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## Implementation of Village Financial Management Policy

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**Abstract:**

*There is still a lack of competence of the Human Resources machinery of the village financial managers in the district of Pesawaran and there is no technical regulation at the District level as the guidelines that refer to the implementation of village financial management, resulting in delays in the establishment of the APBDesa, delay in the proposal for the distribution of village funds, and low absorption and use of villages funds in the District of Pesawaran. The purpose of this research is to analyze the implementation of the village financial management policy in the district of Pesawaran Province of Lampung. To analyze the implementation of rural financial management policies in the district of Pesawaran Province of Lampung, researchers used Hamdi's public policy implementation theory consisting of productivity, linearity, and efficiency. The method used in this research is descriptive research with a qualitative approach, namely by describing and analyzing the implementation of the Village Financial Management Policy in the district of Pesawaran Province of Lampung. As for the data-gathering techniques used are interviews, observations, and documentation. The results of the research show that the implementation of the village financial management policy in the district of Pesawaran Province of Lampung has not been fully implemented efficiently, linearly, and productively. This is due to the non-implementation of the financial management procedures of the village regulated in the Peremendagri Number 20 Year 2018 and the Perbup district of Pesawaran Number 55 Year 2018 by the Government of the district. So then the researchers found that the government of the district of Pesawaran district to make the Bupati Regulations related to the technical guidelines for the preparation of APBDes so that the implementation of village management from the beginning of the planning phase, until responsibility can run in a transparent, accountable, and implemented in an orderly and budget discipline.*

**Keywords:** Policy Implementation, Village Financial Management.

Submitted: 15 May 2024, Accepted: 12 June 2024, Published: 29 June 2024

## 1. Introduction

The enactment of Law Number 6 of 2014 concerning Villages has provided a significant opportunity for villages to manage their own governance and implement development aimed at improving the welfare and quality of life of village communities. Village governments are expected to become more independent in managing governance and various natural resources, including village finances and assets. This is reinforced by the economic definition of a village as a place where people live in family ties within a housing group with significant interdependence in socio-economic fields (Grindle, 2007). Villages typically consist of farming households with production, consumption, and investment activities resulting from joint family decisions. Rural development aims to enhance the welfare and quality of

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life of village communities, in line with the mandate of Law No. 6 of 2014, by promoting the development of independent and sustainable villages with social, economic, and environmental resilience (Creswell, 2014).

Based on Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management, Article 1 paragraph 5 states that Village Finance encompasses all village rights and obligations that can be valued in money, including all forms of money and goods related to the implementation of village rights and obligations (Elyana & Jamaluddin, 2022). According to Law Number 6 of 2014, starting in 2015, villages will receive funding equivalent to 10% of the state budget (APBN). These funds are directly allocated to the village. The 10% APBN allocation will significantly increase village revenues, necessitating sound accounting and financial management in each village (Hanifah & Praptoyo, 2015).

Currently, the government has implemented e-government systems to provide public services more efficiently. E-government integrates public services with technology and information to streamline processes. To implement an e-government-based system, the government has developed a village financial management policy aligned with Law Number 6 of 2014. This policy aims to ensure effective management of village funds, facilitating transparent and accountable financial processes through the Village Financial System (Siskeudes) (Malahika, Karamoy, & Pusung, 2018).

Despite these advancements, there are notable deficiencies in village financial management performance. Direct observations in Pesawaran Regency highlight several issues: (1) Many villages struggle with implementing financial management, experiencing delays in fund disbursement proposals, low absorption and usage of funds, leading to suboptimal policy implementation; (2) The absence of technical regulations and Annual Technical Guidelines for village financial management hinders effective implementation (Handayati & Palil, 2020); (3) The low quality and quantity of human resources negatively impact village financial management performance (Kazimoto, 2013); and (4) Insufficient fund allocation to support village financial management further complicates effective policy implementation (Pudjianto et al., 2023).

Additionally, initial observations reveal low community participation in village financial planning and governance. Village Development Plan Deliberations in Pesawaran Regency are less effective, with aspirations often excluded from planning documents. There are no formal or informal forums for conveying aspirations, and digital media is underutilized as a medium for community engagement. Community participation is crucial for successful development and empowerment programs, ensuring that village development aligns with local needs and priorities (Shaleh, Subing, & Yustina, 2020).

