

ABSTRAK

Skripsi dengan judul “Analisis Akuntabilitas Pengelolaan Keuangan Dana Desa Dalam Mendorong Pemenuhan Layanan Publik Dan Kesejahteraan Masyarakat Dalam Perspektif Islam (Studi Pada Desa Bendoagung dan Desa Karangrejo Kec.Kampak Kab.Trenggalek)” ini ditulis oleh Cindy Lenika Wahara NIM. 12406183042, Jurusan Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung, Dosen Pembimbing Dr. Binti Nur Asiyah, M.Si.

Permasalahan mengenai kualitas aparaturnya pemerintahan di Desa Bendoagung dan Desa Karangrejo menyebabkan permasalahan yang berujung pada pelayanan publik dan kesejahteraan masyarakat desa sehingga perlu diketahui apakah dua Desa ini telah menerapkan akuntabilitas pengelolaan keuangan Dana Desa. Oleh karenanya penelitian ini akan membahas terkait: (1) Bagaimana akuntabilitas pengelolaan keuangan Dana Desa Bendoagung dan Desa Karangrejo Kecamatan Kampak Kabupaten Trenggalek? (2) Bagaimana akuntabilitas pengelolaan keuangan Dana Desa dalam mendorong pemenuhan layanan publik dan kesejahteraan masyarakat dalam perspektif Islam di Desa Bendoagung dan Desa Karangrejo Kecamatan Kampak Kabupaten Trenggalek?

Pendekatan penelitian ini adalah pendekatan kualitatif dan jenis penelitian studi kasus. Proses pengambilan data menggunakan wawancara, observasi dan dokumentasi. Dalam menganalisis data peneliti menggunakan analisis reduksi data, penyajian data, dan penarikan kesimpulan. Sedangkan untuk menguji keabsahan data peneliti menggunakan triangulasi sumber dengan wawancara kepada informan pertama dan informan pendukung dan triangulasi teknik yaitu dokumentasi seperti data profil Desa dan dokumentasi hasil wawancara yang dihasilkan

Hasil penelitian adalah: (1) Akuntabilitas Pengelolaan Keuangan Dana Desa di Desa Bendoagung dan Desa Karangrejo diterapkan, namun pada tahapan perencanaan antusias masyarakat Desa Bendoagung masih kurang dibandingkan dengan Desa Karangrejo. Pada tahapan pelaksanaan dan tahap penatausahaan Desa Bendoagung dan Desa Karangrejo telah dilakukan sesuai Permendagri Nomor 113 Tahun 2014 Tentang Pengelolaan Keuangan Desa. Namun pada tahap pelaporan Desa Bendoagung dan Desa Karangrejo masih mengalami keterlambatan. (2) Akuntabilitas Pengelolaan Keuangan Dana Desa di Desa Bendoagung dan Desa Karangrejo telah mendorong pemenuhan layanan publik seperti Pelayanan Barang Publik, Pelayanan Jasa Publik dan Pelayanan Administratif pelaksanaannya juga sesuai dengan etika dalam Islam. Dengan pemenuhan layanan publik kemudian dapat mendorong kesejahteraan masyarakat Desa Bendoagung dan Desa Karangrejo dalam perspektif Islam dimana masyarakatnya telah dapat memenuhi kebutuhan *dharuriyat* dan *hajiyyat* namun sebagian besar belum bisa memenuhi kebutuhan *tahnisiyyat*.

Kata Kunci: Akuntabilitas pengelolaan keuangan, layanan publik, kesejahteraan

ABSTRACT

The thesis entitled "Analysis of Accountability of Village Fund Financial Management in Encouraging the Fulfillment of Public Services and Community Welfare in an Islamic Perspective (Studies in Bendoagung Village and Karangrejo Village Kec.Kampak Kab.Trenggalek)" was written by Cindy Lenika Wahara NIM. 12406183042, Department of Islamic Financial Management, Faculty of Islamic Economics and Business, State Islamic University Sayyid Ali Rahmatullah Tulungagung, Supervisor Dr. Binti Nur Asiyah, M.Si.

Problems regarding the quality of government apparatus in Bendoagung Village and Karangrejo Village cause problems that lead to public services and village community welfare, so it is necessary to know whether these two villages have implemented Village Fund financial management accountability. Therefore, this study will discuss: (1) How is the accountability of the financial management of the Bendoagung Village Fund and Karangrejo Village, Kampak District, Trenggalek Regency? (2) How is the accountability of the financial management of the Village Fund in encouraging the fulfillment of public services and community welfare in an Islamic perspective in Bendoagung Village and Karangrejo Village, Kampak District, Trenggalek Regency?

This research approach is a qualitative approach and the type of research is a case study. The process of data collection using interviews, observation and documentation. In analyzing the data, the researcher used data reduction analysis, data presentation, and drawing conclusions. Meanwhile, to test the validity of the data, researchers used source triangulation by interviewing the first informant and supporting informants and technical triangulation, namely documentation such as village profile data and documentation of the results of the interviews produced.

The results of the research are: (1) Accountability of Village Fund Financial Management in Bendoagung Village and Karangrejo Village is applied, but at the planning stage the enthusiasm of the people of Bendoagung Village is still less than Karangrejo Village. At the implementation stage and the administrative stage of Bendoagung Village and Karangrejo Village, it has been carried out in accordance with Permendagri Number 113 of 2014 concerning Village Financial Management. However, at the reporting stage, Bendoagung Village and Karangrejo Village are still experiencing delays. (2) Accountability of Village Fund Financial Management in Bendoagung Village and Karangrejo Village has encouraged the fulfillment of public services such as Public Goods Services, Public Services and Administrative Services whose implementation is also in accordance with ethics in Islam. With the fulfillment of public services, it can then encourage the welfare of the people of Bendoagung Village and Karangrejo Village in an Islamic perspective where the community has been able to meet the needs of dharuriyat and hajiyat but most have not been able to meet the needs of tahnisiyat.

Keywords: Financial management accountability, public services, welfare