from the village. [4]

BUMDes is a business institution that is engaged in the management of village economic assets and resources within the framework of empowering rural communities. The regulation of BUMDes is regulated in Article 213 paragraph (1) of Law no. 32 of 2004, that Villages can establish Village-Owned Enterprises in accordance with the needs and potential of the village. In addition, it is also regulated in Government Regulation Number 72 of 2005 concerning Villages, which regulates BUMDes, namely in Articles 78 – 81, Fifth Part concerning Village-Owned Enterprises, and the last is Minister of Home Affairs Regulation Number 39 of 2010 concerning Business Entities. Village Owned. The purpose of BUMDes is to optimize the management of existing village assets, promote the village economy, and improve the welfare of rural communities. The nature of BUMDes' business is profit-oriented. The nature of business management is openness, honesty, participatory and fair. And the functions of BUMDes are: as a driving force for the village economy, as a business institution that generates Village Original Income (PADes), as well as a means to encourage the acceleration of improving the welfare of rural communities. With the presence of BUMDes, it is hoped that the village will become more independent and the community will become more prosperous There are various problems that have prevented thousands of BUMDes from growing as expected.

First, because the BUMDes discourse for many new villages is still in its infancy, especially since the enactment of the Village Law no. 6 of 2014 concerning Villages. Since then, the government has stepped up the issue of establishing BUMDes in all villages across the archipelago.[5]

The establishment and management of Village Owned Enterprises (BUMDes) is a manifestation of the productive economic management of the village which is carried out in a cooperative, participatory, emancipatory, transparent, accountable and sustainable manner. To achieve the objectives of BUMDes, it is carried out by meeting the needs (productive and consumptive) of the community through the distribution of goods and services managed by the community and the Village Government. Fulfilling this need is sought not to burden the community, considering that BUMDes will be the most dominant village business in driving the village economy. BUMDes are also required to be able to provide services to non-members (outside the village) by placing prices and services that

apply market standards, meaning that there is an institutional mechanism/rules that are mutually agreed upon, so as not to cause businesses to be run by BUMDes. [6]

The involvement of the Village Government as the largest BUMDes capital participant or as a co-founder of the community is expected to be able to meet minimum service standards. This minimal service is realized in the form of protection against harmful interventions from third parties, whether they come from within or from outside. The Village Government also plays a role in the formation of BUMDes as a legal entity that is based on the applicable laws and regulations, and in accordance with the agreements developed in the village community.

BUMDes according to the Elucidation of Article 107 paragraph (1) letter (a) Law Number 22 of 1999 concerning Regional Government is the empowerment of village potentials in increasing village income, among others, by establishing Village-Owned Enterprises, collaborating with third parties, and authority to make loans. Furthermore, BUMDes according to Article 213 paragraph (3) of Law Number 32 of 2004 concerning Regional Government is an economic institution whose business capital is built on the initiative of the community and adheres to the principle of independence. This means that the fulfillment of BUMDes business capital must come from the community and it is possible that BUMDes can apply for capital loans to outside parties, such as from the Village Government or other parties, even through third parties. The provisions of Article 1 paragraph (6) of the Minister of Home Affairs Regulation Number 39 of 2010 concerning Village-Owned Enterprises, states that BUMDes is a village business formed/established by the village government whose capital ownership and management is carried out by the village government and the community. Likewise, BUMDes in Article 78 of Government Regulation Number 72 of 2005 concerning Villages, that in order to increase community and village income, the Village Government establishes a Village-Owned Business Entity (paragraph 1) The establishment of a Village-Owned Business Entity is stipulated in a Village Regulation guided by the laws and regulations. -invitation (paragraph 2). The form of Village-Owned Enterprises must be a legal entity (paragraph 3). The Regional Regulation of Kuningan Regency which regulates BUMDes is Perda Number 19 of 2003 concerning Village-Owned Enterprises. Article 2 of the Regional Regulation concerning Procedures for the Establishment of Village Owned

Enterprises, Article 3 Conditions for Establishing BUMDes and Article 4 concerning Management of BUMDes. [6], [7]

