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# Transparency and Accountability in Village Fund Management

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## Abstract

Village Fund Management is an important instrument in supporting participatory, transparent, and accountable community-based village development. However, in practice, various problems are still found in its management, such as low accountability and minimal transparency of public information. This shows a gap between the policies set by the government and their implementation at the village level. These issues can impact the effectiveness of program implementation, delay development targets, and even lead to potential misuse of funds. Based on these issues, this study aims to analyze accountability and transparency in the management of Village Funds in Balesari Village, Temanggung Regency, in accordance with or not with Minister of Home Affairs Regulation No. 113 of 2014 on village financial management. This study uses a descriptive qualitative approach. Data collection techniques were conducted through observation and in-depth interviews with key informants, namely the Village Head, Village Secretary, and Finance Officer. Data analysis was performed using the Miles and Huberman field data analysis model, which includes data reduction, data presentation, and conclusion drawing. The results of the study indicate that Balesari Village has implemented Village Fund management in accordance with the Minister of Home Affairs Regulation No. 113 of 2014, starting from participatory planning in the Village Development Planning Meeting (Musrenbangdes), the Preparation of the Village Government Work Plan (RKPDs) and the Village Revenue and Expenditure Budget (APBDes), as well as the implementation of activities by the Activity Implementation Team (TPK), to the use of the Village Financial System (SISKEUDes) application to assist the village government. However, delays in fund disbursement from the central government, limited digital access to APBDes information for the public, and the limited capabilities of some village apparatus human resources remain obstacles to achieving optimal transparency and accountability. The contribution of this research is to provide empirical understanding of good village financial management practices and to offer strategic recommendations for strengthening oversight systems, transparency, and institutional capacity at the village level to enhance accountability and transparency in the management of Village Funds.

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## Keywords

Transparency; Accountability; Village Funds; Financial Management; Village Governance

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## INTRODUCTION

Public financial management at all levels of government, including village governments, requires the application of government accounting principles that prioritize transparency and accountability. These two principles are essential prerequisites for supporting the implementation of good governance, which is normatively the responsibility not only of the central government but also of local governments down to the village level (Eni 2017). In this context, government accounting functions as an instrument of supervision, control, and accountability for the use of public resources that are directed toward the greatest possible benefit of the community.

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The strategic role of villages in national development has been strengthened through the enactment of Law No. 6 of 2014 on Villages. Since then, the allocation of Village Funds (DD) sourced from the State Budget (APBN) has become the main fiscal instrument aimed at supporting accelerated development, improving welfare, and strengthening village autonomy, including in Temanggung Regency, particularly in Balesari Village. The Village Fund is prioritized for activities that directly impact improvements in the quality of life of the community, poverty alleviation, and the strengthening of village public services (Rina 2018)

Although the nominal allocation of Village Funds has increased every year, various critical issues in their management practices are still frequently found in various regions. The main problems that often arise are related to low transparency of information to the public, minimal community participation in budget oversight, and weak accountability of village governments in justifying the use of Village Funds (Tundunaung, Johny Lumolos 2020). These issues indicate limitations in understanding and implementing the principles of ideal village financial management.

A study (Hulinggi, Sulila, and Tohopi 2020) revealed that most village officials do not fully understand the essence of accountability and transparency in public financial management, which impacts the quality of financial reporting and community participation. The suboptimal management of Village Funds opens up opportunities for budget misuse by village officials. Research (Fitri and Alfi 2019) shows that the consistent application of the principles of transparency and accountability can reduce the potential for irregularities and encourage active community participation in development.

This condition is reinforced by a report from Indonesia Corruption Watch (ICW) which notes that since the allocation of Village Funds began in 2015, the number of corruption cases in the village sector has shown an increasing trend. In 2022, there were 155 cases with 252 suspects, 22 of which were directly related to village revenues (Siti, Ipah, and Delly 2022). This fact indicates that the issues of accountability and transparency are not only administrative in nature but also concern the integrity of public sector governance at the village level.

