

Islamic Village Development Management: A Systematic Literature Review

Pengelolaan Pembangunan Desa Islami: Sebuah Studi *Systematic Literature Review*

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ABSTRAK

Pengelolaan pembangunan desa islami adalah konsep pembangunan desa yang memiliki karakteristik tercapainya tujuan pembangunan sosial ekonomi yang berdimensi holistik, seimbang antara aspek material dan spiritual. Penelitian ini bertujuan untuk mengkaji pembahasan kajian-kajian terdahulu secara sistematis tentang konsep dan praktik pengelolaan pembangunan desa dalam perspektif islam. Dalam rangka melakukan review publikasi artikel secara sistematis, riset ini menggunakan standar protokol RAMESES. Hasil penelitian ini terbagi menjadi dua tema utama, yaitu peran dan fungsi lembaga keuangan mikro syariah dalam pembangunan desa dan Lembaga Swadaya Masyarakat dalam pengelolaan pembangunan desa. Tema pertama menghasilkan tiga subtema: praksis keuangan mikro syariah di Bangladesh, Malaysia, dan Indonesia. Tema kedua menghasilkan satu subtema yaitu peranan Pesantren dalam mendukung pengelolaan pembangunan desa. Hasilnya memberikan landasan untuk mengisi ruang-ruang yang belum dimasuki untuk membangun pengelolaan pembangunan desa yang komprehensif berdasarkan prinsip atau nilai Islam yang ideal.

Kata kunci: *Islami, Pengelolaan Pembangunan Desa, Systematic Literature Review.*

ABSTRACT

Islamic village development management is a village development concept that has the characteristics of achieving socio-economic development goals with a holistic dimension, balanced between material and spiritual aspects. This study aims to systematically review the discussion of previous studies on the concepts and practices of village development management from an Islamic perspective. To conduct the article review systematically, this research was carried out using the RAMESES protocol standard. The results of this study are divided into two main themes, namely the role and function of Islamic microfinance institutions in village development and non-governmental organizations in managing village development. The first theme produces three sub-themes: the practice of Islamic microfinance in Bangladesh, Malaysia, and Indonesia. The second theme resulted in a sub-theme, namely Pesantren's role in supporting the management of village development. The results provide a foundation to fill in the gaps that have not been entered to build a comprehensive village development management based on ideal Islamic principles or values.

Keywords: *Islamic, Village Development Management, Systematic Literature Review.*

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I. INTRODUCTION

The village is the basic economic and social unit of a country, especially in developing countries where demographically, most of the population lives there. In developing countries, rural development is very substantial, because geographically, the majority of the area is in the form of villages, with only

a few areas being cities, whether small, large or metropolitan. In recent decades, the village has become the main battlefield where economic problems, agriculture, connectivity between rural areas and various other issues are executed (Li, Fan, & Liu, 2019) (Li et al). Thus, the rural or village development is one area of study that needs to get more attention from developing countries (Islam, Omori, & Yoshizuka, 2005).

Rural development is a conceptual construction that is connected and inseparable from the context of regional and national development (Li et al., 2019). Rural development is designed to reduce disparities between areas in a country and prioritize the poor who mostly live in rural areas (Yudha, Juanda, Kolopaking, & Kinseng, 2020). Village development designs are prepared to meet the needs of the local community, including: improving the access and quality to basic services; constructing public infrastructure based on technical capabilities and available local resources; developing productive-scale agricultural sector; developing and utilizing appropriate technology for economic progress; and enhancing the quality of order and peace in the village community (Yudha et al., 2020).

Research related to village development has been increasing in the last few decades. The village as a peripheral area and inhabited by the majority of the population of a country. It becomes an essential locus of study in the development of a nation. The village development system is an integrative mechanism in the country's economic and social development. Organization for Economic Co-Operation and Development (OECD) (2006a) released a paradigm shift report in developing the latest development management system rural (in this paper, researchers use the words "village" and "rural" interchangeably). The praxis of rural development in developed countries (OECD member countries) which have entered a new paradigm) may differ from developing countries' experience. Villages in many developing countries that are socio-economic are classified as mid-low strata are still in the process of transforming towards a better direction ((Bebbington, Dharmawan, Fahmi, & Guggenheim (2006); Belton & Filipiski (2019); (Kazimoto & Fukofuka (2013)).

The majority village development system's construction contains the concept of development, which is based on strong economic values. Measures of economic development success mainly rely on numbers that are materialistic and economically measurable. These measures exclude other concepts and standards, which are qualitative and non-materialistic. At this point, we are acquainted with the idea of Islamic (village) development.

Islamic values provide a complete set of principles. Islamic development program would make a nation and its people closer to God. The environment within it needs to be conducive to prevailing good Islamic virtues, ritually and socially (Alwyni & Salleh, 2019). Islamic development management consists of seven fundamental aspects: a) the mould is *tasawwur*, an Islamic world-view; b) the actors are the man that fulfill their original functions as Allah's servants (*'abdullah*) and vicegerent (*khalifatullah fil ardh*); c) the time-scale stretches from the pre-birth world (*ruh or malakut*) to the current (*al-dunya*) and the Hereafter (*al-akhirah*); d) the framework lies on the obligatory knowledge (*fard 'ain*); e) the methodology is *ibadah* (worship); f) the means are the natural resources, which are sufficient for all, if not abundant, and everyone is actually able to limit his wants; g) the ultimate aim is *mardhatillah*, the pleasure of Allah SWT (Salleh, 2011).