## Research methods

The research used is qualitative research, namely research that is descriptive and tends to use analysis. Process and meaning (subject perspective) are more highlighted in qualitative research. The theoretical basis is used as a guide so that the research focus is in accordance with the facts in the field. In addition, this theoretical basis is also useful for providing an overview of the research background and as a material for discussing research results. In qualitative research, the researcher starts from the data, uses existing theories as explanatory material, and ends with a "theory".[8]

Objects in qualitative research are generally limited in number. In this study, the researcher participates in the event/condition being studied. For this reason, the results of this study require a depth of analysis from the researcher. In addition, the results of this study are subjective so they cannot be generalized. In general, qualitative research is conducted using interviews and observation methods. Through this method, researchers will analyze the data obtained from the field in detail. Researchers cannot research the observed social conditions, because the whole reality that occurs is a unity that occurs naturally. The results of qualitative research can also lead to new theories or concepts, if the results of the research contradict the theories and concepts that were previously used as studies in research[9].

## Results and Discussion

### The role of BUMDes in improving the village community's economy

BUMDes is a business entity that manages village potential so that it can improve the economy of rural communities, BUMDes in the village have been running for approximately 3 years and already have several types of business units. BUMDes provides an economic role by running several business units and creating jobs to improve the welfare of rural communities. The roles of BUMDes include:

a. Community business development

   The role of BUMDes in helping develop village community businesses is in the savings and loan business unit, which is one of the business activity units in BUMDes. This business unit provides opportunities for the community to save or provide loans to the

community. Loans that are channeled to people who want to develop their business

From the results of an interview with one of the capital borrowers named Linda Lisdiyani explained that the results of the capital loan have been able to help develop her business and also increase her income, as explained as follows:

"I have a food processing business since before the existence of BUMDes, and I want to develop my business, and I applied for a loan for my business, and I applied for a loan for my business to BUMDes and after that I also with the capital I got from BUMDes managed to increase The shortcomings for my business are in the form of additional capital and procurement of additional raw materials."

With the savings and loan business at BUMDes, it has helped the community to develop their business, and the community does not need to borrow from the bank with a long and complicated process, and avoids people borrowing money from moneylenders who have now entered the Village Area and whose existence is quite disturbing to the community. because people who borrow money from the bank daily the interest expense that must be paid is quite high. In addition, in the letter Al-Maidah verse 2 which means:

"...and please help you in (doing) righteousness and piety, and do not help in committing sins and transgressions, and fear Allah, verily Allah is severe in punishment." (Surat al-Maidah: 2). The verse above explains that BUMDes is a business entity that provides assistance to people who need it.

b. Open Jobs

BUMDes also plays a role in opening up employment opportunities, especially in terms of managing the Talaga Biru Cicerem tourism object, all of its employees are village communities with almost 70 people every day, so BUMDes has helped reduce unemployment in the village by providing employment opportunities, as explained by one employee. in BUMDes and is the deputy chairman of the Village Youth Organization:

"I am a village community and I happen to be active in Karang Taruna and serve as vice chairman of the Janggala Manik Youth Organization, I have worked with BUMDes for almost 1 year and I feel helped by BUMDes, because I can work and I don't have to go to the city. to find work and leave my family here".

c. Increasing Village Original Income

In addition to the community, BUMDes plays a role in increasing Village PAD. The percentage of BUMDes profit sharing based on AD/ART is 30% for villages, 30% for capital reserves, 10% for education funds, 10% for social funds, 5% for advisory services, 5% for supervisory services, 10% for managers, and 10 % for community empowerment. Profit sharing can still be increased if all business units can generate profits.

**Village Owned Enterprises (BUMDES) services in improving the village community's economy**

Village-Owned Enterprises (BUMDes) can use Sharia-compliant transactions in running their business. This is because in rural areas the values of mutual cooperation are still strong. This value indicates that the village community is very concerned with the conditions that occur in other people so that they will not do something that is detrimental to only one party.

Islam teaches that in the economic system of its people, it is based on the values of justice that must be upheld, and is the main principle for carrying out economic activities. Every economic activity must contain an element of benefit and not mistreat himself and others, so that economic activity can create an equitable community welfare. Likewise, what is done by BUMDes in terms of services in each business unit that is carried out is not allowed by committing fraud, coercion or taking other people's property. In providing BUMDes tourism services, especially the Tourism Division, the services are adjusted to sharia principles by having a tourist guide that can prevent the occurrence of shirk, superstition, immorality, adultery, pornography, porno-action, liquor, drugs and gambling.