In a theoretical framework, transparency is understood as the openness of information by the village government to the community regarding policies, programs, and the allocation of the Village Fund budget (Putra and Rasmini 2019). Meanwhile, accountability refers to the obligation of village governments to report accurately, systematically, and verifiably to the public and authorized authorities on every use of public resources (Dewi and Adi 2019). Both are core elements in good village governance practices, which ultimately impact increased public trust, efficient use of funds, and the success of village development programs.

However, various studies indicate that the implementation of these principles has not been fully optimized. Low human resource capacity among village officials, weak internal oversight systems, and limited understanding of applicable regulations remain major challenges (Tundunaung, Johny Lumolos 2020). In some areas, transparency practices remain symbolic, for example, by merely posting information on billboards or presenting financial data at village deliberation forums, without adequate oversight mechanisms (Hulinggi et al. 2020). Although most villages have attempted to comply with the provisions of Permendagri No. 113 of 2014, delays in budget disbursement and limited village assistance remain significant obstacles to its implementation (Rina 2018).

## LITERATURE REVIEW

### Stewardship Theory

Stewardship theory explains that managers in an organization do not act solely in their own interests, but rather in the best interests of the organization and those it serves (Donaldson & Davis., 1991). The success of an organization is influenced by actors who act responsibly on the trust placed in them. This theory also states that there is a relationship between the success of an organization and the loyalty and integrity of managers towards collective interests. In the context of village administration, the village head as a steward is responsible for managing village funds appropriately, honestly, and transparently in order to meet the expectations of the community as the principal. This theory is appropriate in situations

where the village head and his staff carry out their duties not because of coercion from a supervisory system, but because of a moral imperative to fulfill their public responsibilities.

## Agency Theory

Agency theory discusses the contractual relationship between the principal (community) and the agent (village government) in which management authority is delegated. Agency is a working relationship in which one party (principal) authorizes another party (agent) to carry out certain tasks. In the village context, the community gives trust to the village head to manage funds and development, but there must still be an accountability system to prevent abuse of authority. In practice, there are information imbalances that can lead to deviations of interest. Therefore, this theory emphasizes the importance of control mechanisms such as reporting and supervision to minimize the risk of moral hazard (Jensen and Meckling 1976).

## Village Fund Management

Several previous studies indicate that the management of village funds has generally adopted the principles of accountability and transparency, although there are still various obstacles, such as limited human resource capacity and less than optimal information disclosure to the public. For example, a study conducted in Tambaksumur Village, Sidoarjo Regency, showed that the management of village funds has been implemented in an accountable and transparent manner, with the support of high community participation (Windy and Subardjo 2023). In contrast, research in Arumamang Village revealed that the implementation of transparency and accountability has not been maximized, because the village government has not fully submitted accountability reports openly to the community (Muksin, Treesje, and Datu 2023).

Other research in Nagari Ulakan shows that the management of the Village Fund has referred to Permendagri No. 113 of 2014, but its implementation has not been effective due to delays in reporting, reporting flows that do not comply with procedures, as well as limited village assistants and budget delays (Rina 2018). Research conducted by (Haeniah, Animah, and Mariadi 2022) in Giri Sasak Village, Kuripan District, shows that transparency and accountability in the management of village funds have an important role in building community trust and supporting the success of village development. This study highlights that information disclosure and systematic reporting are tangible manifestations of village government accountability.

Research in Tamannyeleng Village, Barombong Subdistrict, Gowa Regency revealed that although accountability and community participation in the management of village funds had gone well, transparency was still not optimal because reports on the realization of village funds were difficult to access by the community. This indicates a gap between the implementation of ideal accountability and transparency (Syah, Sufardi, and Sulaeha 2022). The study of village fund management trends from 2016-2024 conducted by (Ra'is and Rini 2024) showed a significant increase in the application of the principles of transparency and accountability. However, the study also identified that corruption issues and weak monitoring mechanisms are still the main obstacles in realizing effective governance. Therefore, the study emphasizes the urgency of system digitalization and regulatory strengthening as strategic steps to improve the overall quality of village fund management.