Thus, different perspectives on conventional views and Islamic paradigms exist in developing development management concepts, including village/rural development. Islamic village development seems crucial to be explored as Islam represents a cultural economy and cultural authenticity. The cultural economy and cultural authenticity mean deep respect for beliefs and local knowledge of all people in the community that provide richness and meaning to people's lives (Al-Jayyousi, 2009). Without considering the spiritual side of people, development is meaningless (Al-Jayyousi, 2009).

However, there are still no prior studies that have been explicitly discussed systematic literature review (SLR) on the village development management based on the Islamic perspective. This review's main purpose is to empirically understand a particular topic's discourse position and provide essential follow-up recommendations. A high-quality Systematic Literature Review offers better support for policy-makers and entrepreneur and helps researchers to synthesize all related literature regarding a particular matter under review (Kraus, Breier, & Dasí-Rodríguez, 2020).

Based on the researcher's initial investigation, no review has been found that analyzes explicitly systematically on the Islamic village development management topic. The choice of SLR is based on the

need to understand the position of discourse and practice of Islamic village development management in the literature that has been published in various scientific journals. SLR is suitable for studies focusing on specific topics without collecting empirical data (Kraus et al., 2020). The use of SLRs can offer a comprehensive knowledge map on the topics being reviewed and help further theory development.

This literature review study addresses one research question- what are the global insights from previous research on Islamic village development management practice? Answering the problem will contribute to the need for comprehensive Islamic village development management, particularly in Muslim countries. Hence, the aim of this study to present the gap in the previous studies to systematically conduct a literature review to obtain more understanding of the concept of Islamic village development management. The study's results are expected to provide a comprehensive concepts and praxis of the idea of Islamic village development that currently exists.

II. RESEARCH METHODS

RAMESES Protocol as Selected Literature Review Standard

In order to conducting SLR, this study uses RAMESES (Realist And Meta-narrative Evidence Syntheses: Evolving Standards), as suggested by Wong, Greenhalgh, Westthorp, Buckingham, & Pawson (2013) as protocol for preliminary publication standard. This standard is conducted to ensure that the systematic review is provided with relevant, necessary and adequate information on the related publication articles. Therefore, the evaluation results would meet the highest quality and rigorous (Wong et al., 2013).

RAMESES protocol suits systematic reviews of literature in social sciences (Samsuddin, Shaffril, & Fauzi, 2020). Furthermore, Samsuddin et al. (2020) mention three benefits of RAMESES to be employed in review's study. First, it clearly defines the research questions. Second, it qualifies the criteria identification (inclusion and exclusion); and three, endeavor to overlook central databases of scientific literature within a particular time. RAMESES proposes a rigorous search of terms based on diverse research designs related to specific topic. Besides, RAMESES also provides the coding of valuable information for future sciences exploration by monitoring research patterns and trends.

Database Sources

The study uses the databases 'Scopus' by Elsevier as primary references. Scopus consists of more than 20,000 working titles and approximately 5,000 publishers, which is rigorously selected by the independent review board and uses underlying metadata architecture (<https://www.elsevier.com/solutions/scopus>).

The study also includes 'Google Scholar' by Google as the additional database. It contains more than 380 million documents, including articles and citations, making it the world's most popular academic search engine (<https://scholar.google.com/intl/en/scholar/about>). The use of google scholar as an additional search engine provides a broader search since this research's topic has not yet become a mainstream field of study currently.

Systematic Searching Process

Based on Mohamed Shaffril et al. (2020) suggestion, this study uses three main phases in systematically reviewing the related literature, namely the so-called ISE (Identification, Screening, and Eligibility). Besides, this study conducts another step called quality appraisal. The following part explains each of all phases.

1. Identification Phase

The first step of systematic searching process is called "identification." Identification is a process to find out any terms, synonym, and related variation for the primary keywords from previous literature concerning Islamic village development management concept and praxis. The identification process was done by referring to several relevant sources such as a keywords, dictionary, and thesaurus from previous literature to search other variations related to the Islamic village development management. The following terms were selected for search queries, first, "Islamic" or "Islam." Second, "village development", or "rural development," or "rural areas development", or "sub-district development," or "countryside development," and third, "management" or "governance". The searching phase employed in two databases (Scopus and Google Scholars) has resulted in 26

articles (18 Scopus papers and 8 Google Scholars articles). Table 1 displays the detail of the keywords and searching strategy in this identification phase:

Table 1.
Keywords And Searching Information Strategy

Databases	Keywords used
Scopus	TITLE-ABS-KEY (("Islami*" OR "Islam" OR "Islamic* base*" OR "Islami* perspectiv*") AND ("village developmen*" OR "rural developmen*" OR "rural area developmen*" OR "sub district developmen*" OR "sub urban developmen*" OR "countryside developmen*") AND (managemen* OR system* OR concept* OR governanc*))
Google Scholar	Islam rural development management, "Islam rural development."

Source: processed data

2. Screening Phase

The next phase of systematic searching process is the "screening" phase. The selected literature from the identification phase is then screened by specific criteria for papers selection, which is done automatically based on the sorting function. Some requirements are conducted in this study. First, the timeline between 2010 and 2020 was chosen as one of the inclusion criteria. The ten-year span is related to the concept of development management, including the village in it, which takes time to see the development of the concept and its practice in various countries. Thus, a one-decade timespan is adequate to overview the reviews, theoretically as well as practically, on the topic of development of Islamic village development.

