

ABSTRAK

Skripsi dengan judul “Pengaruh Pinjaman Modal, Ketersediaan Barang, dan Distribusi Hasil Bumi terhadap Pengentasan Kemiskinan melalui *Model Islamic Entrepreneurship* di BUMDes Junjung Makmur Desa Junjung Kecamatan Sumbergempol Kabupaten Tulungagung” ditulis oleh Akhmad Nur Khoiri (NIM: 12402193120), jurusan Ekonomi Syariah Fakultas Ekonomi dan Bisnis Islam, UIN Sayyid Ali Rahmatullah Tulungagung, dengan pembimbing Rokhmat Subagiyo, M.E.I

Penelitian ini dilatarbelakangi oleh kemiskinan di Indonesia yang direspon oleh pemerintah dengan pendirian BUMDes. Rumusan masalah pada penelitian ini, yaitu: (1) Apakah pinjaman modal berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (2) Apakah ketersediaan barang berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (3) Apakah distribusi hasil bumi berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (4) Apakah pinjaman modal berdasarkan *Model Islamic Entrepreneurship* berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (5) Apakah ketersediaan barang berdasarkan *Model Islamic Entrepreneurship* berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (6) Apakah distribusi hasil bumi berdasarkan *Model Islamic Entrepreneurship* berpengaruh terhadap pengentasan kemiskinan di BUMDes Junjung Makmur? (7) Apakah *Model Islamic Entrepreneurship* berpengaruh terhadap pengentasan kemiskinan? (8) Apakah pinjaman modal berpengaruh terhadap *Model Islamic Entrepreneurship*? (9) Apakah ketersediaan barang berpengaruh terhadap *Model Islamic Entrepreneurship*? (10) Apakah distribusi hasil bumi berpengaruh terhadap *Model Islamic Entrepreneurship*?

Penelitian ini menggunakan metode kuantitatif dan menggunakan kuesioner dalam mengumpulkan data. Responden penelitian ini adalah masyarakat Desa Junjung yang berprofesi sebagai petani sejumlah 120 responden. Analisis data pada penelitian ini menggunakan program SmartPLS 3. Pengujian hipotesis dengan pendekatan PLS, dilakukan dengan dua tahap, yaitu pengujian outer model dan inner model.

Hasil penelitian menunjukkan: (1) Pinjaman modal tidak memiliki pengaruh terhadap pengentasan kemiskinan; (2) Ketersediaan barang berpengaruh terhadap pengentasan kemiskinan; (3) Distribusi hasil bumi berpengaruh terhadap pengentasan kemiskinan; (4) *Model Islamic entrepreneurship* sebagai variabel intervening berpengaruh terhadap pengentasan kemiskinan. *Model Islamic entrepreneurship* mencerminkan teori Ragnar Nurkse yang menekankan pentingnya investasi produktif dalam sektor ekonomi untuk menciptakan lapangan kerja dan pertumbuhan ekonomi yang berkelanjutan, yang dalam konteks bisnis Islam, menyoroti perlunya investasi sesuai dengan prinsip-prinsip Islam untuk mengatasi kemiskinan.

Kata Kunci: Pinjaman Modal, Ketersediaan Barang, Distribusi Hasil Bumi, *Model Islamic Entrepreneurship*, Pengentasan Kemiskinan

ABSTRACT

The thesis entitled "The Effect of Capital Loans, Availability of Goods, and Distribution of Natural Products on Poverty Alleviation through the Islamic Entrepreneurship Model at BUMDes Junjung Makmur Junjung Village, Sumbergempol District, Tulungagung Regency" was written by Akhmad Nur Khoiri (NIM: 12402193120), majoring in Sharia Economics, Faculty of Islamic Economics and Business, UIN Sayyid Ali Rahmatullah Tulungagung, with supervisor Rokhmat Subagiyo, M.E.I.

This research was motivated by the poverty in Indonesia which was responded by the government with the establishment of BUMDes. The formulation of the problem in this study, namely: (1) Does capital lending affect poverty alleviation in Junjung Makmur BUMDes? (2) Does the availability of goods affect poverty alleviation in Junjung Makmur BUMDes? (3) Does the distribution of crops affect poverty alleviation in Junjung Makmur BUMDes? (4) Does capital lending based on the Islamic Entrepreneurship Model affect poverty alleviation in Junjung Makmur BUMDes? (5) Does the availability of goods based on the Islamic Entrepreneurship Model affect poverty alleviation in Junjung Makmur BUMDes? (6) Does the distribution of crops based on the Islamic Entrepreneurship Model affect poverty alleviation in Junjung Makmur BUMDes? (7) Does the Islamic Entrepreneurship Model affect poverty alleviation? (8) Does capital lending affect the Islamic Entrepreneurship Model? (9) Does the availability of goods affect the Islamic Entrepreneurship Model? (10) Does the distribution of crops affect the Islamic Entrepreneurship Model?

This research used quantitative method and used questionnaires in collecting data. The respondents of this study are the people of Junjung Village who work as farmers a total of 120 respondents. Data analysis in this study used the SmartPLS 3 program. Hypothesis testing with the PLS approach is carried out in two stages, namely outer model testing and inner model.

The results showed: (1) Capital loans have no effect on poverty alleviation; (2) The availability of goods affects poverty alleviation; (3) The distribution of crops has an effect on poverty alleviation; (4) The Islamic entrepreneurship model as an intervening variable affects poverty alleviation. The Islamic entrepreneurship model reflects Ragnar Nurkse's theory which emphasizes the importance of productive investment in economic sectors to create jobs and sustainable economic growth, which in the context of Islamic business, highlights the need for investment in accordance with Islamic principles to overcome poverty.

Keywords: *capital loans, availability of goods, distribution of crops, Islamic entrepreneurship model, poverty alleviation*