Research conducted in Tanjung Hataran Village, Simalungun Regency by (Nasution and Budianto 2025) revealed that the implementation of the village fund information system contributed significantly to improving transparency and accountability, especially through the ease of the documentation process and access to information by the community. However, the effectiveness of the system is still hampered by low levels of digital literacy and limited technological infrastructure, which need to be addressed immediately to optimize the use of information systems in village fund governance. Other research conducted in Nengke Village, Papua Province, shows that village fund management is conducted in a participatory and transparent manner, involving various elements of the community in planning and reporting. Accountability is prepared by the village treasurer and secretary, then submitted through the village deliberation forum (Betan and Nugroho 2021).

Research in Tandu Village shows that the management of the APBDes does not fulfill the principles of transparency and accountability. The community did not receive detailed information related to the budget, and accountability was only submitted to the local government without involving the community. As a result, community participation in supporting village programs is low (Sangki, Gosai, and Kairupan 2017). Another study conducted in Bengkalis Subdistrict showed that village financial management has fulfilled the principles of transparency and accountability with achievements between 86.64% and 100%. However, qualitatively there are still obstacles such as changes in regulations, limited human resources, and delays in implementation. The local government responded to this through mentoring and training for village officials to improve financial management capacity (Iznillah, Hasan, and Yesi Mutia 2018).

## **METHODS**

This research uses a descriptive qualitative approach, by conducting in-depth interviews with research informants. This method was chosen to gain a comprehensive understanding of transparency and accountability in the management of the Village Fund and was also tailored to the research objectives of exploring the practices and constraints faced by village governments in village financial governance. This research was conducted from April 2025 to May 2025, with the research location in Balesari Village, Bansari District, Temanggung Regency. The subject of this research aims to find out how the application of the principles of transparency and accountability in the management of the Village Fund is open to the community. The subjects in this study consisted of the Village Head, Village Secretary, and Head of Finance who were directly involved in the Village Fund management process. The selection of informants was carried out purposively based on their involvement and knowledge of the object of research. The data collection techniques were carried out through direct observation of the Village Fund planning and reporting process, in-depth interviews to explore information about the fund management mechanism, and documentation studies of official documents such as APBDes, accountability reports, and minutes of village meetings. The triangulation technique was used to test the validity of the data through comparison between methods and between sources of information.

## **RESULTS AND DISCUSSION**

### **Village Fund Management**

Village fund management is a process that involves several stages, namely planning, implementation, administration, reporting, and accountability. This management aims to ensure the efficient, transparent, and accountable use of village funds in accordance with applicable regulations.

Based on the results of interviews, Village Fund management in Balesari Village is carried out through a planning mechanism that involves deliberation with all village elements. Activity plans are prepared based on agreed needs and outlined in planning documents, which are then implemented in accordance with predetermined stages and procedures. The results of the implementation of these activities are reported in the form of written accountability.

Village Fund management procedures are carried out systematically and in accordance with applicable regulations. The Balesari Village Government implements the Village Financial System (SISKEUDES), which supports village financial management from the planning, budgeting, administration, to reporting and accountability stages. This system is also used by village officials in preparing budgets for village activities so that the financial process is more structured and documented. The government has designed a Village Financial System that is in line with the provisions of village financial management as stipulated in the Minister of Home Affairs Regulation (Permendagri) Number 20/2018. The application of digital systems such as SISKEUDES in the management of Village Funds has encouraged increased accountability and efficiency, and facilitated the implementation of the principle of financial transparency at the village level.

## Planning

Planning is a systematic stage that aims to formulate goals to be achieved in the future, accompanied by the preparation of strategic steps to achieve these goals. In the context of village financial management, planning is a crucial early stage, as it is the basis for determining the allocation of village government revenues and expenditures in the current fiscal year, which will then be formally outlined in the Village Budget (APBDes) document.

Based on interviews with resource persons in Balesari Village, it was found that the planning process is conducted in a participatory, transparent manner, and based on deliberation. Planning begins with a village deliberation forum, the results of which are outlined in the Plans for Village-Level Development (RKPDDes) document.