For the purpose of the review's quality, this study only picks papers that are written in peer-reviewed academic journals. English-written literature was elected to avoid misunderstanding to catch the point of the selected paper. Additionally, the selected paper type consists of conceptual and empirical article.

Through these selection criteria, the study mainly excluded papers published before 2010 and written in a non-English language. Moreover, papers from conference proceedings, chapter in a book, and non-indexed journals were also excluded in this study. Table 2 indicates the inclusion and exclusion criteria of this study:

Table 2.
Inclusion And Exclusion Criteria

Criterion	Eligibility	Exclusion
Literature type	Indexed Journal (empirical and conceptual research paper)	conference proceeding, chapter in a book, non-indexed journals,
Language	English	Non-English
Timeline	Between 2010-2020	<2010

Source: processed data

3. Eligibility Phase

The final searching phase is the "eligibility" process. In this phase, the authors manually monitored all articles gathered from the screening process, whether in line with the criteria determined—the operation conducted by reading three parts of articles, i.e., title, abstract, and conclusion. Based on the previous stage requirement, the search queries found 24 potential papers. The investigation was executed and finished in December 2020. Referring to the standard determined, eventually, 12 articles met the criteria. Recent findings of those papers are used to pursue this study's objective in the ongoing and developing discourse. Figure 1 depicts the review process of this systematic literature review.

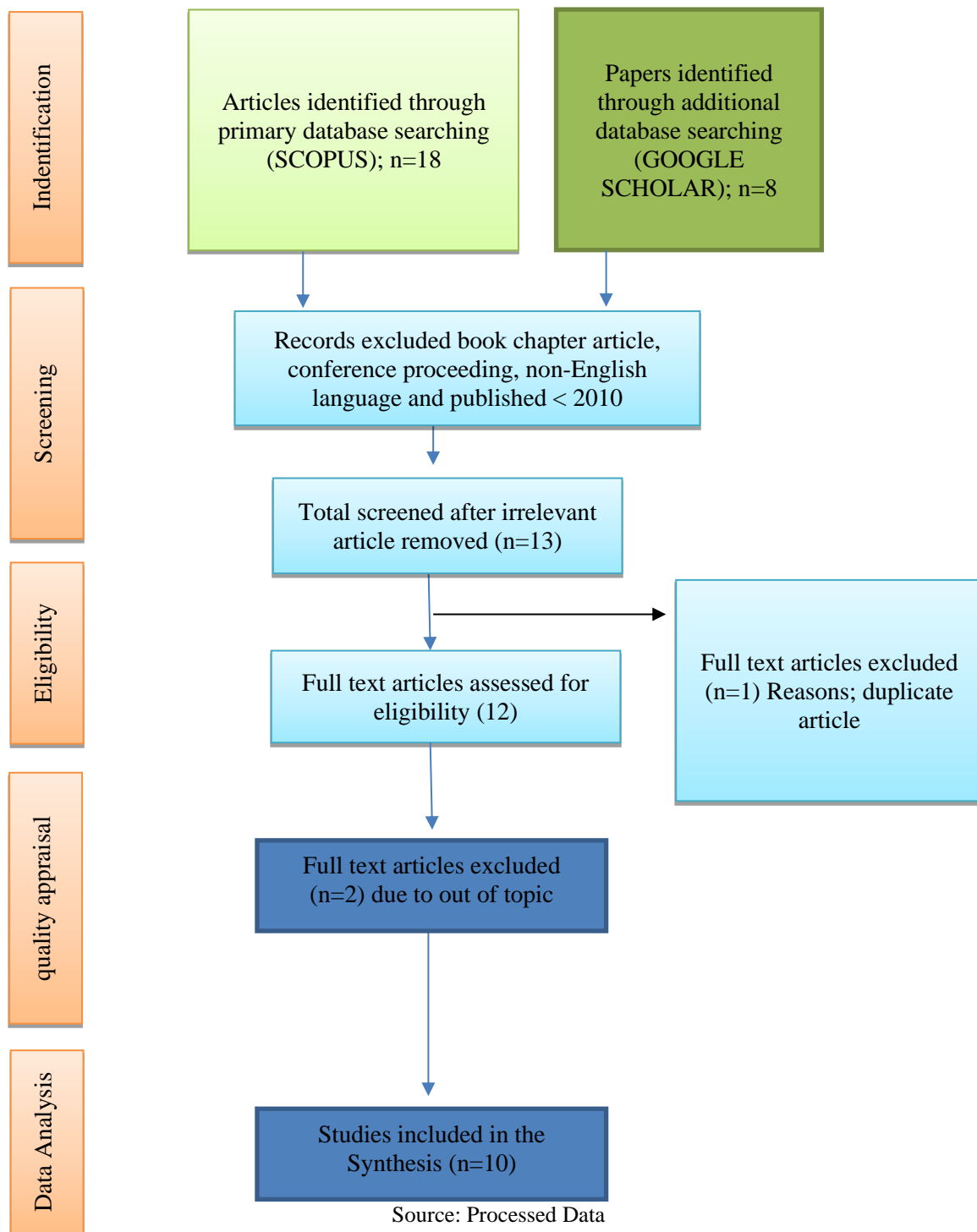
4. Quality Appraisal

This phase was conducted by, first, each authors read the papers individually. Then, the both writers discuss the content of the papers to ensure their quality. The writers focused on the substance and methodology of the articles to determine the quality's rank. For the items to be included in the review, both authors have to mutually agree regarding the quality, at least at moderate level. Several discussions were conducted among the authors before determining the selected articles' decision, whether included or excluded for the final choice. This quality appraisal step finally has ranked nine

items as high and one-piece as moderate quality articles. Therefore, all ten remaining papers were eligible for the study.

