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CONSTRUCTION OF VILLAGE FUNDS AND COMMUNITY WELFARE PERSPECTIVE ISLAMIC HUMAN DEVELOPMENT INDEX (IHDI).

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Abstract

This study aims to construct the concept of Village Funds and Community Welfare from an Islamic-Human Development Index (I-HDI) Perspective. I-HDI is studied using the magasid sharia concept as an index dimension that is implemented on indicators and data selection. The study method in this study used a comprehensive literature review (CLR). The literature obtained as a data source is the result of previous research obtained from articles indexed by Scopus and Emerald. After going through the CLR series, 11 selected articles were obtained that examined village funds and I-HDI. The results of the study found that the Village Fund affects the welfare of the community both directly and indirectly, in the short and long term in accordance with the village fund allocation program. I-HDI must have a positive statistical correlation that confirms it and can function as a predictor of HDI rating. Therefore, I-HDI must be built with indicators and data that can represent HDI indicators by incorporating magasid sharia values. So, the choice of indicators and data

representing the dimensional index of the maqasid sharia concept becomes very important. The more indicators and data used, the closer to perfection the index will be.

Abstrak

Studi ini bertujuan untuk mengkonstruksi konsep Dana Desa dan Kesejahteraan Masyarakat Perspektif Islamic-Human Development Index (I-HDI). I-HDI di kaji menggunakan konsep magasid svariah sebagai dimensi indeks yang diimplementasikan terhadap indikator dan pemilihan data. Metode kajian dalam studi ini menggunakan komprehensif kaiian literatur (comprehensive literature review/CLR). Literatur yang diperoleh sebagai sumber data merupakan hasil penelitian sebelumnya yang diperoleh dari artikel yang terindeks Scopus dan Emerald. Setelah melalui rangkaian CLR diperoleh 11 artikel terpilih yang mengkaji mengenai dana desa dan I-HDI. Hasil kajian menemukan bahwa Dana Desa mempengaruhi kesejahteraan masyarakat baik langsung maupun tidak langsung, dalam jangka pendek maupun jangka panjang sesuai dengan program alokasi dana desa. I-HDI harus mempunyai korelasi positif statistik yang mengkonfirmasi dan dapat berfungsi sebagai prediktor peringkat HDI. Oleh karena itu, I-HDI harus dibangun dengan indikator-indikator dan data yang dapat mewakili indikator HDI dengan memasukkan nilai-nilai maqasid syariah. Sehingga pilihan indikator-indikator dan data yang mewakili indeks dimensi konsep maqasid syariah menjadi sangat penting. Semakin banyak indikator dan data vang dipakai akan semakin mendekati kesempurnaan indeks.

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Introduction

Presently, rural areas have assumed a central role, no longer being considered objects of development, but rather being positioned as subjects and spearheads of development and community well-being enhancement. Villages have been granted authority to govern and manage local affairs based on community initiatives, ancestral rights, customs, and the socio-cultural values of the village community. The evaluation results from 2015-2016 demonstrate that the Village Fund has effectively generated valuable infrastructure for the community.

The contemporary concept of well-being development is gauged through economic growth via human development, as observed in the quality of human life across different countries and regions. The accomplishments in development have become focal points for governance. Consequently, in 1990, the United Nations established a standard measure of human development known as the Human Development Index (HDI), which assesses the quality of education, health, and economic power (purchasing power).

Since its initial publication by the United Nations Development Programme (UNDP) in 1990, the IPM has faced criticisms, particularly regarding its measurements. Community development is a dynamic and complex concept, leading to differing interpretations of human development in each country. Amartya Sen further expanded this concept, stating that human development is a process of broadening people's capabilities. It is recognized, however, that the dimensions developed in the IPM fail to reflect essential aspects like law, peace, security, and freedom. In Islam, the concept of development is a multidimensional process that accommodates changes in social structures, community attitudes, national institutions, reflecting a total societal transformation while not neglecting the diversity of basic needs and desires of individuals and social groups. The aim is to progress towards a better life, both materially and spiritually. The economic objective of development in the Islamic perspective is to achieve comprehensive and holistic well-being in both the earthly life and the afterlife, referred to as "*falah*."

Dar contends that ethics play a pivotal role in measuring human development, leading to the inclusion of an ethical dimension in the Human Development Index, known as the ethics-augmented human development index (E-HDI). Rehman and Askari introduced the Economic Islamicity Index (EI2), representing a conducive economic environment with market freedom and strong economic performance while adhering to Islamic principles.

Other research endeavors constructed a model to represent the Islamic Human Development Index (I-HDI). The fundamental principles of this index are rooted in maqasid al-shariah, encompassing five dimensions: religion, livelihood, intellect, family, and wealth. I-HDI has gained widespread acceptance and application in measuring Islamic human development. Compared to other indices, I-HDI is more representative and comprehensive in gauging the well-being level of an area. I-HDI's dimensions encompass not only material well-being aspects like wealth but also non-material aspects like religion, livelihood, intellect, and family. This study's focus is to establish a theoretical framework for the method used to measure I-HDI, aligned with the goals and policies of the Village Fund. It encompasses an analysis of each dimension and indicator, along with index calculations. This research will contribute to further investigations and serve as an initial framework for testing the relationship between the Village Fund and I-HDI.

