IMPLEMENTASI DANA DESA DALAM MENINGKATKAN KESEJAHTERAAN EKONOMI MASYARAKAT MENURUT PERSPEKTIF EKONOMI ISLAM (STUDI KASUS DESA TEBING TINGGI, KECAMATAN MUARO SEBO ULU, KABUPATEN BATANG HARI, JAMBI)

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ABSTRACT

The purpose of this study is to analyze the implementation of the Village Fund program in improving the community's economic welfare and to examine its application based on the principles of Islamic economics. This study employs a qualitative approach with a descriptive-analytical method. The data used consist of primary and secondary data. Primary data were obtained through in-depth interviews with village government officials, community leaders, and Village Fund beneficiaries, while secondary data were collected from official village documents such as financial reports, the Village Budget (APBDes), and relevant literature sources. Data collection techniques included observation, interviews, and documentation, whereas data analysis was carried out using an interactive analysis model, consisting of data reduction, data presentation, and conclusion drawing. The results of the study indicate that the implementation of the Village Fund in Tebing Tinggi Village has had a positive impact on village infrastructure development and improved community access to economic facilities. However, its contribution to enhancing the community's economic welfare remains suboptimal. This is due to weak management transparency, low community participation in planning and monitoring, and the lack of focus on productive economic empowerment programs. From an Islamic economic perspective, the management of the Village Fund should be based on the principles of justice ('adl), trust (amanah), transparency (shafafiyah), and public benefit (maslahah). These principles emphasize that the management of the Village Fund should not only focus on physical development but also on equitable and sustainable economic empowerment. By applying these values, the Village Fund can serve as an instrument for economic distribution that supports the realization of falah, namely the material and spiritual welfare of society in accordance with the objectives of Islamic economics.

Keywords: Village Fund, Economic Welfare, Islamic Economics

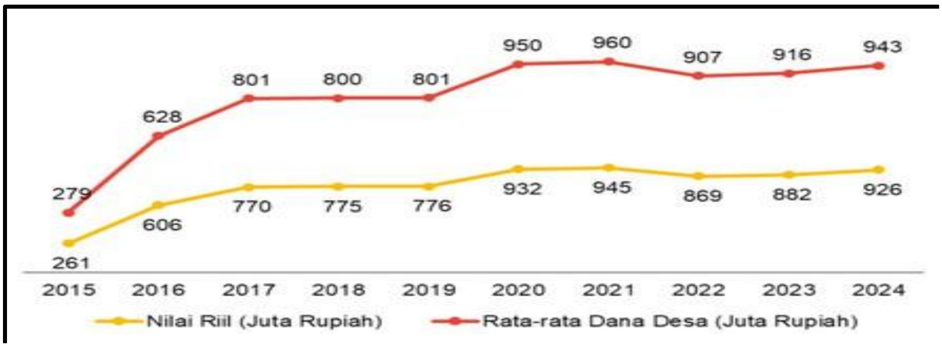
BACKGROUND

The government's strategy in implementing national development places significant emphasis on rural development, positioning villages as the forefront of development and community welfare improvement (Wijaya, 2018). The enactment of the Village Law envisions autonomous village life in managing governance and community affairs (Ash-Shiddiqy, 2022).

However, to ensure that village funds are used effectively, it is essential for village governments to manage and monitor their utilization properly. The principle of "money follows function," which means that funding should follow the governmental functions assigned to each level of administration, must be strictly implemented. This includes ensuring transparency, accountability, and community participation at every stage of planning and implementation of development programs.

The Village Deliberation Meeting (*Musyawarah Desa* or *Musdes*) serves as an important forum in this process, acting as a medium for community participation in decision-making. The Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Permendesa PDTT) Regulations No. 16 of 2019 and No. 21 of 2020 govern the *Musdes*, emphasizing its importance in promoting community involvement and improving the quality of village governance (Bramanta & Pakkanna, 2024).

The Village Fund Allocation in Indonesia has experienced a significant increase since 2015, both in terms of the number of recipients and the amount of funds distributed. In 2015, the total allocation reached 20.67 trillion rupiah for 74,093 recipient villages. By 2024, this figure had risen to 71 trillion rupiah for 75,265 villages. The increase is also evident in the average funds per village, which grew from 279 million rupiah in 2015 to 943 million rupiah in 2024.



