

ABSTRAK

Tesis dengan judul “Pengaruh Dana Desa, Pendapatan Asli Desa, dan Dana Zakat Terhadap Indeks Desa Membangun (IDM) dengan Alokasi Dana Desa Sebagai Variabel Intervening di Indonesia” ini ditulis oleh Lisa Yuni Lestari, NIM 1880508240012, Pembimbing I Dr. Binti Nur Asiyah, M. Si. dan Pembimbing II Dr. Rokhmat Subagiyo, M.E.I

Kemandirian desa mengukur keberhasilan pembangunan ekonomi daerah. Distribusi geografis di Indonesia masih mengalami ketimpangan pada indeks Desa Membangun. Pemanfaatan dana desa banyak dialokasikan untuk kebutuhan konsumtif. Akibatnya pembangunan fisik lebih optimal dan pembangunan jangka panjang memiliki porsi yang lebih sedikit. Sebagai indikator Islamic Social Finance pengalokasian dana zakat juga tidak secara langsung terintegrasi terhadap rencana pembangunan daerah. Keberadaan dana zakat belum dirasakan secara nyata oleh masyarakat desa. Sehingga melalui pengalokasian dana desa didukung oleh adanya Pendapatan Asli Desa bertujuan untuk menganalisis: (1) Bagaimana pengaruh Dana Desa, Pendapatan Asli Desa, Dana Zakat, dan Alokasi Dana Desa Terhadap Indeks Desa Membangun (IDM) di Indonesia tahun 2024?; (2) Bagaimana pengaruh Dana Desa, Pendapatan Asli Desa, dan Dana Zakat Terhadap Alokasi Dana Desa di Indonesia tahun 2024?; (3) Bagaimana pengaruh Dana Desa, Pendapatan Asli Desa, dan Dana Zakat Terhadap Indeks Desa Membangun (IDM) di Indonesia tahun 2024 Melalui Intervensi Alokasi Dana Desa?

Penelitian ini mengaplikasikan pendekatan kuantitatif dengan jenis penelitian asosiatif. Teknik analisis dalam penelitian ini yaitu analisis jalur dengan bantuan *Smart-PLS*. Sumber data diambil dari publikasi desa, laporan BAZNAS tahun 2024, dan website Kementerian Desa PDTT. Populasi dalam penelitian ini sebanyak 34406 desa mandiri pada 38 Provinsi di Indonesia tahun 2024.

Hasil temuan diperoleh: (1) Dana Desa, Dana Zakat, dan Alokasi Dana Desa tidak berpengaruh signifikan terhadap Indeks Desa Membangun karena cenderung fokus pada pendanaan jangka pendek, sedangkan Pendapatan Asli Desa berpengaruh signifikan terhadap Indeks Desa Membangun yang didukung oleh pengelolaan potensi lokal dari BUMDes dan unit usaha desa lainnya; (2) Pendapatan Asli Desa dan Dana Zakat tidak memiliki pengaruh signifikan terhadap Alokasi Dana Desa karena belum terintegrasi oleh dana zakat, sedangkan Dana Desa berpengaruh signifikan terhadap Alokasi Dana Desa yang menyesuaikan kebutuhan masyarakat lokal mengembangkan program pelayanan publik; (3) Alokasi Dana Desa tidak mengintervensi pengaruh Dana Desa, Pendapatan Asli Desa, dan Dana Zakat karena perencanaan dan pemantauan dana masih bergantung pada kualitas tata kelola pemerintahan. Pembangunan desa menuju mandiri memerlukan penguatan tata kelola pemerintahan, optimalisasi PADes berbasis potensi lokal, serta pengelolaan zakat.

Kata kunci: Alokasi Dana Desa, Dana Desa, Dana Zakat, Indeks Desa Membangun, Pendapatan Asli Desa

ABSTRACT

This thesis, entitled "The Effect of Village Funds, Village Original Income, and Zakat Funds on the Village Development Index (IDM) with Village Fund Allocation as an Intervening Variable in Indonesia," was written by Lisa Yuni Lestari, NIM 1880508240012, with Supervisor I Dr. Binti Nur Asiyah, M.Si., and Supervisor II Dr. Rokhmat Subagiyo, M.E.I.

Village independence measures the success of regional economic development. Geographical distribution in Indonesia still experiences inequality in the Village Development Index. The use of village funds is allocated for consumptive needs in physical development so that the long term has a smaller portion. As an indicator of Islamic Social Finance, the allocation of zakat funds is also not directly integrated into regional development plans. The existence of zakat funds has not been felt in real terms by village communities. Therefore, through the allocation of village funds supported by the existence of Village Original Income, it aims to analyze: (1) How do Village Funds, Village Original Income, Zakat Funds, and Village Fund Allocations affect the Village Development Index (IDM) in Indonesia in 2024?; (2) How do Village Funds, Village Original Income, and Zakat Funds affect the Village Fund Allocation in Indonesia in 2024?; (3) How do Village Funds, Village Original Income, and Zakat Funds affect the Village Development Index (IDM) in Indonesia in 2024 through Village Fund Allocation Interventions?

This study uses a quantitative approach with an associative research type. The analytical technique used is path analysis with the help of Smart-PLS. Data sources are taken from village publications, the 2024 BAZNAS report, and the website of the Ministry of Villages, Disadvantaged Regions, and Transmigration. The population in this study was 34,406 independent villages in 38 provinces in Indonesia in 2024.

The Result obtained: (1) Village Funds, Zakat Funds, and Village Fund Allocations do not have a significant effect on the Village Development Index because they tend to focus on short-term funding, while Village Original Income has a significant effect on the Village Development Index which is supported by the management of local potential from BUMDes and other village business units; (2) Village Original Income and Zakat Funds do not have a significant effect on Village Fund Allocations because they have not been integrated by zakat funds, while Village Funds have a significant effect on Village Fund Allocations which adjust to the needs of local communities to develop public service programs; (3) Village Fund Allocations do not intervene in the influence of Village Funds, Village Original Income, and Zakat Funds because planning and monitoring of funds still depend on the quality of governance. Village development towards independence requires strengthening governance, optimizing PADes, and zakat management.

Keywords: Village Fund Allocation, Village Funds, Zakat Funds, Village Development Index, Village Original Income.