Data Abstraction & Analysis

As suggested by Samsuddin et al. (2020), this study uses an integrative review to analyze the eligibility papers. The integrative design describes the remaining article by combining qualitative and quantitative approaches. At the first step, the authors read the selected articles heartily, specifically in abstract, results & discussions, and conclusion part. Subsequently, the writers performed a thematic analysis to identify themes and sub-themes based on similarity in themes, patterns and relationships within the abstracted data.



Source: Processed Data

Figure 1.

Systematic Literature Review Flow Diagram

Based on Shaffril et al.(2020) 's suggestion, the first action of this thematic analysis is to generate particular themes. The study valuates the chosen pieces to identify relevant themes and sub-themes (if any) by assessing the entire aspect of the articles. In the next step, any related or similar abstracted data were pooled in a specific group. Every article in a theme is reviewed in-depth to dig out a common thread and its relationship, entails appraising the accuracy of themes generated. In this phase, the researcher re-examined all the main and sub-themes resulted for ensuring its accuracy. Afterward, the researcher proceeded to the next phase by naming the themes and sub-themes. Both authors agreed on the name of themes and sub-themes by considering its relevant and appropriate review results. The final findings of this review will discover research gaps to be loaded by future research. In this context, the drafting works of village development management concepts or practices based on an Islamic perspective in the future is based on the mapping and findings of this study.

III. RESULTS AND DISCUSSIONS

Background of Chosen Articles

Table 3.
Results (Themes and Sub-themes)

Studies (Years)/ Country	Study Design	Islamic Micro Finance for Rural Development / Poverty Alleviation			Supporting role in rural development by NGO
		Bangladesh's Praxis	Malaysia's Praxis	Indonesia's Praxis	<i>Pesantren's</i> supporting role
Abdullah, Amin, & Ab Rahman (2017) – Malaysia (Scopus)	Qualitative - Descriptive	√ (RDS – IBBL & GB)			
Anwar, Susilo, Rohman, Santosa, & Gunanto (2019) – Indonesia (Scopus)	Qualitative - Descriptive			√	
Rahim (2017) – Bangladesh (Scopus)	Quantitative - Survey	√ (IBBL)			
Bhuiyan, Siwar, Ismail, & Talib (2011) – Malaysia (Scopus)	Quantitative	√ (RDS – BBL)	√ (AIM)		
Hudaefi & Heryani (2019) – Indonesia (Scopus)	Qualitative – Case Study				√
Hassan & Saleem (2017) Malaysia (Scopus)	Quantitative - Survey	√ (RDS – BBL)			
Hosen & Fitria (2018) – Indonesia (GS)	Quantitative			√	
Anwarul Islam (2016) – Bangladesh (GS)	Qualitative – Case Study	√ (RDS – BBL)			
Nasrin & Sarker (2014) – Bangladesh (GS)	Quantitative	√ (RBL)			
Uddin & Mohiuddin (2020) – Australia & Bangladesh (GS)	Mixed- Method Approach	√ (RDS – BBL)			

Source: processed data

Based on ten eligible items reviewed, it exposes that there are five articles conducted quantitative approach, while four pieces conducted qualitative research design. There is one article that was written by a mixed-methods approach. In terms of publication, one section was written in 2011, 2014, 2016,

2018, and 2020. Moreover, two papers were published in 2019, and three articles were written in 2017. Most of the papers were conducted in Bangladesh (six items). Three pieces were based on experience in Indonesia. Only one piece held cross country: Malaysia and Bangladesh. Based on the source of the publication, there are six articles downloaded from SCOPUS indexation while four papers from GOOGLE SCHOLAR searching engine. The analysis process resulted in two primary/main themes and four sub-themes on Islamic Village Development Management. The main topics are Islamic Micro Finance for Rural Development/Poverty Alleviation and Supporting Role in Rural Development by NGO. In the first theme, the existence of Islamic principles-based microfinance institutions was then given a detailed explanation of its direct praxis in Bangladesh, Malaysia, and Indonesia.

The second theme focuses on the supporting role of non-governmental organizations in Islamic educational institutions in supporting village development management. An article outlines the impactful role of Islamic education institution in Indonesia in assisting the village development where this institution is located. Table 3 depicts a comprehensive overview of selected articles in the area of Islamic village development management.

Research Themes and Sub-themes on Islamic Village Development Management

This section explains the research main themes and sub-themes in the Islamic Village Development Management topic:

Islamic Microfinance for Rural Development/Poverty Alleviation

From the ten selected articles, the majority (nine papers) discussed the importance of Islamic microfinance institutions' role and function in village development practices. In the context of village development, the existence of this sharia-based microfinance institution is primarily aimed at helping poverty alleviation efforts. As is known, the number of poor people, particularly in developing countries, mostly live in rural territory (Akhter, Akhtar, & Jaffri, 2009) (Adejoke, 2010). Unfortunately, five hundred million of approximately four billion poor communities are accounted for by five predominantly Muslim countries, i.e., Indonesia, Bangladesh, Pakistan, Nigeria, and Egypt (Ibrahim & Murtala, 2018). In Indonesia, for instance, the number of poor people is highly located in the village areas, with almost 13.5 percent as of September 2017 by Statistics Indonesia Bureau report (Hudaefi & Heryani, 2019).

