

**EFFECTIVENESS OF VILLAGE FUND MANAGEMENT
ON INCREASING COMMUNITY WELFARE
WITH MANAGEMENT RELIGIOSITY BEHAVIOR
AS MODERATING VARIABLES**

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Abstrak

Kesejahteraan masyarakat merupakan salah satu tujuan yang diharapkan oleh setiap daerah termasuk bagi Kota Padangsidempuan. Berdasarkan data yang diperoleh bahwa jumlah kemiskinan di daerah Kota Padangsidempuan mengalami fluktuasi dari tahun 2008 s.d 2015. Rumusan masalah dalam penelitian ini adalah apakah terdapat pengaruh efektivitas pengelolaan dana desa terhadap peningkatan kesejahteraan masyarakat desa di Kota Padangsidempuan, Apakah Perilaku religiositas pengelola dapat memoderasi pengaruh pengelolaan dana desa dengan peningkatan kesejahteraan masyarakat desa di Kota Padangsidempuan. Jenis penelitian ini adalah penelitian kausalitas dengan menggunakan data kuantitatif. Populasi penelitian ini adalah masyarakat desa di daerah kota Padangsidempuan dengan jumlah sebanyak 41 desa. Mengingat keterbatasan yang dimiliki penulis, maka sampel dalam penelitian ini diambil 5 orang dari setiap desa yang ada yaitu 5×41 desa = 205 orang masyarakat desa. Teknik pengumpulan data yang digunakan adalah questioner dan analisis data yang dilakukan dengan bantuan Smart PLS. Berdasarkan hasil pengolahan data diperoleh nilai t_{hitung} jalur pengelolaan dana desa berpengaruh terhadap kesejahteraan masyarakat desa sebesar 5.875 dengan nilai *probability* sebesar 0,024. Karena nilai t_{hitung} (5.875) lebih besar dibandingkan dengan t_{kritis} (1,96) pada tingkat kekeliruan 5%, sehingga dapat disimpulkan bahwa terdapat pengaruh efektivitas pengelolaan dana desa terhadap peningkatan kesejahteraan masyarakat desa di Kota Padangsidempuan. Dan nilai t_{hitung} jalur perilaku religiositas pengelola memoderasi hubungan pengelolaan dana desa terhadap kesejahteraan masyarakat desa sebesar 0.458 dengan nilai *probability* sebesar 0,031. Karena nilai t_{hitung} (0.458) lebih besar dibandingkan dengan t_{kritis} (1,96) pada tingkat kekeliruan 5%, sehingga dapat disimpulkan bahwa perilaku religiositas pengelola dapat memoderasi hubungan antara pengelolaan dana desa dengan peningkatan kesejahteraan masyarakat desa di Kota Padangsidempuan.

Kata Kunci : Pengelolaan Dana Desa, Kesejahteraan Masyarakat, Perilaku Religiositas Pengelola

Abstract

Community welfare is one of the goals expected by each region including in Padangsidempuan city. Based on data obtained the amount of poverty in Padangsidempuan city experienced fluctuations from 2008 to 2015. The formulation of the problem in this study is whether there is an effect of the effectiveness of village fund management on improving the welfare of rural communities in Padangsidempuan city. Does the manager's religiosity behavior moderate the influence of village fund management by increasing the welfare of rural communities in Padangsidempuan City? This type of research is causality research using quantitative data. The population of this study is the village community in the city of Padangsidempuan with a total of 41 villages. Given the limitations of the author, the sample in this study was taken by 5 people from each village, namely 5×41 villages = 205 villagers. Data collection techniques used were questionnaires and data analysis conducted with Smart PLS. Based on the results, it was found the value of the village fund management pathway affected the welfare of the village community of 5.875 with a probability value of 0.024. Because the t-count value (5.875) is greater than critical t (1.96) at the 5% error rate, it can be concluded there is an effect of the effectiveness of village fund management on improving the welfare of rural communities in Padangsidempuan City. And the t-count value of the manager's religiosity behavior trends moderates the relationship of village fund management to rural community welfare of 0.458 with a probability value of 0.031. Because the t-count (0.458) is greater than the critical t (1.96) at the 5% error rate, it can be concluded that the manager's religiosity behavior can moderate the relationship between village fund management and the improvement of the welfare of rural communities in Padangsidempuan City.