Tour guides in welcoming tourists who come to Talaga Biru Cicerem they give greetings, greetings are friendly, polite and courteous. Their appearance was hooded and accentuated the Islamic concept.

In several places in the village area, trash cans have been provided, this is in accordance with the sharia concept that "Cleanliness is part of faith", to maintain sustainability, beauty and cleanliness in tourist attractions. Provision of a place of worship in the form of a prayer room complete with facilities with the concept of separation between men and women, as well as notification of the time before prayer (Adhaan).

Everything that BUMDes does in its services, in addition to adding to the comfort of tourists themselves, but also making them enjoy comfort by sticking to sharia principles.

**Things that become obstacles in the management of BUMDes**

The indicator of the success of BUMDes in developing the community's economy is the participation of the community itself. Therefore, community participation through BUMDes includes: a) Planning. Community participation in planning starts from the stage of community participation in forming BUMDes as an autonomous village body that has the authority to mobilize community business activities. The next community participation in planning is the presence of the community in the socialization and planning of BUMDes activities. b) Implementation. Community participation in implementation is carried out after planning, a form of community participation in the management of business units carried out by BUMDes, such as the community participating in maintaining the cleanliness of the village tourism environment managed by the BUMDes tourism unit. c) Monitoring and Evaluation. Monitoring and evaluation are needed in BUMDES activities so that all business units formed by BUMDES can run according to what has been planned, supervision is the duty and obligation of BUMDES administrators, village governments, and the community. The role of the community in monitoring and evaluation activities is very important. At this stage, the community is involved in overseeing the operation of every business unit carried out by BUMDES so that it is in accordance with the needs of the community, "The Concept of Assets and Management in the Qur'an"

The design of Sharia BUMDES begins by analyzing internally the strengths and weaknesses of BUMDES as well as externally the opportunities and challenges (threats) that will be faced by BUMDES if it applies Islamic values in its operational activities. This step is commonly referred to as a SWOT (Strengths, Weaknesses, Opportunities, and Treats) analysis. The following is a SWOT analysis in designing the Sharia BUMDES business model:

**Strength**

1) The strength of working capital of sufficient size and certainty of its source, namely from the village government's capital participation.

2) The obedience of the villagers in carrying out religious values is still maintained to this day
3) The majority of the Indonesian population and more specifically in the villages are adherents of the Islamic religion
4) The diversity of village natural resources is a potential for BUMDES product development
5) Great motivation and enthusiasm from BUMDES managers to develop BUMDES

**Weakness**

1) Very limited understanding of Muamalah Fiqh. Most of the Muslim community, including in villages, only focus on strengthening aqidah, morals, and fiqh of worship. Not many preachers have used the pulpits to campaign for the Islamic economic system
2) The ability of entrepreneurs is still very limited so that some BUMDES managers are still confused about what business model they will develop
3) The managerial and accounting capabilities of each BUMDES manager are minimal, so it is difficult to maximize the profitability of BUMDES
4) The infrastructure facilities in the village are still very limited, especially in developing technology-based BUMDES.

BUMDES carries out two roles, namely as a business entity as well as a social entity. These two roles are not mutually exclusive as some business people think that social goals and business goals are two different things and cannot be presented simultaneously in one entity. This view is based on the assumption that the company's social activities will cause costs that do not have an impact on revenue and ultimately prevent the company from obtaining optimum profit. BUMDES Syariah is here to provide a rebuttal to this view. The author's view, social goals and business goals are two things that are interconnected in the development of BUMDES. Even the sustainability of BUMDES in the future is determined to what extent Sharia BUMDES is able to provide benefits to the community in the village. Therefore, the product innovation offered by BUMDES Syariah does not only emphasize profit-oriented products but also benefit-oriented products. as contained in the letter An-Nahl verse 71:

**وَٱللَّهُ فَضَّلَ بَعْضَكُمْ عَلَىٰ بَعْضٍ فِى ٱلرِّزْقِ ۚ فَمَا ٱلَّذِينَ فُضِّلُوا۟ بِرَآدِّى رِزْقِهِمْ عَلَىٰ مَا مَلَكَتْ أَيْمَٰنُهُمْ فَهُمْ**