An Islamic microfinance institution provides facilities to give financial accessibility to the impoverished village community. Financial availability is needed to increase economic productivity, decrease vulnerability, and mitigate poverty through some self-employed productive economic activities (Bhuiyan et al., 2011). Financial accessibility is beneficial since the poor often are not touched by formal and large financial institutions due to the lack of capital, collateral, etc.

In this first theme, seven articles highlight the practice of institutionalizing Islamic principles-based microfinance, which carries out its praxis in rural areas in Bangladesh as the first sub-theme ((Abdullah et al., 2017), (Umar, Usman, & Purba, 2018), (Bhuiyan et al., 2011), (A. Hassan & Saleem, 2017), (Nasrin & Sarker, 2014), (Uddin & Mohiuddin, 2020)).

One of the institutions that have become the object of most studies on this theme is Rural Development Scheme (RDS), operated by Islamic Bank Bangladesh Limited (IBBL). RDS, as an Islamic microfinance program, was launched by IBBL in 1995. As most of the Bangladeshi population are Muslims, RDS in Bangladesh emerged to fulfill the demand from the Muslim customers (Abdullah et al., 2017). The main focus of RDS is to deliver financial access to the impoverished community for inducing opportunities for income generation to reduce poverty in a sustainable program (Bhuiyan et al., 2011). Besides the accelerating socio-economic aspect, RDS also aimed to enhance the moral, ethical, and social values of these Bangladesh poor people (Anwarul Islam, 2016).

Abdullah et al. (2017) describe in detail the working principles that underlie the operations of RDS in Bangladesh. This article also compares these RDS' sharia principles with the Grameen Bank (GB), a famous conventional microfinance. Both RDS and GB contribute a lot to the village development through their sustainable programs. As is known, Grameen Bank contributes greatly to poverty alleviation in the Bangladesh's rural territory, but its operation is based on interest that is strongly prohibited by Islamic Law. RDS's Islamic principles differ from the conventional way of GB concerning organizational structure, getting funds procedure, financing mode, risk management, pointing the borrower method, training, marketing strategies, social development, and general overall performance (Abdullah et al., 2017).

Furthermore, Anwarul Islam (2016) explains RDS's program is not merely about socio-economical aspect. RDS's fundamental objective is to lift low-income people out of poverty by getting them involved in the different kind of income-producing activities by supplying loans and teachings of Islam. RDS is in line with Muslims' social and cultural values as the majority of the ummah of Bangladesh (Anwarul Islam, 2016).

Moreover, Hassan & Saleem (2017) mention RDS as one positive relationship between poverty alleviation and Islamic microfinance, particularly in rural areas. Three types of funding provided by RDS: 1) collateral-free microfinance to the poor (up to BDTK/Bangladesh Taka 50,000); 2) micro-enterprise finance, i.e., collateralized finance (up to BDTK 300,000 to the micro-clients); and 3) *Qard-Hasan* or Benevolent loan program (up to BDTK 10,000) to the extreme poor and distressed people for sanitation, water and rehabilitation (Hassan & Saleem, 2017). Thus, Hassan & Saleem (2017) endorse a considerable policy to redirect Islamic microfinance to accelerate in the village development activities, which will contribute higher in the long term.

Additionally, Uddin & Mohiuddin (2020) points out that Islamic social finance institutions like RDS contribute meaningful complementary function to Bangladesh's government efforts to alleviate poverty. Islamic social finance offers two significant task (Uddin & Mohiuddin, 2020). Firstly, it mobilizes an enormous pool of resources from philanthropic and commercial sources. Secondly, it provides a broader set of tools to handle poverty alleviation program, ranging from entrepreneurship financing to direct welfare distribution.

Still discussing the prominent role of IBBL with its RDS program, Rahim (2020) emphasizes the importance of human resources in IBBL internally. The IBBL is continuously preparing its human resources to bring programs effectively since the philosophy, principles, and working procedures are unique and special (Rahim, 2017).

Another microfinance institution involved in managing rural development in Bangladesh is Rupali Bank Limited / RBL (Nasrin & Sarker, 2014). Like IBBL and Grameen Bank, RBL also provides rural credit policy and programs designed to cover all rural populations' segments. Its program reaches multiprofession, i.e. farmers, laborers, unemployment educated people, vocational trained young people, weavers, and other village dwellers and artisans (Nasrin & Sarker, 2014). Several rural loans to the agricultural industry and business sector significantly impacts rural income-generating activities, although not explicitly aimed for poverty reduction.

Apart from the practice of Islamic microfinance institutions in Bangladesh, this theme also displays praxis in Malaysia. Bhuiyan et al. (2011) introduced *Amanah Ikhtiar Malaysia* (AIM) as one of the poverty alleviation tools in terms of empowering (Islamic) microfinance institutions. AIM is the principal and most significant Malaysian Micro Finance Institution that was established in September 1987. AIM's primary objectives are to reach out to whole Malaysia with benevolent loans to finance income-producing activities to the low households (Bhuiyan et al., 2011). Nonetheless, the research proposed that AIM adopt the Islamic principle way of microfinance since the Islamic Microfinance is dealing with low income people not just in their socio-economic necessity, but also in a spiritual program.