Gambar 1. 1 Grafik Perbandingan Rata-Rata Alokasi Dana Desa per Desa (Juta Rupiah) dan Nilai Riil 2015 – 2024 *sumber (Yusuf Faisal M 2024)*

Based on the initial observations conducted in Tebing Tinggi Village through interviews with the village head, it was found that the sources of village income include the following:

1. Regional Taxes and Levies (PDRD) These funds are obtained through revenue sharing from the district government. The distribution of these funds occurs once a year.
2. Village Fund Allocation (ADD) The source of the Village Fund Allocation comes from the Regional General Treasury. The disbursement process is carried out in three stages each year.
3. Village Fund (DD) The Village Fund originates directly from the State Budget (APBN). Its distribution is conducted in two stages annually.

4. Provincial Assistance Fund (PBP) The disbursement of this fund takes place once a year.
5. Village Original Revenue (PADes) The sources of PADes income come from Village-Owned Enterprises (BUMDes) and bank interest. The funds are directly deposited into the village account every year.

For the Village Budget (APBDes) of the 2024 Fiscal Year in Tebing Tinggi Village, the total Village Fund originating from the State Budget amounts to **Rp 2,266,790,794.00**. The allocation of this fund is divided into five sectors, namely:

1. Village Community Development Sector,
2. Village Governance Administration Sector,
3. Village Community Empowerment Sector,
4. Village Development Implementation Sector, and
5. Village Disaster, Emergency, and Urgent Management Sector.

Tabel 1 Pendapatan dan Anggara Desa Tahun 2019 - 2024

Tahun	Dana Desa	Alokasi Dana Desa
2021	Rp : 1.359.111.000,00	Rp : 1.160.974.558,00
2022	Rp : 729.45.000,00	Rp : 1.004.509.000,00
2023	Rp : 835.544.000,00	Rp : 1.027.361.900,00
2024	Rp : 878.692.000	Rp : 1.184.222.000

Tabel 2 Pendapatan dan Anggara Desa Tahun 2024

PENDAPATAN DESA	Rp : 2.266.790.794,00
PEMBIAYAAN DESA	Rp : 68.181.765,19
BIDANG PEMBINAAN MASYARAKAT	Rp : 502.114.000
BIDANG PENYELENGGARAAN PEMERINTAH DESA	Rp :1.033.672.229.19
BIDANG PENANGGULANGAN BENCANA DARURAT DAN MENDESAK DESA	Rp : 208.800.000
BIDANG PEMBERDAYAAN MASYARAKAT	Rp : 206.799.580
BIDANG PELAKSANAAN PEMBANGUNAN DESA	Rp : 383.586.750
TOTAL BELANJA DESA	**RP. 2.334.972.559,19**

It can be seen from Table 1.1 that the village revenue of Tebing Tinggi in 2024 experienced a deficit, with a total income of Rp 2,266,790,794.00 and total expenditures amounting to Rp 2,334,972,559.19. Therefore, it is important for all residents of Tebing Tinggi Village to be informed transparently and clearly about all village expenditure allocations.

economic welfare through the implementation of the Village Fund program, this policy aims to strengthen village autonomy and support sustainable community empowerment, however, the effectiveness of the Village Fund in enhancing economic welfare varies across regions, depending on transparency, participation, and governance practices, this research focuses on Tebing Tinggi Village, Muaro Sebo Ulu District, Batang Hari Regency, Jambi, where the Village

Fund program has been implemented but with varying degrees of success in achieving economic welfare and justice as outlined in Islamic economic principles.

2. RESEARCH OBJECTIVES

1. To analyze the implementation of the Village Fund program in improving the economic welfare of the Tebing Tinggi community.
2. To evaluate the extent to which Islamic economic principles are applied in the management and utilization of Village Funds.