## **2. Theoretical Background**

According to Hamdi (2010), policy implementation is an activity focused on distributing policy outputs to the target group as an effort to achieve the policy objectives. Hamdi outlines several indicators for successful policy implementation, which include: (1) **Productivity**, measured by the number of achievements among the target group; (2) **Linearity**, gauged by the degree of conformity with standards such as procedures, time, cost, place, and implementers; and (3) **Efficiency**, evaluated based on the level of resource utilization including implementation, assets, funds, and technology (Hamdi, 2010). Additionally, Hamdi identifies several determinant factors that influence the success or failure of policy implementation, which include Policy Substance, Implementing Task Behavior, Work Network Interaction, Target Group Participation, and Resources (Hamdi, 2010).

In line with Hamdi's framework, this research assumes that effective policy implementation is a process involving actions or decisions designed to achieve specific goals through productivity, linearity, and efficiency. Therefore, this study utilizes Hamdi's theory of policy implementation to analyze whether the Village Financial Management Policies in Pesawaran Regency adhere to established procedures, timelines, and cost standards, and to assess the level of support for resource utilization including assets, funds, and technology (Hamdi, 2010). Hamdi's theory is selected for this study due to its comprehensive approach in evaluating the effectiveness of policy implementation through these core indicators.

Furthermore, Grindle (2007) introduces a model of policy implementation that focuses on two primary variables: the **content of the policy** and the **implementation environment**. According to Grindle, the implementation process begins only after clear goals and objectives are set, a program of activities is organized, and the necessary funds are allocated and distributed (Grindle, 2007). Grindle also emphasizes that the content of the policy is heavily influenced by political factors, noting that political interests and decision-making processes play a significant role in policy implementation. This perspective aligns with the understanding that successful policy implementation must navigate both the substantive aspects of the policy and the broader political and environmental context (Grindle, 2007).

### 3. Methodology

Simangunsong explained that research design is divided into two meanings, namely in the narrow sense and in the broad sense. Design or research design in the narrow sense is interpreted as a process of collecting and analyzing research, while in the broad sense it is all series of research activities which include the process of planning and implementing the research (Fernandes Simangunsong; 2016). According to (Effendi; 2010), research etymologically comes from the word "research" (re: return, search: search) which means systematic investigation and study of material, theoretical sources and phenomena with the aim of establishing facts and reaching a conclusion. To achieve this goal in this research, the author used a qualitative approach (qualitative research) with the phenomenological method.

This is in line with the thoughts put forward by (Cresswel; 2014) which states that qualitative research is methods for exploring and understanding the meaning of the behavior of a number of individuals or groups of people which are considered to originate from social or humanitarian problems. Then the approach used phenomenologically can be explained by (Fiona and Michael; 2006) stating the problem of the phenomenological approach as follows: the phenomenological method aims to describe, understand and interpret the meaning of experiences of human life. It focuses on research questions such as what it is like to experience a particular situation. There is a distinction to be made between phenomenology (which is a philosophical school) and phenomenological methods (Which is an approach to research).

This research uses a qualitative approach with a focus on the problem of implementing Village Financial Management policies in Pesawaran Regency, Lampung Province. The qualitative approach was chosen because the researcher wanted to deepen the understanding of all parties related to individual village financial management. According to Effendy, qualitative research is research that explains and analyzes human behavior individually and in groups, principles or beliefs, understanding or thoughts, and perceptions or assumptions. Effendy constructs that the aim of qualitative research is to develop a theory from the results of comparisons with other similar theories, which the researcher considers to be the best subjectively and objectively.

The approach used in this research is a qualitative approach. The opinion regarding qualitative research was found by (Sugiyono; 2015), namely: qualitative research method is a research method used to examine the conditions of natural objects, (as opposed to experiments) where the researcher is the key instrument, data collection techniques are carried out by triangulation (combination). ), data analysis is inductive/qualitative in nature, and the results of qualitative research emphasize meaning rather than generation.

In general, this phenomenological view can be seen in two positions. The first is a reaction to the dominance of positivism, and the second is actually a criticism of Immanuel Kant's critical thinking, especially his concept of phenomena. From this it appears that Kant uses the word phenomenon to denote the appearance of something in consciousness, while neumena is reality (*das Ding an Sich*) which is outside the observer's awareness. According to Kant, humans can only recognize phenomena that appear in consciousness, not neumena, namely external realities (in the form of objects or that appear to remain objects of our consciousness) that we know.

#### **4. Empirical Findings/Result and Discussions**

The consequences of implementing village government to manage its own affairs, according to local authority or delegation of authority from district/city and provincial governments, of course require costs. Both for infrastructure development and providing services to the community, with the aim of none other than the welfare of village communities in Pesawaran Regency, Lampung Province. The costs referred to are village income sourced from PAD, APBN allocation, part of district/city regional taxes and levies, village fund budget, provincial and district/city APBD, grant funds, and other legitimate village income. So if it is accumulated, not a small amount of budget is received by each village in Pesawaran Regency, Lampung Province, for this reason it must be managed appropriately so that the village targets and objectives can be achieved. Regarding village financial management in Pesawaran Regency, Lampung Province, it is regulated in Pesawaran Regency Regional Regulation Number 55 of 2018 concerning village financial management, which is a technical regulation from Permendagri Number 20 of 2018 concerning village financial management.