Keywords: Village Fund Management, Community Welfare, Management Religiosity Behavior

INTRODUCTION

Community welfare is one of the goals expected by each region including Padangsidempuan city. The government has been designed and implemented various methods which are of course aimed at increasing growth for the Padangsidempuan area and will further have a positive impact on the welfare of the community. One of the efforts made by the government in achieving this is by carrying out socio-economic development that reflects the welfare of the community.

Akudugu (2012) said the socio-economic development reflects the welfare of the community in an area that is expected to be realized by the efforts of the regional government. Efforts to implement development in each region are part of the implementation of regional autonomy. The implementation of regional

autonomy is an effort of the central government to give authority to the regional government in managing, regulating, and managing the household according to the laws and regulations and the principles of regional autonomy. The regional autonomy uses the principle of autonomy as broad as possible, meaning that the regional government is given the authority to regulate, manage and manage all household affairs beyond the affairs of the central government (Maryati and Endrawati, 2010: 1).

Padangsidempuan is one of the cities in North Sumatra Province which has an area of 114.65 Km² with a population of 212,917 people. The majority of the population in Padangsidempuan city are Muslims, and some are Christians, Catholics, and Buddhists. Based on the 2010 Census, the population is Muslim: 89.95%, Christian: 8.94%, Catholic: 0.46%, Buddhist: 0.35%, Others: 0.29%.

Furthermore, based on a statistical center published data on the condition of

Characteristics	Poverty Line of Padangsidempuan City (Rupiah)							
	2008	2009	2010	2011	2012	2013	2014	2015
Percentage of Poor people	11.61	9.77	10.53	10.08	8.77	9.04	8.52	8.77

poverty rates in Padangsidempuan city are:

Based on data above, it can be seen the number of poverty in Padangsidempuan City experienced fluctuations, in 2008 number of poverty lines was 11.61%, in 2009 decreased by 9.77%, in 2010 increased by 10.53%, in 2011 experienced a decrease of 10.08%, in 2012 decreased by 8.77%, in 2013 increased by 9.04%, in 2014 decreased by 8.52% and in 2015 increased by 8.77%.

Iva Faizah Azzahro (2016) found that iimplementation of the mechanism of village development planning in Gubugklakah Village was carried out by the village government, the BPD, and the village community. The mechanism for channeling and disbursing village funds has been delayed. The results of the implementation of development activities or village fund programs are 3, the construction of road sidewalks, the construction of village road hotlines, and the repair of playground building roofs. Development carried out based on community needs and priorities.

Furthermore, Justia Dura (2016) in her study found the accountability of financial management village fund allocation, village policy, and village institutions affected the welfare of the community. The accountability financial management of village fund allocation, village policy, and village institutions shared influence on community welfare. Saerozi (2012) in the study found understanding religion can affect economic behavior in fishing communities in Gempolsek Village, so it is recommended that guidance from preachers be recommended to increase their understanding of religion. Furthermore, Nurul Fatmawati (2017) found religiosity affects the level of welfare of workers based on maqashid Sharia.

Based on the description above, this study will try to see the effectiveness of village fund management on improving community welfare by managing religiosity behavior as a moderating variable (a case study of rural communities in Padangsidempuan city).

Based on the background of the above problems, the formulation of the problem in this study is:

- a. Is there any influence on the effectiveness of village fund management on improving the welfare of rural communities in Padangsidempuan City?
- b. Can the manager's religiosity behavior moderate the influence of village fund management by improving the welfare of rural communities in Padangsidempuan City?