Another sub-theme in the first theme of the review concerns the praxis of Islamic microfinance institutions in a country with the most substantial number of Muslim population globally: Indonesia. Hosen & Fitria, (2018) raised the role of Islamic Rural Banks (BPRS) that are mainly addressed to empower Micro, Small, and Medium-scale Enterprises (MSME), particularly in rural areas. Together with Islamic Commercial Bank (*Bank Umum Syariah/BUS*) and Islamic Banking Subsidiary (*Unit Usaha Syariah/UUS*), BPRS operates within Murabahah market of MSMEs.

Likewise, another example of an Islamic microfinance institution in Indonesia that operates targeting the village's MSME group is described by Anwar et al. (2019). Their study focuses on the financing architecture of Islamic microfinance organizations based on the fisheries and agriculture sectors' characteristics and the re-construction of *Salam* contracts for fishers and farmers. The empowerment of MSMEs in the fisheries area accompanied by the empowerment of microfinance institutions has been proven to decrease the poverty rate and increase people's income.

The primary themes and subthemes provided by this systematic literature indicate that the sharia-based microfinance institution provides a significant work in the context of village development. The Islamic financial institution's existence could reduce the level of poverty and enhance family income.

The institutions operate independently and apart from government village development mechanism. So, it is necessary to include it in the concept of integrated state development, especially to reach people in rural areas in a structured, systemic, and massive manner.

Supporting Role in Rural Development by NGO

The second theme is focusing on the role of the Non-Government Organization in village development management. Hudaefi & Heryani (2019) reveals a case study on the significant role of Islamic education institutions in Indonesia called *Pesantren* in participating in village development. The study generated a shred of evidence describing the *Pesantren's* central position in doing empowerment of the local economy sector and the underprivileged community.

Furthermore, Hudaefi & Heryani (2019) explain that the *Pesantren's* elemental work of rural economic empowerment is in line with *Maqasid al-Shari'ah*. Finally, this paper suggests the Indonesian government considers the *Pesantren* to be involved legally in its village development programs. As an educational institution, *Pesantren* has no obligation to commit to developing a circumstance area where it is located. However, *Pesantren* also have a significant role in the community where they live in broad socio-economy and religious aspects.

Discussion of Research Themes, Subthemes and Trends on Islamic Village Development Management

The Function of Islamic Microfinance for Poverty Alleviation

The systematic literature review analysis resulted in two main themes and four sub-themes. This part displays further discussions of the concluded themes. The central theme of Islamic village development management focuses on the role of sharia-based microfinance institutions. This Islamic microfinance institution in village development praxis is found in Bangladesh, Malaysia, and Indonesia, which are majority Muslim population countries. The Islamic village microfinance institution contribution through rural development scheme, as has been done by Islamic Bank Bangladesh Limited (IBBL) in Bangladesh (Abdullah et al. 2017; Hassan & Saleem, 2017; Anwarul Islam, 2016; Uddin & Mohiuddin, 2020), Rupali Bank Limited in Bangladesh (Nasrin & Sarker, 2014) and *Amanah Ikhtiar Malaysia* (Bhuiyan et al., 2011). It can be concluded that in the context of village development management, Islamic microfinance institution plays a major role in efforts to alleviate poverty in the Muslim world, most of whom live in villages.

In general, the existence of Islamic financial institutions has indeed been recognized as having a substantial role in alleviating poverty in various countries ((Mohamed & Fauziyyah, (2020; Laila (2010), Begum, Alam, Ferdous Alam, & Awang (2015); Begum, Alam, Mia, Bhuiyan, & Ghani (2019); Rahman (2010); Dusuki, (2008); Satar & Kassim (2020)). Mohamed & Fauziyyah (2020) conducted a systematic literature review on more than 50 articles and found that Islamic microfinance is one of the best medium to alleviate poverty, particularly in Muslim world. The existence of those Islamic microfinance institutions deals with all stratum of poverty, including the extremely poor. They has improved the economic development of poor people by giving loans or credits and facilitating the business environment (Mohamed & Fauziyyah, 2020).

Unlike conventional microfinance institutions which only deal with economic aspects, Islamic microfinance institutions act as an financial intermediary and also social intermediary (Dusuki, 2008). An Islamic microfinance institution as intermediary function is essential in the context of poverty alleviation. The poor are usually considered high-risk borrowers because of the difficulties inherent in assessing their creditworthiness, let alone their inability to provide collateral (Dusuki, 2008)

The provision of financial and non-financial services by Islamic microfinance institutions promotes justice for all communities (Begum et al., 2015). Islamic microfinance also operates strongly human-oriented. Besides, it has interest free mechanism in practice, and it will not drag people to debt trap and worse situation (Begum et al., 2015). Furthermore, through its social development scheme, the Islamic microfinance could not only overcome the poverty problem but also could lead to supportable long-term development (Begum et al., 2019). The poverty alleviation strategy by Islamic microfinance is linking income-generating activities and environmental issues and other social capital (Hassan, 2014; Satar & Kassim, 2020). Therefore, an Islamic microfinance institution is part of the Islamic economic system that substantially blends community welfare, ethics and morality, and real financial aspects (Laila, 2010; Rahman, 2010).