Literature Review

Management of Village Funds The positive and significant impact of managing Village Funds on community well-being in the Gentuma Raya Subdistrict of North Gorontalo Regency has been observed. Regression coefficient values with a positive direction indicate that proper management of Village Funds can enhance community well-being. Village Funds also have a negative effect on the number of poor people, implying that Village Funds effectively reduce poverty. Mufti A.A. has also asserted that Village Funds have a negative impact on poverty, with higher Village Funds leading to lower poverty rates. Similarly, economic growth is negatively correlated with poverty, as higher gross domestic product (GDP) leads to lower poverty rates. While the allocation of Village Funds has improved the outcomes of infrastructure, education, health services, and economic performance, it has not yet fully improved well-being indicators. Village Funds are projected to boost short-term economic growth but have not yet significantly reduced poverty and unemployment.

Islamic Human Development Index (I-HDI) In a significant number of cities and districts in East Java during 2010-2014, the I-HDI falls within the mid-tolow-end category, showing substantial disparities among different regions. However, when calculated using HDI/IPM, most of the human development achievements in East Java fall within the mid-to-high-end range. This indicates that I-HDI is more comprehensive in measuring human development compared to HDI/IPM. According to Pusparini, the concept of social welfare in Islam is rooted in the socio-economic ideas of Al-Ghazali. Al-Ghazali identified all issues, whether in the form of benefits (masalih) or harm (mafasid), in improving social welfare. Al-Ghazali explained in greater detail that the purpose of Sharia is to enhance the well-being of all human beings, encompassing the protection of faith (ad-din), soul (an-nafs), intellect (al-aql), progeny (an-nasl), and wealth (al-mal).

Salman Syed Ali and Hamid Hasan (2014) stated that in Pakistan, the MS Index is better in measuring poverty intensity. Calculations using the MS index result in a higher count of poor individuals compared to other poverty measurement methods. They also emphasized that the Sharia Maqasid Index differs from income-based indices or other multidimensional indices due to differences in data nature

Theoretical Framework

Village Funds

Village Funds are mandated by Law No. 6 of 2014 concerning Villages. The disbursement of Village Funds began in 2015, following a predefined allocation formula established by the government. Village Funds are transferred from the central government to villages through local government authorities. This policy aims to support the execution of village functions and responsibilities in governance and development across all aspects, in line with their authority.

Human Development Index

The development of a advanced and self-sufficient nation to achieve community well-being should be founded on the concept of human and societal development, focusing on economic development and the quality of human resources. Human development is defined as a process that expands the options available to individuals. The primary objective of development is to create an environment where individuals can lead long, healthy, productive lives and enjoy a decent standard of living. The Human Development Index (HDI) is calculated through three aspects of human life: health, education, and income.

Critiques of the Human Development Index

From the outset, Anand and Sen pointed out that the calculation of HDI disregards income inequality among individuals within a society. Hicks proposed using the Gini ratio as a means to address income distribution within HDI. McGillivray criticized the composition and utility of HDI as a development indicator or a measure for comparing welfare between nations. Streeten (2000) questioned the selection and weighting of the three components of HDI. HDI fails to capture broader contextual aspects of human development, leaving out dimensions such as freedom and human rights, autonomy and independence, social cohesion, environment, and others.

Various studies aimed to improve HDI by incorporating more specific aspects, such as adding inequality, environmental and sustainability considerations, morality, health, and family. Berenger and Verdier-Chouchane measured welfare using two approaches: standard of living and quality of life. International organizations like the World Bank have adopted concepts like "quality of growth" and "pro-poor growth" to reflect greater concern for non-monetary aspects of welfare.

Islamic Human Development Index (I-HDI) Concept

Islamic countries possess distinctive characteristics, culture, and values that aren't fully captured by the HDI measurement. According to Chapra, human satisfaction isn't solely derived from economic needs being met but also from spiritual and non-material needs. Spiritual or non-material needs in well-being are challenging to evaluate and measure but cannot be ignored. The criteria essential and universally recognized in sustainable well-being are the assurance of life, property, honor, individual freedom, education, harmonious marriage and family, familial and social solidarity, peace, and the realization of harmony between expected and actual realities.

As humans are stewards of the Earth, they are tasked with managing all resources in order to achieve the well-being of all people. Chapra cited Al-Ghazali's concept of Sharia maqasid, wherein the primary goal of Sharia is to advance societal well-being, encompassing the protection of faith, self, intellect, progeny, and wealth. This means that anything that guarantees the security of these five aspects must be maintained, and anything that threatens them must be removed.

Hasan and Ali argued that the concept of human development in Islam encompasses both material and moral aspects. Therefore, well-being in Islam is assessed based on both material and spiritual factors, including moral values, ethics, and beliefs. Sadeq emphasized the concept of everlasting life through two sequential stages: temporary worldly life and eternal hereafter.

Research Methodology

The research methodology employed in this study is a comprehensive literature review (CLR). A literature review is a specific approach and systematic procedure carried out to determine the strategic direction and procedures for identifying, recording, understanding, and transmitting information based on the chosen topic. Data collection in a literature review is similar to other types of research, where the gathered data in the form of literature must be representable. The stages of CLR in this study are illustrated in figure 1.



Figure 1. Literature Review Research Stages

Figure 1 depicts the seven stages of this research, consisting of exploring the topic, initiating the search, organizing information, selecting relevant information, expanding the search, analyzing and synthesizing information, and presenting the literature review report. The ultimate goal of these stages is to derive new conceptual and hypothetical models as a result of the analysis and synthesis of previous research studies. Shah and Khan state that literature reviews essentially involve two important types of study: a review of previous knowledge (i.e., a literature review) and primary research study that results from the embedded analysis and synthesis of earlier research.