THEORETICAL REVIEW

1. Public Welfare

Welfare is a subjective matter so that every family or individual who has different guidance, goals, and way of life will give different values about the factors that determine the level of welfare (Nuryani, 2007). According to Statistics Indonesia or *Badan Pusat Statistik* (2007), welfare is a condition where all the physical and spiritual needs of the household can be met according to the level of life. Welfare states can be measured based on the proportion of household expenditure (Bappenas, 2000).

Arthur Dunham in Sukoco (1991) defines social welfare as organized activities aiming to increase welfare by helping people to fulfil their needs such as family and children's life, health, social adjustment, leisure time,

standards of living, and social relations. Social welfare services give primary attention to individuals, groups, communities, and wider population units; this service includes maintenance or care, healing, and prevention.

Welfare basically includes three concepts, those are (1) living condition or prosperity, which is the fulfilment of physical, spiritual and social needs, (2) institution, an area or field of activities involving social welfare institutions and various humanitarian professions organizing welfare business social and social services, (3) Activity, an organized activity or effort to achieve prosperity.

In Edi Suharto (2005: 3), the term social welfare is often interpreted as a condition of prosperity (first conception), which is a state of fulfilling all forms of living necessities, especially basic ones such as food, clothing, housing, education, and health care. This understanding place welfare as a goal of development activity. For example, the goal of development is to improve the level of social welfare in the community. The meaning of welfare is to put welfare as an arena or tool for achieving development goals (Suharto, 2004).

2. Village Fund Management

The word "*management*" can be interpreted as regulation (Arikunto, 1993:31). According to Stoner (in Kaho 1997: 228), management can be seen as a process, which includes: the process of planning, organizing, directing, and controlling. So, management can be interpreted as a series of work or business carried out by a group of people to do a series of work in achieving certain goals.

According to Kaho 1997: 228 management can be seen as a process, which was: the process of planning, organizing, directing, and controlling. So, management can be interpreted as a series of work or business carried out by a group of people to do a series of work in achieving certain goals. According to Fattah (2004: 1), the management process can see the main functions displayed by a manager or a leader, which are planning, organizing, leadership, and supervision. Therefore, management is defined as a process of planning, organizing, leading, and controlling the organization's efforts in all its aspects so that the goals of the organization can be achieved effectively and efficiently.

According to the Laws of the Republic of Indonesia, Number 72 the year of 2005 concerning Villages, village fund allocation is a part of the central and regional financial balance received by regencies/cities for the villages at least 10% (ten percent), the proportion of which is allocated to the villages in proportion. Based on a regulation of Home Affairs Ministry, No. 37 of 2007 concerning about the guidelines for Village Financial Management states that village fund allocations come from district/city's regional government budget which is sourced from the central and regional financial balance funds received by regencies/cities for villages at least 10% (ten percent).

Village Fund Allocation or *Alokasi Dana Desa* (ADD), according to Indonesian Law Number 6 of 2014 concerning about Villages, is part of the balance funds received by districts/cities at least 10% (ten percent) in the budget of regional revenues and expenditures after deducting special allocation funds. Based on the Village Law Number 6 of 2014 concerning Villages, and Government Regulations Number 43 and 60 of 2015 concerning the implementation of the Village Law.

From all above explanations, the writer can conclude that the Village Allocation Fund (ADD) is a part of the village finances which was obtained from the profit-sharing of the regional tax and part of the central and regional financial balance funds received by the district/city for the villages that were distributed proportionally.

3. Religious Behavior

Harun Nasution distinguishes the description of religiosity based on the origin of the word, which is al-din, religi (relegere, religare), and religion. Al-din means laws. Then in Arabic, this word means to master, submit, obey. Whereas the word "religion" means collecting or reading, Religare means binding and Religiosity means showing religious aspects that have been internalized by the individual in the heart. Those mean how far the knowledge is, how strong the belief is, and how hard the implementation of worship and rules. Moreover, the appreciation of the religion we adhere to is in the form of social and activity which is a manifestation of worship.

According to Vorgote, He sais that every attitude of religiosity was defined as a behavior of which knowingly and consciously want to accept and approve the images passed on to them by the community and made them their own, based on faith, trust that was manifested in daily behavior.