Then, to find out more about how this policy was implemented in Pesawaran Regency, Lampung Province, the researcher will present the research results which are answers from research informants to the questions that the researcher has asked. Research informants were not only from executive institutions at village to district level, but also from legislative institutions, namely the Pesawaran Regency DPRD, to obtain comparative data. The questions asked by researchers are based on Hamdi's theory of policy implementation which analyzes based on productivity, linearity and efficiency.

### **Productivity**

In Hamdi's view, one indicator of policy implementation which consists of a series of descriptions of the dynamics of the movement of public implementation is productivity. Then Hamdi explained that in relation to productivity, there are several important points that must be considered, namely: the ability to realize the achievement of predetermined standards, in terms of how big the Pesawaran Regency Regional Government is in realizing village financial management policies.

Furthermore, the number of target groups or in other words the greater the number or smoother the group's achievements are fulfilled, the implementation of the policy can be said to be productive. Likewise with the village financial management policy in Pesawaran Regency, the extent to which financial management is carried out smoothly by all villages in Pesawaran Regency.

To find out more about the extent of the Pesawaran Regency regional government's ability to implement village financial management policies, and the extent to which financial management carried out by all villages (target groups) in Pesawaran Regency is implemented, the researcher presents it in the next discussion.

### **Ability to Realize Policy Standards**

With the enactment of Minister of Home Affairs policy Number 20 of 2018 as a legal umbrella that regulates all stages of village financial management throughout

Indonesia, including in Pesawaran Regency. As an autonomous region, the Regional Government of Pesawaran Regency then created a technical policy for managing village finances through Pesawaran Regency Regent Regulation Number 55 of 2018. In essence, these two legal umbrellas are a guideline for villages in Pesawaran Regency in managing their finances, and automatically all villages those in Pesawaran Regency must be able to realize this policy. However, in reality there are still several villages that have not yet optimally implemented this policy. As expressed by the Regent of Pesawaran Regency: I think all villages in Pesawaran Regency have the ability to realize village financial management based on existing regulations, both provisions from the central government and technical provisions regulated in Perbup 55 of 2018. This can be done. We have seen that so far the village government has been able to carry out all stages of financial management from planning to accountability. However, it cannot be denied that in the implementation process there are still several villages that have obstacles such as access to facilities and infrastructure.

In general, all villages in Pesawaran Regency have the ability to realize village financial management in accordance with existing regulations, both from the central government as regulated by Minister of Home Affairs Regulation Number 20 of 2018, as well as technical provisions regulated in Perbup Pesawaran Regency Number 55 of 2018. So far the government Villages can carry out all stages of financial management, from planning to accountability. However, apart from that, it turns out that in the implementation process there are still several villages that face obstacles, especially regarding access to facilities and infrastructure. To create equitable development and realize optimal village financial management, of course this must be a concern for the Regional Government of Pesawaran Regency.

In line with this opinion, the Chairman of the Pesawaran Regency DPRD explained: in order to realize an independent and even advanced village government, of course it must be supported by good financial management. Therefore, it is important for us to realize the implementation of good financial management in accordance with predetermined regulations, whether general regulations from the central government or technical regulations from ministries or regional governments. So far, I have seen that all the villages here can manage their finances, but there are still some villages that have problems so that they are not optimal in realizing their financial management. Based on my visits to villages, I received complaints from the Village Head that the infrastructure was still not good, thus hampering the administrative process in the District and District. So far, villages in Pesawaran Regency have been able to carry out financial management. However, it turns out that there are still several villages that face obstacles, so that their financial management is not optimal. One of the main obstacles is poor road infrastructure, which hampers the administrative process in the sub-district and district.

Then it was explained in detail by the Head of the PMD Service who said that: in general the village government in Pesawaran Regency has the ability to realize financial management in accordance with regulations. Because all villages have the same rights and obligations. However, several factors can influence this, such as

geographical factors, we have villages located on islands and in the mountains so access is still limited, so these villages are sometimes late in submitting reports. Apart from that, the factor of village human resources being less competent, which in general may be one of the problems at the national level, is not only in Pesawaran Regency.