3. LITERATURE REVIEW

1. The research conducted by Pratiwi and Hidayat (2024) discusses the development of Islamic economic partnerships as an effort to improve community welfare in Indonesia. Using a descriptive qualitative method, this study aims to describe and analyze phenomena, events, social activities, attitudes, beliefs, perceptions, and thoughts of individuals and groups within the context of developing Islamic economic partnerships. The results of the study indicate that the implementation of Islamic principles, such as justice, sustainability, and social welfare orientation, has great potential to create a positive impact on the economy. First, Islamic economic partnerships can expand community participation in economic activities, thereby promoting broader economic inclusion, reducing socio-economic disparities, and opening business opportunities for previously marginalized groups. Second, the Islamic economic principles that emphasize the sustainable use of resources and the balance between economic growth and environmental preservation contribute to the development of an eco-friendly and sustainable economic sector.
2. The study conducted by Faisal and Thamrin (2022) examines the philosophy of Sharia as a way of life to achieve *falah* (true happiness and success). This research is a library study, utilizing primary data from Qur'anic verses and Hadiths that discuss the concept of *falah* and the philosophy of God, human beings, and nature. Secondary data were obtained from journals, articles, and books discussing wealth and fiqh muamalah. Using a descriptive qualitative method, the study seeks to explore the philosophical meaning of Sharia principles. The findings reveal that to achieve *falah*, humans must deeply understand the philosophy of God, humanity, and nature. The essence of the relationship between humans and God is interpreted as a divine mandate for humans to act as khalifah (stewards) on earth, bearing the responsibility to prosper and ensure the welfare of humankind in accordance with Sharia guidance.
3. The study conducted by Mamonto (2023) discusses the role of the Village Fund in empowering the community from the perspective of Islamic economic law, with a case study in Bongkudai Village, Modayag Barat District, Bolaang Mongondow Timur Regency. This research uses both primary and secondary data to obtain a comprehensive overview of the Village Fund management process in the area. The results show that the empowerment of the Village Fund in Bongkudai Village has been well implemented. The processes of management, supervision, and distribution are carried out transparently and fairly for the entire community. From the perspective of its distribution mechanism, the implementation aligns with the principles of Islamic economics, in which the main objective of the Village Fund allocation is to achieve community welfare while preventing social inequality. This is consistent with the

concepts of justice and public benefit, which form the foundation of Islamic economic law.

4. The study conducted by Rambe (2018) examines the optimization of Village Fund management in improving community welfare from an Islamic economic perspective, with a case study in Jorong Situak, Limbah Melintang District. This research employs a descriptive qualitative method with an inductive approach conducted under natural conditions (field research). The main objective is to collect information according to the actual conditions in the field during the research period. The results show that the management of the Village Fund allocated by the government each year cannot yet be considered optimal. Based on surveys, observations, and interviews, it was found that many development plans have not been fully realized, such as road construction, road repairs, mosque renovations with inadequate facilities, and the construction of public bathing areas that are still unavailable. Nevertheless, several programs have been designed to increase the income of the village and its residents, including sewing training, the provision of agricultural equipment, the establishment of women's savings and loan institutions, the development of fisheries businesses managed directly by the local community, and the management of tourism potential in Jorong Situak.
5. The study conducted by Susanti, Arsa, Hafiz, and Rohana (2023) analyzes the management of Village Funds in community empowerment from the perspective of Islamic economics in Sengkati Baru Village, Mersam District, Batang Hari Regency. This research uses a qualitative method with a descriptive approach through field research. The results indicate that the implementation of the Village Fund Allocation (ADD) in Sengkati Baru Village has been focused on community empowerment programs, such as village infrastructure development, skills training, and the development of productive economic activities. From an Islamic economic perspective, the application of Village Funds in the area aligns with the principles of justice, public benefit (maslahah), and community welfare. Moreover, this study also examines the implementation and benefits of Village Fund allocation during the 2019 - 2021 period, which are considered to have had a positive impact on improving the standard of living of the local community. These findings are consistent with the research conducted by Fitriana (2020), which highlights the role of Village Funds in stimulating the economic and social activities of rural communities.

4. RESEARCH METHODS

1. researcher conducted a qualitative study, a research method that utilizes observation, interviews, and documentation. This method emphasizes a deep understanding of a problem rather than seeking to generalize the findings. Qualitative research is an approach oriented toward natural phenomena or occurrences. It is fundamental and naturalistic in nature, and therefore cannot be conducted in a laboratory setting but must be carried out in the field (Hasibuan et al., 2022).
2. This study employs a qualitative descriptive method. Primary data were collected through interviews with village officials, community leaders, and beneficiaries, secondary data were obtained from official documents such as financial reports, the Village Budget (APBDes), and literature reviews.

3. data analysis was carried out through an interactive model consisting of data reduction, data display, and conclusion drawing.