In any type of research, including CLR, the source of data is a crucial dimension. The data source must be representative of the research topic being examined. In this study, the data source used comprises research articles published in internationally indexed journals such as Scopus and Web of Science (WoS). The analyzed literature is limited to research published between 2000 and 2020 (the last 20 years). The focus of analysis and the search keywords used in the database are centered around the "Islamic Human Development Index."

Discussion

In this discussion, the researcher will go through the following steps:

Exploring the Topic

The Dana Desa (Village Fund) program aims to enhance community wellbeing through improved public services, poverty alleviation, economic advancement, bridging development disparities between villages, and empowering rural communities as development subjects. Therefore, the government policy program needs evaluation to measure its impact on community well-being.

In Indonesia, well-being is measured using the Human Development Index (HDI) or Islamic Human Development Index (I-HDI). HDI/I-HDI in Islam is considered a less comprehensive and holistic measurement of well-being. The Islamic concept of development is multidimensional, encompassing both material and spiritual aspects. The fundamental aim of Islamic economic development is distinct and differs from conventional views. It seeks comprehensive and holistic well-being in both the world and the Hereafter, referred to as "falah."

Initiating the Search

The researcher conducted a search for articles about the Dana Desa program and Community Well-being from the perspective of the Islamic Human Development Index in Scopus-indexed journals using Harzing's Publish or Perish application. Additionally, the researcher searched for articles in journals indexed by Emerald through the web address https://www.emerald.com. The keywords used for article search were first, "Village Fund," and second, "Islamic Human Development Index."

Organizing Information

The search yielded a total of 72 articles from Scopus and Emerald using the two keywords mentioned above. By searching the first keyword in Scopus through Harzing's Publish or Perish application, 64 articles were found. Subsequently, searching the second keyword resulted in four additional articles. However, due to the perceived inadequacy of articles from the second keyword, the researcher extended the search to Emerald. A search on Emerald using the second keyword led to the discovery of six articles, with two of them overlapping with those found in Scopus. Consequently, eight unique articles were found, with four exclusively from Scopus and four exclusively from Emerald.

Selecting Relevant Information

In this stage, the researcher selected journals that aligned with the predetermined research theme. The selection process began by analyzing the journals found through the first keyword. By using the keyword "Indonesia," the researcher aimed to identify journals published by Indonesian authors, as the Dana Desa program is specific to Indonesia. Out of the 64 articles found, 56 were Indonesian-authored. Moving forward, the researcher narrowed down the selection based on the theme of Dana Desa and Community Well-being. The keyword "Dana Desa and Kesejahteraan" yielded nine articles.

Next, the researcher analyzed the journals using the second keyword criteria, which involved discussing the concept of I-HDI from the perspective of maqasid syariah (Islamic objectives). After studying the eight I-HDI journals that met this criterion, the researcher chose three journals that aligned closely with the



maqasid syariah perspective. This selection process is visually represented in figure 2.

Figure 2. Systematic literature search

Expanding the Search

The process of expanding the search for articles relevant to the research theme was conducted by the researcher, particularly focusing on articles related to I-HDI. A search through Google Scholar yielded one article titled "Introducing an Islamic Human Development Index (I-HDI) to measure development in OIC countries," authored by MH Anto and published in the journal Islamic Economic Studies in 2011. Although the journal aligns with the research theme, further investigation using Scimago Journal & Country Rank revealed that the journal is not indexed in Scopus. Consequently, this journal was not included as a study material.

Analyzing and Synthesizing Information

Dana Desa and Kesejahteraan (Well-being)

From the journal search using the keyword "Village Fund," nine journals were found as listed below:

No	Penulis dan Tahun	Judul	Hasil							
1	Viverita Viverita, Rifelly Dewi Astuti, Fanny Martdianty, Ratih Dyah Kusumastuti, (2022).	Village Fund Management, Quality of Life and Community Wellbeing: Evidence from Lebak Regency, Indonesia.	Management of village funds affects the quality of life and welfare of the community by directly involving and involving the community in the planning and implementation of village development programs.							

Table 1: List of Journals with the keyword Village Fund

No	Penulis dan Tahun	Judul	Hasil
2	Djoko Udjianto, Abdul Hakim, Tjahjanulin Domai, Suryadi Suryadi, H. Hayat, (2021)	Community Development and Economic Welfare through the Village Fund Policy	The determining factors for the success of village funds are: (a) quality of policy, (b) adequacy of policy input, (c) accuracy of the instruments used to achieve policy objectives; (d) implementing capacity, organizational structure, human resources, coordination, supervision, (e) characteristics and support of the target group and (f) geographical, social, economic and political conditions where the implementation is carried out.
3	Rudy Badruddin, melianus E Tkela, Baldric Siregar, (2021).	The effect of village funds on inclusive village development in Indonesia	Village Funds have not had a positive impact on inclusive village development. The success of village funds depends on the quality of village government apparatus as indicated by the position of each village in the 4 quadrants of the Klassen Typology.
4	Ernawati Ernawati, Tajuddin Tajuddin and Syamsir Nur, (2021)	Does Government Expenditure Affect Regional Inclusive Growth? An Experience of Implementing Village Fund Policy in Indonesia	Government spending through village fund allocation encourages inclusive growth as a policy that is pro-poor and pro- job but not pro-equality. Economic growth reduces income inequality but increases poverty. Rural infrastructure development plays a role in creating new jobs through cash-for-work.
5	Uly Faoziyah and Wilmar Salim, (2020).	Seeking Prosperity Through Village Proliferation: An Evidence of the Implementation of Village Funds (Dana Desa) in Indonesia	60.56% of regions that experienced division at the village level were able to reduce the poverty rate in their area. However, not all of these areas are able to reduce the percentage of underdeveloped villages or increase development at the village level.
6	Nur Azlina, Amir Hasan, Desmiyawati & Iskandar Muda, (2017).	The Effectiveness of Village Fund Management (Case Study at Villages in Coastal Areas in Riau)	The effectiveness of village funds is managed according to regulations, almost right on target. There are still some needs of the village community that have not been touched by the