Basically, the village government in Pesawaran Regency has the ability to manage finances in accordance with existing regulations. All villages have the same rights, but there are several factors that influence a village's ability to achieve good financial management. One factor is geography, there are villages located on islands and mountains that still have limited infrastructure. Apart from that, the factor of incompetent village human resources is also a challenge which is a common problem at the national level, not only in Pesawaran Regency.

### **Number of Target Group Achievements**

Talking about the achievement of the target group in the village financial management policy regulated by Minister of Home Affairs Regulation Number 20 of 2018 is all villages throughout Indonesia, including the village government in Pesawaran Regency, Lampung Province. Because in fact the Minister of Home Affairs Regulation is a regulation from the central government, and the village government in Pesawaran Regency as the target group must realize village financial management in a transparent, orderly and budget discipline manner in accordance with the spirit of the issuance of Minister of Home Affairs Regulation Number 20 of 2018. However, this turns out to be inversely proportional to What is happening in Pesawaran Regency, there is still a village government that is not transparent in its financial management. As stated by the Regent of Pesawaran Regency: according to the results of visits to the field, and my observations so far, basically village financial management in Pesawaran Regency has been running as it should. As is known, village financial management has provided good results from several villages that have succeeded in winning village competitions at the provincial and national levels. However, apart from that, there are still many villages that have not managed their finances optimally. Because I still see and hear a lot of complaints from the community about village financial management that is not transparent, demands from village officials that have problems with work professionals and low levels of performance, development results that are problematic and not in accordance with the quality and quantity and programs. programs that are not in accordance with the needs of the community, all occur marked by various reports and complaints from the public to the Regent's office and even to the Regency DPRD office.

Basically, village financial management in Pesawaran Regency has been running in accordance with Minister of Home Affairs Regulation Number 20 of 2018. This can be seen from the village which has received appreciation from the provincial and national government levels. However, the implementation of financial management in Pesawaran Regency is not yet completely even, there are still villages that have not reached the expected level, such as a lack of transparency in village financial management. If we refer to Permendagri Number 20 of 2018 which is a guideline for village financial management, this is certainly not in line with the principles of managing village finances, where village financial management should be managed

based on transparent, accountable, participative principles and carried out in an orderly and budgetary manner. Apart from that, there are still programs that have been implemented by the village government that are not in accordance with the needs of the community, of course this is contrary to the spirit of the enactment of Law Number 6 of 2014 that villages have the authority to regulate and manage government affairs based on the interests of the community. local based on community initiatives.

In line with this opinion, the Chairman of the Pesawaran Regency DPRD explained that: regarding village financial management in Pesawaran Regency, I see that all villages can implement village financial management in accordance with the applicable operational and technical guidelines, but it cannot be denied that there are still some villages that are not yet optimal in their implementation. For this reason, I encourage stakeholders related to the village government to further increase their role both in providing guidance and supervision in managing village finances. So that in the future villages that have the criteria for developing villages will increase to become advanced and independent villages.

Even though the majority of villages in Pesawaran Regency have implemented village financial management in accordance with the applicable operational and technical guidelines, there are still several villages that have not implemented it optimally. Therefore, in order to improve village financial management in Pesawaran Regency, it is important to encourage the active role and involvement of all stakeholders related to the village government. This includes providing technical guidance and more intensive supervision to villages that are still experiencing obstacles in implementation.

### **Linearity**

Furthermore, according to Hamdi's view, the indicator of policy implementation which consists of a series of descriptions of the dynamics of the movement of public implementation is linearity. Hamdi further explained that related to linearity, it is the conformity of the standard fulfillment process with the predetermined standard specification guidelines. Conformity in question consists of: procedures, time, costs, place and implementation, in the sense that the more appropriate the fulfillment of standard requirements is in policy implementation, the more linear the policy implementation can be.

To find out more about the extent to which the Pesawaran Regency Regional Government fulfills the requirements for procedures, time, costs, places and implementation in implementing village financial management policies, the researcher presents it in the next discussion.

### **Procedure**

In relation to village financial management procedures in Pesawaran Regency which refers to Pesawaran Regency Regent Regulation Number 55 of 2018, and Minister of Home Affairs Regulation Number 20 of 2018. These two legal umbrellas literally



mandate that procedures for carrying out village financial management consist of the stages of planning, implementation, administration, reporting, and accountability. However, in reality several villages in Pesawaran Regency have not fully complied or complied with the established procedures. As explained by the Regent of Pesawaran Regency: in the context of managing village finances and to support village performance as mandated by Permendagri Number 20 of 2018, the Pesawaran Regency Government has made Perbup Number 55 of 2018 concerning village financial management, so that these two regulations become guidelines for village governments in carrying out every stage of financial management from APBdes planning to APBdes accountability. However, there are still villages that have not complied with the procedures in accordance with these provisions, such as there are still villages that are late in submitting APBdes implementation and accountability reports.