According to Muhammad Thaib Thohir, Religiosity is the soul impulse of a person who has a reason, with his own will and choice to follow those rules in order to achieve the happiness of the afterlife. Whereas according to Zakiyah Darajat in religious psychology, that religiosity is a feeling, mind, and motivation that encouraged religious behavior.

Woodward (2000), mentions that religion is a religious system and beliefs of a person. Religion followed by ritualists continuously follows the rules that have been established through the books or teachings that are believed. Furthermore, he explains that religiosity is a meta-necessity who becomes a necessary encouragement for humans to emerge a balance of immaterial behavior that is religion. According to Djarir (2004), religiosity is a comprehensive entity that makes an individual referred to as religious individuals (being religious) and not merely claims to have religion (having religion). Mangunwijaya (1991) with a literary background terms that religion is different from religiosity, religion refers to the formal aspects related to rules and obligations while religiosity refers to aspects of religion that had been internalized by the individual in the heart and practiced in their actions. Agreed with this, Dister (1998) defines religiosity as religious meaning that there is an element of internalization of religion within the individuals.

Based on the above definitions, it can be concluded that religiosity is how far the knowledge is, how strong a belief is, how often to do the worship, and to maintain the belief and how deeply it relates to the religion it adheres to. For Muslims, religiosity can be known from how far the knowledge, belief, implementation, and appreciation of the teachings of Islam.

4. Effectiveness of Village Fund Management with Community Welfare

Based on the priority's work programs of the governments of President Joko Widodo and M. Jusuf Kalla contained in Nawacita, the development of Indonesia began from the suburbs and villages that remained based on the integrity of the Unitary of Republic Indonesia (NKRI). For this reason, as a development strategy, the government allocated the village funds contained in the Act. No. 6 of 2014 concerning Villages. In the article number 72 section (1) of Law 6/2014 also describes the sources of village income, which are sourced from (1) Original Village Revenue, (2) National State Budget Allocation, in this case the Village Fund (DD), (3) 10% from District / City Regional Taxes and Regional Retributions (PDRD), (4) Village Fund Allocation

(ADD) of at least 10% of the Balancing Fund received by the district/city minus the Special Transfer Fund, (5) Grants from the APBD, (6) Grants and third party contributions, and (7) other legitimate income.

In the matter of using Village Funds, the greater portion of physical development becomes a big question about whether physical development that gets a greater portion of the use of village funds will be able to answer the prosperity issues and even the equalization of development in rural areas or the amount of the budget that the village got will be a chance for the "mighty show" by the actors in the village to control the economic resources which will give benefits to the certain groups who have relations with the authorities in the village. The use of Village funds must be matched with the plan carried out through the Village Development Plan Discussion (Musrenbangdes) which will lie in the Village RPJM, Village RKP, and Village APB documents. So that the flow of village development plan becomes clear and matches the principles of village development that have been regulated in the Law on Villages which is one village, one plan, and one budget.

The participation of all components of the village community is very necessary because it is related to the principles of transparency, accountability, participation and it carries out orderly and budgetary. Referred to Permendes No. 4 of 2017 that one of the using of the village fund is to build and develop the local potential owned by the village. This is suitable for the village development approach that uses the Village Build concept. That is village development that uses a local potential development approach based on independency, local wisdom, social capital, democracy, community participation, and empowerment. Development authority lies with the village government and the community.

METHOD OF RESEARCH

The type of this research is causal research using quantitative data. The place of this study is the village community in the area of Padangsidempuan City, while the time of this study is planned for up to 6 months starting from March to October 2018.

The population in this study is the village community in the area of Padangsidempuan city with a total of 41 villages. The sample is a part of all the elements or individuals found in the population. Because of the limitations of the

author, the sample in this study was taken by 5 people from each village, so that the villagers were obtained $5 \times 41 = 205$ villagers.