No	Penulis dan Tahun	Judul	Hasil
			village development program. The transfer of village funds from the government to the village government experienced delays, but the implementation of development was carried out on time, the realization of village funds absorbed was almost 100%.
7	Aslan, Dio Caisar Darma, Adi Wijaya, (2019).	Have Village Funds Impact Growth Economy and Poverty Rate?	Allocation of village funds directly has a significant and positive effect on economic growth and the poverty rate, while allocation of village funds indirectly has a significant and negative effect on the poverty rate through economic growth.
8	Dian Dewi Rachma, Rafael Purtomo Somaji, Alwan Sri Kustono, (2019).	Government Expenditure, Poverty and Income Inequality in Indonesia: New Evidence from Village Funds	Village fund contributions have a significant effect on poverty and village income inequality. The increase in village funds has an impact on poverty and village income inequality in the long term. Economic growth has had a significant impact on poverty reduction and village income inequality. In addition, the human development index factor has a significant effect on poverty reduction and village inequality.
9	Alexander Phuk Tjilen, Samel Watina Ririhena and Fenty Y. Manuhutu, (2019)	Local Community Empowerment in Implementation of Village Fund Program in District Naukenjerai of Merauke Regency	The community empowerment process as a whole has not gone well except for women's empowerment, there are still projects in the village development program that are not implemented in accordance with established regulations and priorities, monitoring and evaluation have not run optimally due to limited apparatus and assistants involved in the project.

The literature review findings suggest that the Village Fund has a significant impact on well-being. Direct allocation of Village Funds has a significant positive impact on economic growth and poverty rates. Economic growth has a direct significant negative impact on poverty rates, while indirect allocation of Village Funds has a significant negative impact on poverty rates through economic growth. Furthermore, increased Village Fund allocation leads to long-term income inequality in villages, and the Human Development Index significantly influences poverty reduction and inequality in villages.

The analysis also found that areas undergoing village proliferation are capable of reducing poverty rates by 60.56%, although there are still villages struggling to improve development at the village level. Therefore, village proliferation needs to be comprehensively understood, considering various characteristics of regions in Indonesia.

In some inclusive villages, the Village Fund has not yet positively impacted development. However, Village Fund allocation drives inclusive village growth as a pro-poor and pro-job policy but not yet pro-equality. Policies that are not yet pro-equity indicate that programs funded by Village Fund allocations have not reduced income disparities among communities.

Factors determining the success of the Village Fund program include policy quality, sufficient policy inputs (especially budget), accurate instruments for achieving policy objectives, implementation capacity (organizational structure, human resources, coordination, supervision, etc.), characteristics and support of target groups, and local geographical, social, economic, and political conditions. Effective management of Village Funds is equally crucial. Village Funds must be managed according to regulations, target the right areas, be disbursed on time, and be accountable. To achieve optimal management effectiveness, community involvement is essential in planning and implementing village development programs.

Islamic Human Development Index

Regarding the "Islamic-Human Development Index" (I-HDI) theme, after careful examination and study, the researcher identified three journals that are relevant to the subject matter. These journals are listed in the table below:

No	Penulis	Judul	Dimensi Indek	Indikator
1	Necati Aydin	Islamic vs	(1). education; (2) .	(1). maintain physical,
		Conventional Hu	health; (3) income;	(2). quality of education,
		man Developmen	(4). spirituality; (5).	(3). worship, (4,5,6,7).
		t Index:	corruption; (6).	positive and negative
		empirical	morality; (7).	values, (8, 9). Law,
		evidence from ten	social; (8).	political freedom, and
		Muslim countries	freedom; (9). and	civil liberties.
			safety.	
2	Sri	The Effect of	(1). religion (dīn),	(1). crime rate, (2). life
	Herianingrum,	Government	(2). life (nafs), (3).	expectancy, (3). school
	Muhammad	Expenditure on	intellect ('aql), (4).	enrollment and literacy
	Nafik H,	Islamic Human	family (nasl), and	rates, (4). infant birth rate
	Qudsi Fauzi,	Development	(5) wealth (māl).	and infant mortality, and
	Fairuz Ulfa	Index		(5). adjusted real per
	Afifa, Nisful			capita income, gini index,
	Laila			and poverty depth.
3	Ali Rama;	Construction of	(1). religion (dīn),	(1). Worship, and Morals
	Burhanuddīn	Islamic Human	(2). life (nafs), (3).	(negative); (2). Life
	Yusuf	Development	intellect ('aql), (4).	Expectancy, Job

Table 2. List of Journals on the Theme of Islamic-Human Development Index

No	Penulis	Judul	Dimensi Indek	Indikator
		Index	family (nasl), and (5) wealth (māl).	Opportunities, Freedom, and Basic Needs; (3). Access to Educational Institutions, and educational outcomes; (4). Positive, and negative values; (5). ownership of wealth, growth of wealth, and distribution of wealth.

