

## ABSTRAK

Tesis dengan judul “Pengaruh Pembiayaan Syariah, Pendistribusian Zakat, *Peer to Peer Lending*, Bantuan Sosial Pangan dan Dana Desa Terhadap Ketahanan Pangan dengan Pertumbuhan Ekonomi sebagai Intervening di 34 Provinsi Indonesia” di tulis oleh M. Nanang Febrianto yang dibimbing oleh Dr. Binti Nur Asiyah, M.Si., dan Dr. Rokhmat Subagiyo, M.E.I.

**Kata Kunci:** *Blended finance*, Pertumbuhan Ekonomi, Ketahanan Pangan, Inklusi Keuangan, *Redistribution with Growth*.

Dilatarbelakangi isu pembangunan dalam mengatasi tantangan kelaparan ekstrem dan kerawanan pangan dengan tren stagnan terutama Papua, Maluku dan Nusa Tenggara. Peranan *Blended finance* terutama *Commercial Funding* (pembiayaan syariah, dan *peer to peer*), *Social Funding* (pendistribusian zakat) dan *Public Funding* (bantuan sosial pangan dan dana desa) stimulus akses permodalan sektor pertanian berkontribusi pada ketahanan pangan berkelanjutan. Pertumbuhan ekonomi berperan menciptakan *redistribution with growth* pembiayaan terhadap ketahanan pangan. Rumusan masalah, berikut: 1) bagaimana pengaruh pembiayaan syariah, pendistribusian zakat, pembiayaan *peer to peer*, bantuan sosial pangan, dana desa dan pertumbuhan ekonomi terhadap ketahanan pangan di 34 Provinsi Indonesia, serta apakah terdapat perbedaan pengaruh di Pulau Jawa dan luar Pulau Jawa?, 2) Bagaimana pembiayaan syariah, pendistribusian zakat, pembiayaan *peer to peer*, bantuan sosial pangan, dan dana desa terhadap ketahanan pangan dengan pertumbuhan ekonomi sebagai intervening di 34 Provinsi Indonesia, serta apakah terdapat perbedaan pengaruh di Pulau Jawa dan luar Pulau Jawa?

Penelitian dengan pendekatan kuantitatif dan jenis penelitian *eksplanatory research*. Populasi yaitu provinsi di Indonesia mengacu 34 provinsi secara total sampling dengan penetapan kriteria inklusi dan eksklusi. Penelitian dengan data sekunder dari Otoritas Jasa Keuangan, Badan Amil Zakat Nasional, Badan Pusat Statistik dan Kementerian Keuangan tahun 2020-2024. Analisis data dengan metode SEM-PLS yaitu uji deskriptif, outer model (validitas, reliabilitas, dan *Multikolinieritas*), Inner model ( $R^2$ ,  $F^2$ ,  $Q^2$ ), uji hipotesis serta *Multigroup* (MGA).

Diperoleh temuan 1) pengujian secara langsung bahwa pembiayaan syariah, pendistribusian zakat, bantuan sosial pangan, dana desa dan pertumbuhan ekonomi tidak berpengaruh signifikan terhadap ketahanan pangan di 34 Provinsi Indonesia, di Pulau Jawa dan luar Pulau Jawa akibat orientasi tidak terintegrasi mendukung sektor rill dan produktif, pembiayaan syariah dihadapkan tingginya, zakat dan bantuan sosial pangan sebatas jaringan pengaman sosial jangka pendek serta dana desa didominasi infrastruktur dasar serta pertumbuhan tidak inklusif. Namun, pembiayaan *peer to peer* signifikan terhadap ketahanan pangan di 34 Provinsi dan luar Pulau Jawa tetapi tidak signifikan Pulau Jawa menunjukkan pembiayaan *peer to peer* mampu mengisi celah keterbatasan akses keuangan formal mendorong produktivitas pertanian dan pangan di luar Pulau Jawa. 2) Hasil uji tidak langsung pertumbuhan ekonomi tidak mengintervensi pembiayaan syariah, pendistribusian zakat, pembiayaan *peer to peer*, bantuan sosial pangan dan dana desa yang signifikan terhadap ketahanan pangan. Implikasi penelitian, diperlukan transformasi *blended finance* mengarah pada sektor ketahanan pangan khususnya pertanian dan pertumbuhan ekonomi berbasis produktivitas agar mampu mewujudkan *redistribution with growth* terhadap ketahanan pangan secara inklusif.

## ABSTRACT

*The thesis, entitled "The Effect of Sharia Financing, Zakat Distribution, Peer-to-Peer Lending, Social Food Assistance, and Village Funds on Food Security with Economic Growth as an Intervening Factor in 34 Indonesian Provinces" was written by M. Nanang Febrianto, supervised by Dr. Binti Nur Asiyah, M.Si., and Dr. Rokhmat Subagiyo, M.E.I.*

**Keywords:** *Blended finance, Economic Growth, Food Security, Financial Inclusion, Redistribution with Growth.*

*The background is the issue of development in addressing the challenges of extreme hunger and food insecurity, with a stagnant trend, particularly in Papua, Maluku, and Nusa Tenggara. The role of blended finance, particularly commercial funding (Sharia financing and peer-to-peer financing), social funding (zakat distribution), and public funding (social food assistance and village funds), stimulates access to capital in the agricultural sector, contributing to sustainable food security. Economic growth plays a role in creating redistribution with growth in funding for food security. The research questions are as follows: 1) How do Islamic financing, zakat distribution, peer-to-peer financing, food social assistance, village funds, and economic growth influence food security in 34 Indonesian provinces? Are there any differences in the effects between Java and outside Java? 2) How do Islamic financing, zakat distribution, peer-to-peer financing, food social assistance, and village funds influence food security, with economic growth as an intervening factor, in 34 Indonesian provinces? Are there any differences in the effects between Java and outside Java?*

*This study employed a quantitative approach and explanatory research. The population comprised 34 provinces in Indonesia, using a total sampling method, with inclusion and exclusion criteria. The study used secondary data from the Financial Services Authority (OJK), the National Zakat Agency (BAZNAS), the Central Statistics Agency (BPS), and the Ministry of Finance for the 2020-2024 period. Data analysis used the SEM-PLS method, including descriptive tests, outer models (validity, reliability, and multicollinearity), inner models ( $R^2$ ,  $F^2$ ,  $Q^2$ ), hypothesis tests, and multigroup analysis (MGA).*

*The findings obtained 1) direct testing that sharia financing, zakat distribution, food social assistance, village funds and economic growth have no significant effect on food security in 34 Indonesian Provinces, in Java and outside Java due to the non-integrated orientation to support the real and productive sectors, sharia financing is faced with high, zakat and food social assistance are limited to short-term social safety nets and village funds are dominated by basic infrastructure and non-inclusive growth. However, peer to peer financing is significant for food security in 34 Provinces and outside Java but not significant in Java indicating that peer to peer financing is able to fill the gap of limited access to formal finance to encourage agricultural and food productivity outside Java. 2) The results of indirect testing of economic growth do not intervention sharia financing, zakat distribution, peer to peer financing, food social assistance and village funds have no significant effect on food security. The implications of the research, it is necessary to transform blended finance towards the food security sector, especially agriculture and productivity-based economic growth in order to be able to realize redistribution with growth towards inclusive food security.*