The method used for data collection in this study is the use of a questionnaire. In compiling the questions in the instrument adjusted to the criteria of each variable, as follows:

Table 1
Research Questionnaire Criteria

Research variable	Variable Indicators	Scale
Effectiveness of Village Fund Management (Variable X)	a. Participatory b. Transparency c. Accountable d. Equality	Likert scale
Village Community Welfare (Variable Y)	a. Regional comfort b. Health and nutrition c. Social, economic environment d. Infrastructure and services e. Access	Likert scale
Religiosity Behaviour (Variable Z)	a. dimension of Faith b. Dimensions of religious practice c. The dimension of knowledge d. Experience dimension e. Practice dimensions	Likert scale

Data analysis of this study uses statistical techniques, multiple linear regression which is used to examine the effect of independent variables and dependent variables. Data processing using Smart PLS 3.0.

Data analysis performed is quantitative data analysis, carried out in several steps, including:

- a. Instrument test consisting of a reliability test and validity test,
- b. statistical test consisting the coefficient of determination, F test, and hypothesis testing

RESULTS AND DISCUSSION

a. Descriptive statistics

Here are the results of respondents' responses to the questions on the questionnaire of each research variable:

Table 2
Respondents Response to Village Fund Management Questionnaire

No.	Question	Option					Mean	Information
		strongly disagree	disagree	less agreed	agree	strongly agree		
1.	The village government involves the villagers	3 (1.39%)	5 (2.26%)	15 (7.46%)	113 (55.38%)	69 (33.51%)	4,17	Good
2.	The use of village funds is in accordance with the needs of villagers	3 (1.39%)	7 (3.64%)	29 (14.06%)	115 (56.25%)	52 (25.52%)	4,03	Good
3.	Villagers are involved in program development	2 (1.21%)	19 (9.45%)	37 (18.05%)	122 (59.51%)	34 (16.66%)	3,86	Good
4.	Open management	5 (2.25%)	10 (5.20%)	46 (22.74%)	105 (51.38%)	38 (18.40%)	3,78	Good
5.	Village funds are managed transparently	3 (1.41%)	12 (5.90%)	47 (22.91%)	114 (55.72%)	29 (14.40%)	3,77	Good
6.	The program answers the interests of the community	1 (0.52%)	9 (4.34%)	39 (19.09%)	108 (52.77%)	47 (23.26%)	3,94	Good
Mean							3,93	Good

Based on the respondents' answers above, it can be concluded that village funds are managed in an orderly manner, obey the provisions of the legislation, efficient, economical, effective, transparent and accountable, with due regard for fairness and propriety, and prioritizing the interests of the local community. The government allocates village funds nationally in the APBN every year. Village funds as derived from government spending by streamlining village-based programs evenly and equitably.

Table 3
Respondents Response to Village Community Welfare Questionnaire

No.	Question	Option	Mean	Information
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		strongly disagree	disagree	less agreed	agree	strongly agree		
1.	Increased welfare after village funds	6 (3,12%)	18 (8,86%)	60 (29,16%)	82 (40,1%)	39 (18,92%)	3.63	Good
2.	Village facilities and infrastructure support welfare	2 (1,19%)	12 (6,07%)	47 (23,09%)	116 (56,59%)	27 (13,32%)	3.71	Good
3.	Increased welfare through the village fund program	2 (0,86%)	13 (6,25%)	53 (25,86%)	106 (51,9%)	31 (15,1%)	3.74	Good
4.	The habits developed can add comfort	2 (1,21%)	12 (6,07%)	43 (21,18%)	119 (57,98%)	28 (13,54%)	3.77	Good
5.	Good information access in the village	2 (0,86%)	9 (4,51%)	40 (19,27%)	116 (56,77%)	38 (18,57%)	3.88	Good
6.	The realization of security in the village	4 (1,73%)	6 (2,77%)	39 (18,92%)	114 (55,72%)	43 (20,83%)	3.91	Good
7.	Health and nutrition program for the population	3 (1,22%)	14 (6,95%)	44 (21,52%)	97 (47,22%)	47 (23,09%)	3.84	Good
Mean							3.78	Good

Based on the respondents' answers above, it can be concluded that there has been an effort to improve the quality of human life as a whole with the existence of the village fund program.