Necati emphasizes that differing concepts and foundational perspectives on well-being lead to different approaches and measurements of well-being. Necati's study aims to compare the Conventional Human Development Index (CHDI) with the Islamic Human Development Index (I-HDI). CHDI is calculated using indexes representing physical (bodily) and intellectual development. In contrast, I-HDI emphasizes the development of moral, ethical, social, and spiritual dimensions of human nature. I-HDI is measured using nine indexes: (1) education, (2) health, (3) income, (4) spirituality, (5) corruption, (6) morality, (7) social aspects, (8) freedom, and (9) safety. Among these indexes, three are used to measure CHDI: education, health, and income. Necati calculates I-HDI using the comprehensive theoretical and conceptual framework of human development indexes based on maqasid syariah, utilizing the paradigm of Tauhid. The Tauhid paradigm views the world and the hereafter as realities when setting objectives. Therefore, Islamic economics should function within the Tauhid paradigm, encompassing ontology, epistemology, anthropology, and teleology.

In this research, while employing the theoretical and conceptual framework of maqasid syariah, the approach used follows the paradigm of Tauhid. As a result, the indexes used do not directly mirror those in maqasid syariah, which comprises five dimensions of indexes: safeguarding religion (hifz ad-Din), safeguarding life (hifz an-Nafs), safeguarding intellect (hifz al-Aql), safeguarding lineage (hifz an-Nasl), and safeguarding property (hifz al-Mal). Instead, the indicators used in this study include safeguarding the physical aspect, quality of education, worship, positive and negative value approaches, law enforcement, political freedom, and civil freedom.

Contrasting with this approach, Rama and Sri adopt the framework of maqasid syariah both as the dimension of the index and as their theoretical and conceptual framework. As such, the dimensions of the index they construct align with the five dimensions of maqasid syariah, as this approach already encompasses all indicator aspects for measuring well-being, such as moral, ethical, social, and spiritual dimensions of human nature. Al-Ghazali, as cited by Chapra, states that the primary objective of syariah is to advance societal well-being, which lies in securing the protection of their faith (dīn), self (nafs), intellect ('aql), lineage (nasl), and wealth (māl). Consequently, anything that ensures the security of these five aspects is obligatory to fulfill, and anything that harms them should be avoided.

The difference in the construction of Rama and Sri's I-HDI lies in how they determine indicators representing index dimensions. Sri's determination of indicators adopts Anto's approach, using positive and negative value approaches within the dimensions of ad-Din, an-Nafs, and an-Nasl. Education level and educational outcomes are indicators for al-Aql, while wealth possession, wealth growth, and wealth distribution are indicators for al-Mal. Rama employs indicators with worship and moral approaches within the dimension of ad-Din. Life expectancy, job opportunities, freedom, and basic needs availability are indicators for the dimension of an-Nafs. The dimension of al-Aql uses indicators like access to educational institutions and educational outcomes. Positive and negative value approaches are used for the dimension of an-Nasl, while the dimension of al-Mal employs indicators related to wealth possession, wealth growth, and wealth distribution. The selection and determination of indicators representing index dimensions in constructing I-HDI are essential, as these indicators will be represented by data that will be processed into index dimensions. According to Rama, if I-HDI is to function as an HDI predictor, then both indexes exhibit a statistically positive correlation.

Presenting the Literature Review Report

Village Fund and Well-being

The Village Fund is a noble government policy aimed at enhancing community well-being. This program is founded on Law no. 6 of 2014 concerning Villages. In its execution and implementation, the program is regulated by various ministries through village ministerial regulations and the Ministry of Home Affairs, supported by gubernatorial and regional regulations. All these measures are taken to ensure the success of the program's implementation. Hence, research, studies, and analyses related to the Village Fund remain relevant, especially in the context of community well-being in line with its objectives. As the program continues to operate, the search for the best formulation to uplift society persists. Engaging in such studies showcases our concern for contributing insights in any form to ensure the success of this government program.

Islamic Human Development Index (I-HDI)

Following an examination of three journals on the Islamic-Human Development Index (I-HDI), the author will attempt to present the construction of I-HDI using the approach from the works of Ali Rama and Sri H. This approach does not negate Necati's concept. In the author's opinion, if the index dimensions constructed by Rama and Sri's approach are used, then Necati's index dimensions can be represented as indicators within these dimensions. The dimensions of the maqasid syariah index, according to the author, are broader and more comprehensive in terms of concept and purpose compared to Necati's index dimensions.