The role of the Islamic microfinance institution in the poverty reduction strategy is proven in several countries, particularly in the majority Muslim population nation. In Bangladesh, Islamic microfinance has a great impact on poverty reduction by providing non-riba finance to the poor to increase their income and wealth and reduce transaction costs by simplifying credit application (Elwardi, 2018). Additionally, A. A. Hassan, Qamar, & Chachi (2017) also pointed out that Islamic microfinance run by IBBL has become a potent tool to eradicate poverty in Bangladesh. Furthermore, Mamun, Uddin, & Islam (2017) conclude that in Bangladesh's case, Islamic microfinance integration with NPOs (non-profit organizations), Non-Government Organizations, and *Zakah & Waqf* institutions to facilitate small-scale financial access to the low income community is a massive medium for poverty alleviation.

In Malaysia, several Islamic microfinance institutions also engaged in the development of microfinance entities and poverty alleviation. For instance, *Amanah Ikhtiar Malaysia* (AIM), *Pembiayaan Kredit Mikro of Bank Pertanian Malaysia* (BPM), *Koperasi Kredit Rakyat* (KKR), *Tabung Ekonomi Kumpulan Usahawan Nasional* (TEKUN), and *Yayasan Usaha Maju*, Sabah (Adejoke, 2010) (Satar & Kassim, 2020). Those institutions are beneficial to poor people that usually referred to as the "unbankable" and excluded from formal financial institution radar, particularly in rural areas (Adejoke, 2010)

Indonesia, the largest Muslim population country globally, also has a long history of the existence of Islamic microfinance institutions. The most massive form is BMT (Baitul Maal wat Tamwil), which are scattered in various parts of the country ((Febianto, Binti Johari, & @Zulkefli (2019), Satar & Kassim (2020), Rokhman (2013) Fianto, Gan, & Hu (2019)). Empirical research of Rokhman (2013) found that Islamic microfinance substantially contributes to poverty alleviation, particularly its impact on business, income and education development. However, these poverty alleviation efforts are not only carried out by microfinance institutions. Muslim society and government should working together. Suzuki, et al. (2016) propose the strategic collaboration of Islamic microfinance, the Mosque (*Masjid*), Islamic charity institutions (*zakat & waqf* organizations), and local organization to ending poverty in Indonesia.

Still, in the context of poverty alleviation, the work of Islamic microfinance institutions in Indonesia can be seen in a case study conducted by Febianto et al. (2019) at BMT in Bandung. Based on their research, it can be seen that BMT has increased the microentrepreneur income household as well as their spiritual level. The poor reduction is tackled not only in the material term but also in the spiritual aspect.

Moreover, the experience of another Islamic country, namely Pakistan, also implies the vital role of Islamic financial institutions in poverty eradication efforts. Khaleequzzaman & Shirazi (2012) and Aslam (2014) mention some Islamic microfinance institutions are operating in Pakistan, i.e., Islamic Relief Pakistan (IRP), Akhuat, National Rural Support Program (NRSP), Karakoram Cooperative Bank (KCB), and Muslim Aid. These Islamic microfinance institutions do not neglect the poorest communities and help build comprehensive livelihood schemes by combining alms with financing to build Islamic social capital. (Khaleequzzaman & Shirazi, 2012). It can be concluded that Islamic microfinance is playing an essential role in increasing profitability, per capita income, control the inflation, the living standard, infrastructure position, employment level in the society, unequal distribution of wealth, educational level, and ethical values in Pakistan (Aslam, 2014). Finally, from a case study of Akhuat in Pakistan, (Akhter et al., 2009) recommends that to overcome poverty issues, it is essential to integrating Islamic microfinance with NPOs (non-profit organizations), Non-Government Organizations, *Zakah, Awqaf, & Takaful* as well as with professional capacity building institutions to deliver micro-financial services and other related programs to the poor people under one roof.

Furthermore, it is interesting to see the experiences of a country with a large Muslim population in Africa. Onakoya & Onakoya (2013) and Ibrahim & Murtala (2018) explain the role of a sharia-based microfinance institution in poverty eradication in Nigeria. Ibrahim & Murtala (2018) focuses on the story of Tijarah Microfinance Bank Limited, Bauchi State, Nigeria. This Islamic microfinance institution has a substantial strategy against poverty to serve Nigeria population. In the other state, Ogun, Onakoya & Onakoya (2013) explain the Ogun State Agricultural and Multipurpose Credit Agency (OSAMCA) story in providing credit delivery to small-scale entrepreneurs. However, the functioning Islamic microfinance

as a poverty alleviation tool needs to be accompanied by other enabling fiscal and monetary policies to make it more effective (Onakoya & Onakoya, 2013).

Also, experience in other African countries with a sizeable Muslim population, Somalia, demonstrates Islamic microfinance institutions' vital role to combat poverty. Xalane and Salleh (2018) talked about several examples of micro-credit programs in Somalia, such as the program by SA"ID Foundation in 1993, then followed by Salam Somali bank (SSB) that launched a microfinance package in 2010. Three years later, a new Microfinance institution was established, namely, KAAH Islamic Microfinance (KIM).

Conceptual and practical experiences from various countries above confirm the importance of Islamic financial institutions' existence, especially in poverty reduction efforts. The function of financial intermediation, coupled with social intermediation, as well as ethics and spirituality, provides a holistic package of increasing welfare for the poor. Given that most of the poor community live in rural territory, the role of Islamic microfinance institutions needs to be integrated systematically and structurally in the framework of village development management. The state needs to develop a concept that involves the massive role of sharia-based microfinance institutions in villages, especially in the Islamic world countries.