فِيهِ سَوَآءٌ ۚ أَفَبِنِعْمَةِ ٱللَّهِ يَجْحَدُونَ

*It means:*
*"And Allah has favored some of you over others in terms of sustenance, but those who are extra (their sustenance) do not want to give their sustenance to the slaves they have, so that they will be the same (feel) the sustenance. So why do they deny the favor of Allah?"*

The above verse states that human ownership is not absolute ownership, but relative ownership. In the Islamic economic system, we can capture the instrumental values that must be enforced and implemented and are very influential on the economic behavior of humans and society as well as economic development in general.

Islam is very encouraging with cooperation, including in the economic field, especially the Tourism Unit which is run by BUMDes. This can be seen from the many verses of the Qur'an that command and encourage mankind to help each other in goodness and piety and not to help each other in matters of sin and enmity. In this case, BUMDES is in accordance with Islamic economics regarding Economic Cooperation. BUMDES provides equal opportunities for people who want to participate in managing tourism.

Economic transactions carried out by BUMDes n are in accordance with sharia aspects including the Profit Sharing Principle which has been running for 3 years by involving third parties in terms of procuring spot photo rides at tourist attractions. This activity involves two or more people and there is a clear bond in the form of (a contract) between them. The contract itself is an agreement, engagement or agreement between the parties who make an agreement on a certain object and in shigoh (lafadz) right in the ijab-qobul. The contract/agreement regulates the binding relationship between the parties regarding rights and obligations. There are several types of contracts in Islamic economics, namely:

1. Al-wadi'ah can be interpreted as a pure deposit from one party to another, both individuals and legal entities, which must be guarded and returned whenever the custodian wishes. The recipient of the deposit is yad al-amanah (hand of trust), meaning that he is not responsible for any damage or loss that occurs to the deposited asset. Therefore, the concept of al-wadi'ah yad al-amanah is that the party receiving it may not use and utilize something that is entrusted. However, you must really keep it as usual. The recipient of the deposit may charge a fee to the depositor as a deposit fee.

2. Al-musyarakah is a contract of cooperation between two or more parties in a particular business in which each party contributes funds (charity / expertise) with the agreement that the profits and risks will be shared in accordance with the agreement. Almudharabah is a contract made between the owner of the capital (shâhib almâl) and the manager (mudharib) so as to obtain profit or income from the management. The income or profit is divided based on the nishbah (share) that has been agreed at the beginning of the contract. However, if a loss occurs, the owner of the capital is the party who bears the responsibility, as long as it is not due to the negligence of the manager. If the loss is caused by the manager, the party must be responsible for the loss. Almuzzara'ah is an agricultural processing cooperation agreement between the land owner and the cultivator, in which the land owner gives agricultural land to the cultivator to be planted and maintained in exchange for a certain share (percentage) of the harvest. Al-musaqah is a simpler form of muzara'ah in which the cultivator is only responsible for watering and maintenance. In return, the cultivator is entitled to a certain ratio of the harvest.
3. Bai' Al-murabahah is a contract made in the context of financing by the owner of capital (shâib al-mâl) in the form of a bailout to a customer to purchase goods/services with the obligation to return the bailout in full plus a profit margin between the difference between the purchase price from the supplier and the selling price to customers. In bai' Al-murabahah, the seller tells the price of the product purchased. Bai 'Al-murabahah can also be made for purchases by order. Bai' as-salam is a financing contract in the form of a bailout of funds needed by the customer to purchase an item/service with an advance payment before the goods/services are delivered or formed. Users of goods/services (customers) are obliged and return the bailout funds plus the bank's profit margin on credit within a certain period of time or in cash according to the agreement. Bai Al-istishna contract is a contract of sale between the buyer and the manufacturer of the goods. In this contract, the manufacturer of the goods receives an order from the buyer. The manufacturer of the goods then seeks through others to manufacture or purchase goods according to agreed specifications and sell them to the final owner. Both parties agree on the price and payment system.
4. Ijârah or leasing is a financing contract in the form of a bailout from the shâhib al-mâl which is required by the customer to own

an item or service with the obligation to rent the item within a certain period of time in accordance with the agreement. It is easy, namely the usufructuary rights for goods and services, through the payment of wages and rent, without being followed by the transfer of ownership of the goods themselves.