From the review of several articles on I-HDI, the author has gleaned the index dimensions, indicators, and data used in the calculation of IHDI, as outlined below:

Table 3. Index Dimensions, Indicators, and Data by Rama, Sri H, and Proposed by the Author

Indeks	Dimensio n Index	Indikators	Data	Sumber data		
	Religion	Ibadah	Zakah/GDP	Ali Rama		
	(Ad-Din)		Jumlah masjid / Penduduk Muslim	Tambahan		
			Orang Haji / Pendudukan Muslim	Tambahan		
		Perbuatan Buruk / Moral	Criminal rate	Sri H / Ali Rama		
		Perbuatan Buruk / Moral	Corruption rate	Sri H / Ali Rama		
	Life (An-	Positif /	Harapan Hidup saat lahir	Sri H		
	Nafs)	Harapan hidup	Angka Harapan Hidup	Ali Rama		
		peluang kerja	Tingkat pengangguran	Ali Rama		
		Kebebasan	Indeks Kebebasan	Ali Rama		
		Tersedianya	Tingkat kemiskinan	Ali Rama		
		Kebutuhan Dasar	Rata-rata pengeluaran	Ali Rama		
ex		Negatif	Prevalensi Narkoba	Sri H		
Ind		Negatif	Prevalensi Merokok	Sri H		
Islamic-Human Development Index	Akal (Al- Aql)	Pendidikan	Tingkat Pendidikan / Indikator tidak dipakai	Sri H		
vel			Rata2 Lama Sekolah	Tambahan		
De			Harapan Lama Sekolah	Tambahan		
Juman		Hasil Pendidikan	Angka Melek Huruf	Sri H / Ali Rama		
amic-I		Akses ke Institusi Pendidikan	Jumlah sekolah/penduduk	Ali Rama		
Islá	Keluarga (An-Nasl)	Positif	Tingkat Kesuburan	Sri H / Ali Rama		
		Negatif	Angka Perceraian	Sri H / Ali Rama		
			Tingkat Kematian Bayi	Sri H / Ali Rama		
			KDRT	Tambahan		
	Kekayaan (Al-Mal)	Kepemilikan Kekayaan	PDB Perkapita	Sri H / Ali Rama		
	(1 11-11/101)	Pertumbuhan	Laju pertumbuhan	Sri H / Ali		
		Kekayaan	ekonomi	Rama		
		Distrbusi		Sri H / Ali		
		Kekayaan	Rasio Gini	Rama		
			Tingkat kemiskinan/ Indikator di pakali di dimensi life	Sri H		
			Indeks Kedalaman Kemiskinan	Tambahan		

	Indeks Ker Kemiskina	Lambahan
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Religious Dimension

Religion as the ethos of development, where it functions as a framework of moral values in behavior. Moral values provide a guideline for an individual's conduct according to their religious teachings. Hence, all actions prohibited by religion are avoided, and vice versa. Therefore, religion plays a crucial role in guiding human lives, in choosing ways to fulfill both spiritual and material needs.

Religion also bestows meaning and purpose to life, offering the right direction for all human endeavors, transforming individuals into better beings through changes in behavior, lifestyle, preferences, and attitudes towards themselves, their Creator, other humans, creatures, and the environment. Will and Ariel Durant assert, as quoted by Chapra, that no examples exist in history before our time of societies successfully upholding moral lives without the assistance of religion.

Islam, as a religion, aims to create an environment conducive to righteousness, social solidarity, mutual care, and cooperation among individuals. Without a supportive environment, the values and motivating systems may falter. These values can be nurtured through acts of worship such as congregational prayers, fasting during Ramadan, giving alms (zakat) and performing the pilgrimage (hajj), as well as respecting and admiring community figures who embody noble values (charismatic) and adhering to societal norms.

Preserving Religion (hifz ad-din) generally involves actions to prevent anything that contradicts or damages its foundations. This includes defending the homeland, Muslim sovereignty, safeguarding educational resources, and Islamic education among the present generation for the future Muslim community. Religion also shields the faith of every individual Muslim from influences that could undermine and distort their beliefs, subsequently affecting their behavior.

Ali and Hasan propose one form of religious preservation through constructing axioms that encompass prayers, pilgrimage, fasting, alms-giving, religious education, allocating time for learning religion, and avoiding excess. Meanwhile, Sri H employs a positive and negative value-based approach as indicators of the religious dimension. This means actions that strengthen and weaken religion, both in the realm of worship and morality. Furthermore, Amin operationalizes four broad dimensions of religiosity: (1) philosophical dimension providing a worldview; (2) spiritual dimension - reinforcing beliefs; (3) moral dimension - enhancing virtuousness; and (4) practical dimension - fulfilling obligatory worship and practicing good deeds.

Jasser Auda introduces a significantly different concept, 'religious freedom,' using Ibn Ashur's notion of 'freedom of belief' in contemporary expression. Rama (2019) adopts worship and morality as indicators of the religious dimension, where worship is the form of interpreting religious practice, and morality is the outcome of these practices.

This study measures the religious dimension using the approach of worship and morality, as worship is the interpretation of religious practice and morality is its consequence. Therefore, the indicators used in this study are worship and morality (both positive and negative moral approaches), accommodating the indicators used by Sri H and Rama. Worship is represented by the payment of zakat (almsgiving), prevalence of congregational prayers in places of worship, and performance of the hajj pilgrimage.

The ratio of zakat to GDP per capita, prevalence of congregational prayers calculated by comparing the number of places of worship to the number of Muslim populations, and the ratio of performing the hajj pilgrimage derived from comparing the number of hajj pilgrims to the number of Muslim populations. All these data are secondary data, with zakat data collected by regional zakat institutions, the number of places of worship and hajj pilgrims collected by local governments as part of their annual reports.