5. RESULTS AND DISCUSSION

The study found that the Village Fund in Tebing Tinggi Village has contributed to infrastructure development such as roads, public facilities, and sanitation, however, issues such as weak transparency, limited community participation, and lack of economic empowerment programs have hindered its optimal impact on welfare, from the perspective of Islamic economics, the village administration should uphold the principles of justice ('adl), trust (amanah), transparency (shafafiyah), and public benefit (maslahah). By applying these values, the Village Fund can truly serve as an instrument for achieving falah holistic welfare encompassing material and spiritual aspects.

Community perception regarding the allocation of village funds for community economic development, not everyone can feel the economic development from village funds, especially women. For example, Mrs. Zahara (a Tebing Tinggi resident) said that "the development carried out in Tebing Tinggi is not good and does not match the needs of the Tebing Tinggi community, such as the construction of roads, public toilets, and all development carried out by the Tebing Tinggi community itself. My hope in the future is that existing programs will not only focus on men but also have special programs for women in Tebing Tinggi such as sewing, cooking, and so on because currently there are no special programs for women living in Tebing Tinggi."

This study examines the implementation of Village Funds in Tebing Tinggi Village, Muaro Sebo Ulu District, Batanghari Regency, in improving the economic welfare of the community from an Islamic economic perspective. The discussion is conducted by linking field findings obtained from 20 informants with relevant theories and Islamic economic principles such as amanah (trust), justice, maslahah (benefit), hisbah (accountability), and falah (lawful giving).

Based on interviews with informants, it was concluded that the implementation of village funds has been carried out in accordance with the provisions of Law Number 6 of 2014 concerning Villages, but its implementation has not been fully optimized. During the planning stage, the village government has involved the community through deliberations, but community participation remains limited. Informant 1 stated that deliberations are often attended by village officials and community leaders, but public attendance remains low due to a lack of awareness and information.

During the implementation phase, village funds were focused on infrastructure development and physical activities, such as village roads, bridges, and drainage. Informant 3 explained that this physical development did improve economic access, but the benefits were not evenly distributed because some communities had not yet been affected by economic empowerment programs. This aligns with Informant 7's statement, which assessed that training and business assistance programs had not been implemented sustainably, thus not having a long-term impact on improving community welfare.

Overall, the implementation of village funds in Tebing Tinggi Village has demonstrated efforts toward transparent and accountable governance, but it does not fully reflect the principles of distributive justice and equitable distribution of benefits as taught in Islamic economics. The principle of maslahah requires that every policy benefit all residents, not just a select few.

Karakteristik Informan

In this study, informants came from the Tebing Tinggi community, consisting of village officials, mosque religious officials, youth leaders, and Tebing Tinggi residents. The number of informants can be seen in the following table:

Tabel 5. Karekteristik Informan

No	Nama Informan	Kode	Jabatan
1	Pak usman	Infroman 1	Kepala desa
2	Bapak Basir	Infroman 2	Bendahara Desa
3	Bapak Buyung Adil	Informan 3	Ketua BPD
4	Bapak Syamsuri	Informan 4	Wakil Ketua BPD
5	Bapak Sargawi	Informan 5	Kepala dusun 05
6	Bapak Hamzahas	Informan 6	Kepala dusun 02
7	Ibu Aisyah	Informan 7	Ketua RT 01
8	Bapak M.Hatta	Informan 8	Ketua RT 02
9	Pak Usman	Informan 9	Ketua RT 03
10	Pak Asaripudin	Informan 10	Ketua RT 04
11	Pak Muhammad Syukur	Informan 11	Ketua RT 06
12	Pak Muhammad W	Informan 12	Ketua Rt 08
13	Pak Rofi'i	Informan 13	Pegawai syar'a
14	Bapak M. Taurot	Informan 14	Pendamping desa
15	Ibu Zahara	Informan 15	Masyarakat
16	Ibu Asniah	Informan 16	Masyarakat
17	Bapak Mustar	Informan 17	Masyarakat
18	Bapak Sarkum	Informan 18	Masyarakat
19	Bapak Sargawi	Informan 19	Masyarakat
20	Bapak M. Kamel	Informan 20	Pegawai syara'
	Total Keseluruhan	20 Informan	

6. CONCLUSION AND RECOMMENDATIONS

The implementation of the Village Fund in Tebing Tinggi Village has provided tangible benefits in infrastructure development but has not fully achieved equitable welfare, integrating Islamic economic values can strengthen transparency, accountability, and fairness in fund management, it is recommended that local governments and village administrators enhance community involvement, improve monitoring mechanisms, and prioritize productive economic programs aligned with Islamic principles.

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