Table 4
Respondents Response Top Management Religiosity Behavior Questionnaire

No.	Question	Option					Mean	Information
		strongly disagree	disagree	less agreed	agree	strongly agree		
1.	The manager believes in Allah's promises and threats	10 (4,69%)	26 (12,68%)	53 (25,87%)	73 (35,41%)	44 (21,35%)	3.56	Good
2.	Making the Sunnah of the Prophet Muhammad SAW as a guide	6 (2,78%)	21 (10,42%)	32 (15,46%)	102 (49,82%)	44 (21,52%)	3.77	Good
3.	Carry out religious commands such as prayer, etc.	1 (0,52%)	7 (3,47%)	22 (10,94%)	93 (45,13%)	82 (39,94%)	4.20	Good
4.	Al-Qur'an as a guide for life	2 (0,86%)	7 (3,48%)	26 (12,68%)	93 (45,48%)	77 (37,5%)	4.15	Good
5.	The village government invites people to improve worship	4 (1,73%)	9 (4,51%)	23 (11,46%)	116 (56,6%)	53 (25,7%)	4.00	Good
6.	Often carry out religious activities in the village	1 (0,52%)	10 (5,03%)	36 (17,54%)	105 (51,21%)	53 (25,7%)	3.97	Good
7.	Sharing with poor people	1 (0,52%)	10 (5,03%)	34 (16,67%)	116 (56,42%)	44 (21,36%)	3.93	Good
Mean						3.94	Good	

Based on the respondents' answers above, it could be concluded that the diversity of religiousness of the villagers and village fund managers was manifested in various aspects of human life. Religious activity is not only when someone performs ritual behavior (worship), but also when doing other activities that are driven by supernatural powers. Not only those that are related to activities that are visible, but also activities that are not visible and occur in one's heart.

b. Validity test

The following are the results of the validity test from the data:

Table 5
Validity Test Results

Variable	Indicator	r-count	r-table 5%	Information
Village Fund Management	PDD 1	0,644	0,138	Valid
	PDD 2	0,449	0,138	Valid
	PDD 3	0,615	0,138	Valid
	PDD 4	0,635	0,138	Valid
	PDD 5	0,429	0,138	Valid
	PDD 6	0,517	0,138	Valid
Village Community Welfare	KMD 1	0,665	0,138	Valid
	KMD 2	0,706	0,138	Valid
	KMD 3	0,789	0,138	Valid
	KMD 4	0,676	0,138	Valid
	KMD 5	0,623	0,138	Valid
	KMD 6	0,647	0,138	Valid
	KMD 7	0,704	0,138	Valid
Manager's Religiosity Behavior	PRP 1	0,696	0,138	Valid
	PRP 2	0,665	0,138	Valid
	PRP 3	0,646	0,138	Valid
	PRP 4	0,622	0,138	Valid
	PRP 5	0,524	0,138	Valid
	PRP 6	0,782	0,138	Valid
	PRP 7	0,856	0,138	Valid

Source: Processed Primary Data, 2018

Based on the table above, showed that all questions from the research instrument r-count value are greater than the r-table value with the number n as many as 205, based on this information it could be concluded that all instrument questions were declared valid and can be used for further analysis.

c. Reliability Test

The following are the reliability test results:

Table 6
Reliability Test Results

Variables	Cronbach's	Critical	Information
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	Alpha	value	
Village Fund Management	0,717	0,600	Reliable
Village Community Welfare	0,721	0,600	Reliable
Manager's Religiosity Behavior	0,829	0,600	Reliable

Source: Processed Primary Data, 2018

The table above showed that the value of Cronbach's Alpha (α) of all variables is greater than the critical value of 0.6. This showed that all variables were declared reliable and can be used for the next process

d. Determination Test

Analysis of variance (R²) or the determination test aims to determine how much the independent variable affects the dependent variable. The value of the coefficient of determination showed that village fund management and Manager's religiosity behavior can explain the variability of rural community welfare constructs by 43.6%, and the remaining 56.4% is explained by other constructs that were not examined in this study.

e. Hypothesis testing

Hypothesis testing of this research was carried out with the help of SmartPLS (Partial Least Square) 3.0 software. These values could be seen from the results of bootstrapping. Rules of thumb used in this study were t-statistics > 1.96 with a significance level of the p-value of 0.05 (5%) and beta coefficients were positive.