In the context of managing village finances and supporting village performance in accordance with the mandate of Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management, the Pesawaran Regency Government has issued Regent Regulation Number 55 of 2018. This regulation then becomes a guideline for village governments in implementing financial management, starting from planning stages to accountability. However, even though there are clear regulations, village governments often do not comply with established procedures, especially in submitting APBDes implementation and accountability reports.

In line with this opinion, the sub-district coordinator then said: not a few villages in Pesawaran Regency carry out their financial management less than optimally, even though in fact the villages have been facilitated by the sub-district through monitoring and evaluation activities of the APBdes starting from the planning process, preparation and determination of the APBdes to reporting and accountability. Then, based on the results of our evaluation, the village government does not fully understand the implementation of the Regent's Circular Letter regarding village financial management which is submitted to the village every year.

There are still villages in Pesawaran Regency whose financial management is less than optimal, this is suspected to be because the village government does not fully understand the procedures, in this case the Pesawaran Regent's circular letter regarding village financial management. Therefore, all sub-district heads carry out guidance through monitoring and evaluation activities of the APBDes which includes the planning, preparation, determination, reporting and accountability processes of the APBDes. Regarding monitoring and evaluation activities, this is not without basis, because in accordance with the mandate of Pasawaran Regency Regional Regulation Number 55 of 2018, sub-district heads have the task and function of fostering and supervising the implementation of village financial management in their respective sub-district areas. However, if we refer to Permendagri Number 20 of 2018, the sub-district head only accepts draft village regulations regarding the APBDes, and receives accountability reports for the realization of the APBDes. Then it needs to be underlined, that every year the Regent of Pesawaran Regency makes a circular

regarding the priority use of village finances, but there are still several villages that do not implement it.

This was further explained in more detail by the Head of the PMD Service who said that: basically all villages in carrying out village financial management are guided by Permendagri Number 20 of 2018 concerning Village Financial Management which has been issued in Perbup Number 55 of 2018 concerning Village Financial Management in Pesawaran Regency . However, the point is that even though there are standards or procedures for carrying out financial management, there are still many obstacles and problems faced by villages which are quite complex, for example the implementation of central and regional government policies was not optimal during the Covid 19 pandemic, where there were many policies that had to be implemented in village fund utilization policies, such as allocations that are given from the central and regional governments, namely in terms of the amount of budget allocation that must be allocated for priority programs for handling Covid 19 in the community to the implementation of the tasks of the village Covid Task Force which are not running due to the lack or lack of budget from village funds. Other things, such as the policy for allocating direct cash assistance to the community, have also not been running optimally.

Even though all villages in Pesawaran Regency have guided Permendagri Number 20 of 2018 and Perbup Pesawaran Regency Number 55 of 2018 in managing village finances, there are still many obstacles and complex problems faced in its implementation. Several villages are experiencing difficulties in implementing village financial management policies optimally, especially during the Covid-19 pandemic. Central and regional government policies that must be implemented, such as budget allocation for priority programs for handling Covid-19 and implementation of the tasks of the village Covid Task Force, are not running optimally due to the lack of village budget funds. Apart from that, the policy for allocating Direct Cash Assistance (BLT) to the community has also not been running optimally. In other words, procedures for managing village finances in Pesawaran Regency are not yet fully effective because there is no synchronization of more detailed regulations that further regulate APBDes policies in the form of village financial management, a technical guideline that is more implementable in both process and policy substance, which detailed adjustments to the synchronization between Central government and Regional government policies.

## **5. Conclusions**

Based on the description of the discussion of the Implementation of Village Financial Management Policy in Pesawaran Regency, Lampung Province, which is the specific research object that has been presented in Chapter IV, the author can draw the following conclusions: Implementation of Village Financial Management Policy in Pesawaran Regency, Lampung Province: a) Ability to implement the village financial management policy in Pesawaran Regency, Lampung Province has not been fully realized according to standards because the target group for productive village

financial management has not been fulfilled or is categorized as good, namely only 29%; b) Linearity in implementing village financial management policies in Pesawaran Regency, Lampung Province is not yet completely linear as a whole, especially in aspects of site conditions and human resources as implementers, resulting in non-compliance with procedures and time. c) Efficient use of resources in implementing village financial management policies in the Regency Lampung Province's Pesawaran is not yet fully efficient. Especially HR as the implementer, which results in the use of assets and technology that cannot be used optimally.

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