5. Wakâlah is a contract that is carried out by giving power to a party who has the ability (shâhib al-mâl) to take action or actions on behalf of the customer in conducting transactions with third parties. Al-kafalah is a guarantee used by the insurer (kafil) to a third party to fulfill the obligations of the second or borne party. In another sense, kafalah means transferring the responsibility of someone who is guaranteed by holding on to the responsibility of another person as a guarantor. Al-hawalah is the transfer of debt from the person who owes it to another person who is obliged to bear it. In simple terms, it can be explained that A (muhal) gave a loan to B (muhil), while B had receivables from C (muhal'alaih). Once B is unable to pay his debt to A, he then transfers the burden of the debt to C. Thus, C must pay B's debt to A, while C's previous debt to B is considered completed. Arrahn is to hold one of the borrower's property as collateral he received. The seized goods have economic value. Therefore, the holding party obtains a guarantee to be able to take back all or part of the receivables. In simple terms it can be explained that rahn is a kind of guarantee of debt or pawn. Al-qardh is a financing contract in the form of loans or assistance to the poor and have the skills or a strong desire to start a small business. The customer in this case is only required to return the principal loan within a certain time (ROLE OF BUMDes).

In its work, BUMDes has a myriad of problems. BUMDes management can be said to be difficult because of problems such as limited Human Resources (HR). In the BUMDes management process, several challenges are often encountered that must be resolved by the BUMDes managers or administrators. Some of the challenges faced in the management of BUMDes are as follows:

1. Organizational setting issues. Organizational arrangements are needed for the smooth running of a business. Good organizational management will encourage business progress and development. Not a few BUMDes are ultimately unable to develop due to the lack of good organizational arrangements in BUMDes. Although the BUMDes management has been established, in its implementation, the BUMDes management has not been able to carry out their responsibilities properly.

2. Finding and developing village potential. The village is a territorial unit inhabited by a number of families that have their own government system headed by a village head. Each village has potential that can be developed, whether it is potential in the field of natural resources (natural tourism, agriculture, etc.) or potential in the field of human resources (crafts, services, etc.). The challenge to develop the potential possessed by the village can be said to be difficult, because uniting the community to develop the village is not easy. Many of them do not want to develop the potential of the village for various reasons. It is necessary to conduct socialization and training of human resources to change the way people think so that they are willing to be invited to manage the potential of the village together.
3. Promotion issues. BUMDes that are well managed and have quality outputs are often still having difficulties in terms of promotion. This of course makes BUMDes management really able to see opportunities and smart in finding ways to do promotions. Because it will be useless if the village's potential has been transformed into a product but cannot be distributed properly just because of poor promotion problems.

**Solutions taken by BUMDes in Overcoming Problems or Obstacles in Efforts to Improve Community Economy**

According to the results of the research obtained, in solving the obstacles that become obstacles in improving the economy of the BUMDes community, BUMDes has developed a strategy to overcome these obstacles.

1. With the obstacles that occur, BUMDes has a solution to overcome the problem of organizational arrangements that are needed for the smooth running of a business. Good organizational management will encourage business progress and development in terms of organizational regulation. Because BUMDes is an organization for social interests and also for business (business) interests, it needs the right combination as follows: a) Advisor / Commissioner / Board of Commissioners. b) Director/Chairman. c) Secretary, d) Treasurer, e) Business Unit is included in the Business Unit, so that the business unit has directors and managers who drive the business in accordance with the job description.
2. To overcome obstacles in developing the potential possessed by the village, Village development so that it is potential and successful to become an independent and prosperous village is

indeed not easy, many factors will influence the effort through developing the potential that exists in the village. Currently, the village potential that is the focus of attention of the village government and district government is regional development efforts in the form of tourist villages. The world that is affected by globalization has given rise to many new opportunities. Tourism is one of them. Domestic and foreign tourists both want to explore as many new tourist attractions as possible. Not only for tourists, this new opportunity is also the target of many investors who get a new strategic market. Unfortunately, there are not a few areas in the village that are still half-baked in managing their tourist attractions because the area is a tourist area so the village cannot be arbitrary as the village manages it.