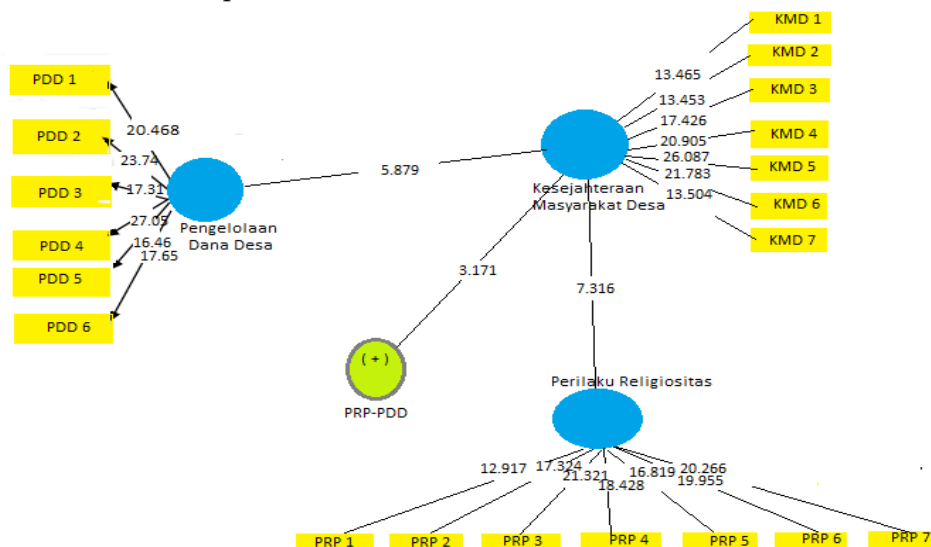


Figure 1. Results of the Research Model

Based on Figure 1 above, we can see the results of the following path coefficient:

Table 7
Path Coefficient results

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (IO/STDEVI)	P Values
PDD -> KMD	0.607	0.603	0.103	5.875	0.024
PRP -> KMD	0.564	0.463	0.107	7.516	0.018
PRP-PDD-> KMD	0.458	0.407	0.065	3.171	0.031

Based on the table above, it can be seen that the t_{count} value of the village fund management pathway affects the welfare of the village community of 5.875 with a probability value of 0.024. Because the t_{count} value (5.875) is greater than t_{critical} (1.96) at a 5% error rate, so that it could be decided to accept H1, there is an effect from the effectiveness of village fund management on improving the welfare of rural communities in Padangsidempuan City.

The t_{count} value from the path of manager's religiosity behavior can moderates the relationship of village fund management to rural community welfare by 0.458 with a probability value of 0.031. Because the value of t_{count} (0.458) is greater than the critical (1.96) at the error rate of 5%, so it can be decided to accept H2 that is the manager's religiosity behavior can moderate the relationship between village fund management and the improvement of the welfare of rural communities in Padangsidempuan City.

CONCLUSION

Based on the results of data analysis and discussion, this research has the following conclusions:

There is an effect of the effectiveness of village fund management on improving the welfare of rural communities in Padangsidempuan City, that is, the t_{count} value (5.875) is greater than t_{critical} (1.96) at a 5% error rate of 0.024. The level of influence is positive, meaning that the higher the effectiveness of village fund management, it will improve the welfare of rural communities.

The manager's religiosity behavior can moderate the relationship between village fund management and the improvement of the welfare of rural

communities in Padangsidempuan City, with t_{count} value (0.458) greater than t_{critical} (1.96) at a 5% error rate of 0.031. This indicates when the manager's religiosity behavior is higher, it will increase the influence of village fund management by increasing the welfare of rural communities.

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