These data are reliable for reflecting the desired indicators, as they are published in local government annual reports. Higher ratios or prevalence indicate better outcomes, meaning an increasing number of Muslims fulfilling zakat, congregational prayers, and performing the hajj pilgrimage.

Moral indicators pertain to good and bad behavior. This study focuses on negative moral aspects represented by crime rates and corruption perceptions. The crime-to-population ratio and the corruption perception index are used as indicators. Higher crime or corruption perception ratios indicate lower morality and religious practice. Crime ratio and corruption perception index data are secondary data provided by relevant institutions.

Life Dimension

Islam doesn't regard human life as determined solely by material forces (Marx), psychological aspects (Freud), instincts (Lorenz), or the environment (Pavlov, Watson, Skinner, and others). Al-Ghazali defines the preservation of life (hifz al-nafs) as the safeguarding of human life through retributive law (in cases of murder), while al-Shatibi explains that the preservation of life can be achieved through three means: (1) establishing its foundation through legitimate procreation, (2) ensuring its sustenance through food and drink, and (3) providing clothing and shelter.

Ali and Hasan assert that the axioms of life preservation involve factors such as (1) increased personal safety, (2) easy access to healthcare facilities, (3) effective utilization of time in Sharia-compliant activities, and (4) convenient and affordable access to sports and fitness facilities. Meanwhile, Chapra contextualizes previous scholars' views into a contemporary context, stating that hifdh al-nafs includes: (1) dignity, self-worth, brotherhood, and social equality; (2) justice; (3) spiritual and moral enhancement; (4) security of life, property, and honor; (5) freedom; (6) education; (7) good governance; (8) elimination of poverty and meeting needs; (9) job opportunities and entrepreneurship; (10) fair income and wealth distribution; (11) marriage and stable family life; (12) family and social solidarity; (13) minimizing crime and anomy; (14) peace and mental well-being.

Amin et al. define the preservation of human life through three aspects: (1) sustenance meeting physical and biological needs, (2) meeting spiritual or psychological needs, including moral and spiritual enhancement, and (3) meeting

intellectual needs through education, protection from natural dangers and diseases, and fulfilling social needs. Auda, in a contemporary approach, views life preservation as the promotion of human freedom.

Considering indicators developed by previous researchers such as Sri H and Rama, the author posits that the established indicators adequately represent existing theories. The dimension will be represented by several indicators: (1) Life expectancy, represented by life expectancy at birth and life expectancy rates. (2) Access to employment, where access is a fundamental right for everyone. Unemployment rates represent society's access to jobs. (3) Democracy index, reflecting political and democratic freedom; higher index values indicate greater freedom. (4) Basic needs fulfillment, represented by poverty index and regional gross domestic product (GDP). The former refers to the number of people living below the poverty line, while the latter represents consumption expenditure. A higher poverty rate is undesirable, while increased consumption expenditure is desired. (5) Additional indicators proposed by Anto, which assess negative aspects and will be represented by data on drug and smoking prevalence.

Intellectual Dimension

Al-Ghazali states that intellect is the source, starting point, and foundation of knowledge. Intellect distinguishes human beings from other creatures; hence, continuous enrichment of intellect is essential for enhancing knowledge and technology, both individually and collectively, to advance human development and welfare. Knowledge is a crucial factor in achieving success in the development of societal well-being, in this world and the hereafter. Individuals with high intellectual capabilities in Islam are expected to possess strong faith. Therefore, enhancing knowledge and technology is pivotal for human development and welfare and plays a significant role in realizing maqasid.

Ibn Ashur defines the preservation of intellect (hifz 'Aql) as safeguarding the intellect from anything that may harm it. Disturbances to intellect lead to serious behavioral deterioration that is inappropriate and deviant. Enhancing intellect is vital for bolstering intellectual capacity, supported through education and research, which are integral to the preservation of intellect. Sri H expands the intellectual dimension into indicators of education and scientific efforts. Meanwhile, Rama develops the intellectual dimension through the preservation of intellect and educational outcomes, where access to educational institutions is represented by the ratio of schools to the population.

From the results of this study, the author concurs with the indicators used by Sri H (Anto) and Rama for calculating the Intellectual index, encompassing education, educational outcomes, and access to educational institutions. However, the author omits the education indicator used by Anto, as educational outcomes are more suitably represented by the Human Development Index's current calculation method.

The Human Development Index relies on Expected Years of Schooling (EYS) and Mean Years of Schooling (MYS). Therefore, the author suggests educational outcomes to be represented by data such as Literacy Rate, Expected Years of Schooling, and Mean Years of Schooling. All three data categories indicate better results with higher values. Access to educational institutions is

represented by the ratio of schools to the population. Higher ratios indicate greater access to education.

Descent Dimension

The concept of preserving descent (hifz al-nasl) involves efforts encompassing the protection, preservation, and promotion of progeny. Therefore, maintaining a healthy, productive, and efficient life within Islam is crucial. Chapra emphasizes that no civilization can endure if future generations are spiritually, physically, and mentally inferior to preceding ones. Thus, enhancing the quality of life for future generations must be a continuous endeavor, encompassing spiritual, physical, and mental dimensions. Within this context, Islam legitimizes marriage, prohibits adultery, and forbids actions that could lead to infertility after marriage. The family unit is the most legitimate institution in the regeneration process of humanity. It not only functions as a reproductive agency but also serves as a moral and educational dimension for human progeny.