3. In overcoming the problem of promotion, the following are some effective steps to promote tourist attractions carried out by BUMDes:
   a. Cooperation with Related Companies/Agencies. Holding promotional activities with PLN, which has provided CSR funds to villages and is managed for free by the village government, for the development of Talag Biru cicerem. With a business approach, PLN can contribute to sustainable development by providing economic, social and environmental benefits for all stakeholders.
   b. Marketing through social media, one of which is done by visitors themselves who come to Telaga Biru Cicerem by uploading their videos or photos via social networks Facebook, Instagram or others, indirectly helps a lot in marketing Talaga Biru Cicerem tourism objects, with uploads that have a beautiful background. and the coolness of Talaga Biru makes other people who see it feel curious to come and take spot photos. Apart from marketing content, these modern marketing techniques are also used to market brands. The purpose of marketing the brand here is to introduce another advantage of the village in the form of typical food from the village that will be brought home for souvenirs. With the increase in internet users from previous years, of course it will be an indicator for business people to take a digital approach to their business, products and services.
   c. Advertising services in various media such as radio, television, tabloids, magazines or newspapers. This step has been taken by Village BUMDes so far. Although not directly the BUMDes to

advertise, but the media themselves are interested in exposing the beauty of the Talaga Biru tourist vehicle to be published on the editorial page of the newspaper.

## Conclusion

The results obtained from BUMDes services can improve the community's economy in the perspective of Sharia in the village, the researchers draw the following conclusions: This BUMDes has helped the community to develop their business, and the community does not need to borrow from the bank with a long and complicated process, and avoids the public borrow money from moneylenders who have now entered the Village Area and whose existence is quite disturbing to the community. The existence of BUMDes in the village has been able to play a role and contribute to the community, even though BUMDes has only been operating for three years and only has a few business units, the role of BUMDes has provided an increase in economic income for the village community, by selling or providing places around tourist sites other than it can reduce the urbanization of young people who are in the Karang Taruna organization to find work in the city. BUMDes has helped reduce unemployment in the village by providing jobs.

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# EMBRACING SOCIETY 5.0 WITH HUMANITY

Society 5.0 is a concept presented by the Japanese as a core concept of their economic system. They believed that technology should not surpass the intelligent of men. As such, in society 5.0 the Japanese government would like to ensure that all technological things are designed to be a human-centered design. In fact, their ministry of education in 2018 has also been readily prepared the future generation through a change in their education system. For example, the minister explains that in Japan, or many parts of the world, university entrance are divided into two main concentrations, which are science and social science. The minister thought of changing the system, as society 5.0 is about creating a technology that is human centered. For instance, they gave an example on designer babies. If, people from hard science learn about philosophy, ethics, and humanities, they won't face such ethical concern when developing a product. This is what is being envision by the Japanese government for their younger generation. Collaboration between science and social science is necessary to build a better environment for our future children. Another example is the companies in Japan, such as Hitachi and Fujitsu has already been implementing this 5.0 by designing product that relied fully on technology but puts human at its center (Hitachi, 2017).

Likewise, it is currently a hot topic in Indonesia. Indonesia as a country with the 4th largest population in the world has not been implemented this concept. Our country is still on the industry 4.0. Yet, with the rising interest in AI, Blockchain, NFT, number of unicorn start-up. and all recent technological changes, our country are ready to compete with any other countries in Southeast Asia. Society 5.0 is coming, and we need to embrace it. To prepare with the society 5.0, It is not only the technological side. It is necessary for us to have a strong principle at hearts that based on our belief system. We, as an Indonesian have known to be religious that most of us believed in God. We also commonly practice our religion and tend to be kind to people because we know God would love our good deeds. I personally think that this will help us to move forward and live together with advanced technology.

Technology begets a very important leap in human's life journey. It is important to keep valued of the benefit but it's more important to look out for the human itself. As its purpose is smarter than us, to help us, it will be very ideal if we embrace the technology using our ability to be kind.

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ISBN 978-623-6225-67-7
9 786236 225677