The Role of Islamic Boarding Institution (*Pesantren*) for Village Development

The second theme highlights *Pesantren's* (Islamic boarding institutions) supporting role to participate in the village development process. Hudaefi & Heryani (2019) reveal the praxis of village economic program conducted by Nurul Amal *Pesantren* in West Java Province, Indonesia. In their final discussion, Hudaefi & Heryani (2019) recommended that the Indonesian government to consider the *Pesantren* to be involved systematically and legally in its village development programs.

The existence of *Pesantren* as religious, educational institutions in Indonesia has colored the Indonesian nation's journey. *Pesantren* is the oldest traditional and non-formal Islamic educational institution in Indonesia (Mustari, 2014). For a country where more than 85 percent of the population is Muslim, Islamic boarding schools have spread throughout the country. According to the Religious Affairs Ministry data in 2005/2006, Mustari (2018) mentions *Pesantren* located in every province of the Republic of Indonesia. The number of *Pesantren* is more than 16,000 per year in 2006. Most of these *Pesantren* are located in rural areas. Mustari (2014) explains that *Pesantren* are not only an educational, but also social institutions. Additionally, at a certain level, *Pesantren* also carry out functions to improve the surrounding environment's economy and preserve local cultural wisdom, local politics, and religious rites (Mustari, 2018).

Furthermore, the *Pesantren* utilizes participatory program to increase its economic position among the local circumstances (Budiwiranto, 2009). In the economic context, *Pesantren* also have a strong commitment to engaging in sustainable development in terms of activities that include economic, social, and environmental (Fatimatuzzahroh, Abdoellah, & Sunardi, 2015). This is an embodiment of social responsibility, a form of social worship (Budiwiranto, 2009). *Pesantren* have a great potential to influence people surrounding behavior to care about the environment, to jointly be involved with other organizations and institutions in solving community problems in the location where the *Pesantren* is located and have daily activities (Fatimatuzzahroh et al., 2015).

The long experience of *Pesantren* in the development process needs to be systematically accommodated in the framework of village development management. The existence of these non-government organizations (together with other non-government organizations) is a supporting role that is very helpful to village development goals.

According to review results, most studies on Islamic village development management were conducted in Bangladesh, followed by Indonesia and Malaysia. These three countries are known as countries with a majority Muslim population. Based on the article's search results, no paper raises the practice of village development management based on Islam in other countries where there are many Muslim populations. A comparison between two or more countries with large Muslim populations needs to be encouraged to increase contributions to the body of knowledge.

Moreover, village development is a small scale within a nation. It could be that a country does not have a sizeable Muslim population. However, within the village scope, there could be a concentration of Muslim communities in particular villages. The system, pattern and management of village

development emphasizing Islam could also be encouraged into practice in the Muslim-majority village. The experience of building a Muslim community in Ban Nua village of Hatyai in southern Thailand is an example of a village development model where Islamic boarding schools/madrasah play a central role (Salleh, 2015a). Moreover, Islamic Development practices in Muslim villages in countries in other parts of the universe, such as Europe, Australia, Africa and Central Asia need to be explored more deeply.

Another gap in this research area lies on the whole topic in the Islamic village development management. Based on the chosen articles reviewed in this research, the primary themes only focus on strengthening financial institutions in assisting village development, especially in matters of poverty alleviation.

Referring to Salleh (2015b), the development concept should be based on Islamic values. Islamic development program does involve not only material aspects but also spiritual elements. Its dimensions consist of temporal/profane dimension (*ad-dunya*) and the sacred one dimension (*al-akhirah*). Eventually, the ultimate purpose is not only the material poverty eradication but also the pleasure of Allah. Hence, village development management's concept and empirical practice still lighting out a substantial research gap area to be loaded with Islamic values in various realm.

IV. CONCLUSION

This literature review study provides a comprehensive understanding of the Islamic village development management topic. There are not many articles that fall into the categories in this research topic area in terms of numbers. This small number of papers implies that mainstreaming village development discourse based on Islam still leaves many gaps to be filled. To wrap up, this research discovers two main themes from a systematic review of former articles concerning Islamic village development management. First, Islamic microfinance institutions' role mainly to alleviate poverty that lies the majority in the rural area. Three sample cases describe the position of those institutions, that is Bangladesh, Malaysia, and Indonesia case. Second, the supporting role of the Non-Government Organization in village development management. The sub-theme that is mentioned in this second theme is the *Pesantren* role in Indonesia.

The study has filled the research gap in understanding research themes and trends in the Islamic village development management topic. The chosen articles reviewed could contribute new knowledge for future scholarly work by fulfilling the recent issue's research gaps. The result of the study could facilitate science development in the Islamic village development management area. By understanding the existing body of knowledge, the review offers a holistic concept of village development management based on the ideal Islamic value. Nevertheless, this systematic literature review strongly recommends such policy recommendations to a country's government to include micro-financial institutions, particularly in the village development programs.

This research only focuses on article quest on Google Scholar and Scopus. Future research can investigate previous study related to this research topic from other indexation databases such as Dimension, and Web of Science. Addition of two famous and well-known databases as literature sources is needed to provide additional possibilities for discourse to broaden understanding related to this topic of science.

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