Several fundamental principles elaborate on the dimension of safeguarding descendants, including marriage, family life, solidarity, perpetuity, death, allocating time within the household for child-rearing, time spent in Sharia-compliant activities, mutual respect within the family, and religious practices for children. Chapra advocates building strong generations through moral education from childhood, with strong support from the institution of the family.

Sri H, as used by Anto and Rama, develops a positive and negative approach to identifying indicators for preserving descendants. The positive approach uses fertility rates, while the negative approach incorporates death rates and divorce rates. High fertility rates demonstrate a strong commitment to future generations' sustainability. Conversely, divorce and infant mortality rates threaten the stability and survival of individuals.

In this study, the dimension of descent is expanded by introducing a negative indicator, represented by Domestic Violence (DV). Domestic violence, as an indicator within households, poses a significant threat to the stability and survival of humanity.

Wealth Dimension

Al-Ghazali and al-Shatibi place wealth (hifz al-Mal) as the final dimension in the hierarchy of maqaşid al-Shariah. However, this doesn't imply that wealth is an insignificant indicator as a dimension within maqasid al-Shariah. Chapra argues that wealth, without the other four main maqaşid, cannot guarantee general human well-being.

Wealth is a divine trust that must be preserved, developed, and utilized honestly and carefully to alleviate poverty, fulfill everyone's needs, provide the most comfortable life for all, and promote income and wealth distribution. Amin et al. contend that preserving wealth (hifz al-mal) is defined holistically as (i) protection of ownership and property, (ii) acquisition and development of property or wealth, and (iii) wealth preservation.

Islam emphasizes the significance of ownership and wealth distribution within society as a means of achieving goodness and righteousness. Wealth is a fundamental pillar of development across spiritual, moral, and physical aspects. Sri H develops the preservation of wealth into (1) property ownership, (2) property growth, and (3) property distribution. Meanwhile, Rama (2019) suggests three indicators for wealth preservation: (1) ownership of wealth, (2) growth of wealth, and (3) distribution of wealth.

This study proposes three indicators for wealth preservation, following the indicators suggested by Anto and Rama. However, the author omits the poverty rate indicator used by Anto, as poverty rate becomes an indicator for the Life dimension, as employed by Rama. The three proposed indicators are as follows: (1) Ownership of wealth, represented by Regional Gross Domestic Product (RGDP) per capita. A higher RGDP per capita indicates greater material wellbeing in that area. (2) Growth of wealth, represented by economic growth. Higher economic growth is expected to enhance overall societal welfare. (3) Distribution of wealth, represented by the Gini coefficient, the poverty depth index, and the poverty severity index. A higher Gini coefficient indicates higher economic inequality (less equal). The poverty depth index rises as the average expenditure of the population diverges from the poverty line. Similarly, the poverty severity index increases with a greater discrepancy in expenditure among the impoverished population. The author refrains from discussing additional indices, as more indices lead towards a more refined and flexible model.

Based on the study's findings, the author proposes a formulation of the dimensions, indicators, and data, as illustrated in the figure below:

	Islamic-Human Development Index (I-HDI)																							
Dimensi Agama						Dimensi Kehidupan						Dimensi Akal			Dimensi Keturunan				Dimensi Kekayaan					
Ibadah		Moral		Harapan Hidup Pelitang keria		Peluang kerja	Kebebasan	Kebutuhan dasar Negatif		Inegatif	Pendidikan		Hasil Pendidikan	Akses Institusi Pendidikan	Positif	Negatif			Kepemilikan Kekayaan Pertumbuhan Kekayaan		Distrbusi Kekayaan			
Zakah/GDP	Angka Prevalensi Jamaah	Angka Prevalensi Haji	Indek Kriminal	Indek Korupsi	Harapan Hidup saat lahir	Angka Harapan Hidup	Tingkat pengangguran	Indek Kebebasan	Indek kemiskinan	Rata-rata pengeluaran	Prevalensi Narkoba	Prevalensi Merokok	Rata2 Lama Sekolah	Harapan Lama Sekolah	Angka Melek Huruf	Jumlah sekolah/penduduk	Tingkat Kesuburan	Angka Perceraian	Angka Kematian Bayi	KDRT	PDB Perkapita	Laju pertumbuhan ekonomi	Rasio Gini	Indeks Kedalaman Kemiskinan Indeks Keparahan Kemiskinan

Fig.3. index dimensions, indicators, and data proposed by the author

Conclusion

The study conducted by the author has yielded the following conclusions:

Dana Desa (Village Funds) influences the well-being of communities, both directly and indirectly. The impact of Dana Desa on community well-being can manifest in the short and long term, in accordance with the allocated programs. Therefore, evaluation and research remain relevant as forms of our commitment to government programs, providing input in any form to ensure the success of these initiatives.

The Islamic-Human Development Index (I-HDI) is an index constructed to measure and determine the ranking of human development from an Islamic perspective, using the concept of index dimensions based on the Maqasid Sharia approach. On the other hand, the Human Development Index (HDI) is widely used by several countries to measure and rank human development and is internationally recognized. Therefore, the I-HDI should have a statistically positive correlation that confirms its validity and serves as a predictor of HDI rankings. For the I-HDI to function as described, it must be constructed with indicators and data that can represent HDI indicators while incorporating Maqasid Sharia values. Thus, the selection of indicators and data that represent the dimensions of the Maqasid Sharia concept becomes crucial. The more indicators and data utilized, the closer the index approaches perfection.

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