*"For the implementation of village development planning, we first carry out deliberations which will later be poured into a one-year village development activity plan or RKPDDes. So all community aspirations and programs that must be included both from the regional and central programs that we must budget for are included in the form of planning in the RKPDDes document. So we include all activities for one year in the RKPDDes." (IF 2)*

In this process, all community aspirations as well as programs from the local and central government that are relevant and require budget allocations are included in the RKPDDes as a planning reference. This indicates a systematic planning mechanism that allows community input to become part of the village government's planning documents. Community participation in village planning also reflects inclusiveness. Interviewees mentioned that all elements of the community were involved.

*"We involve all, from the village government, village institutions, and other elements in the village, including village cadres, BPD, which for such activities, it is the BPD that holds deliberations". And there are representatives of other institutions, beneficiaries including PKH, disability, women's representatives." (IF 1)*

This shows that the planning process is not only formalistic, but also seeks to reach out to vulnerable groups to ensure fair representation in development decision-making. Furthermore, community involvement in the Village Development Planning Meeting (Musrenbangdes) is carried out through an aspiration absorption mechanism that takes place every year.

*"For community involvement, we screen all community aspirations, it is done once a year in the middle of the year around April/May for budgeting in September." (IF 2)*

The entire process of deliberation activities is fully documented, both in the form of photos, invitations, and minutes which will then be attached to the accountability report (SPJ), as a form of accountability. In determining program priorities, the government refers to the level of urgency and immediate needs of the community as well as compatibility with government programs.

*"For the determination, we look at it in terms of the first is emergency or most urgent. Second is the priority that must really be handled. Furthermore, we take activities that must be carried out in accordance with government programs, both regional and central." (IF 2)*

This shows that the Balesari Village government's decision-making is contextual, considering objective conditions in the field and synchronizing with government policies. This finding is in line with the results of research (Hendrawati and Pramudianti 2020) which states that participatory village planning based on open deliberation contributes positively to the legitimacy of village budget policies and reduces the potential for conflict in development implementation. Furthermore, (Sari 2020) emphasized that planning that accommodates local aspirations and good documentation reflects the principles of good village governance, especially in the dimensions of accountability and inclusiveness.

Overall, these findings suggest that the Village Fund planning process in Balesari Village reflects the principles of participation, transparency, inclusiveness, and accountability, which are key principles in good village governance. However, the effectiveness of this process remains highly dependent on the quality of deliberation, the capacity of implementers, and a commitment to meaningful community engagement.

## Implementation

Implementation is the stage of implementing the previously prepared plan, in accordance with the principles of management that must be adhered to. This process covers all financial activities of the village, including receipts and expenditures, which must be carried out through the village cash account mechanism. The management of village funds is carried out systematically in accordance with the plans outlined in the Plans for Village-Level Development (RKPDs) and the Village Budget (APBDs). The implementation of activities in Balesari Village refers to the principles of good governance, with each activity being detailed in a Terms of Reference (TOR) document. The implementation of activities is then carried out by the Activity Implementation Team (TPK), which represents village officials and the community.

*"The implementation of village funds is in line with the plan that has been made. Before the activities are carried out, there is already a KAK, which outlines the raw material and labor requirements, as well as the stages and priorities of the activities to be carried out."* (IF 3)

The implementation of activities in the field is supervised by the Activity Implementation Team (TPK), which is also responsible for ensuring consistency between the plan and its implementation amid price fluctuations and actual needs. This demonstrates flexibility within procedural guidelines to ensure that implementation remains effective and aligned with objectives. This finding is in line with a study (Putri and Choiriyah 2025), which emphasizes that the implementation of village funds must prioritize technical coordination through SOPs and a clear activity implementation structure to ensure program effectiveness. They state that structural support and detailed planning documentation are necessary to maintain accountability in the implementation of village programs.

In the implementation of village fund management, Balesari Village has its own village cash account. The disbursement procedure for funds in Balesari Village's cash account is carried out through the SISKEUDes application system. This disbursement procedure is conducted in stages with predefined steps, starting with the submission of a Payment Request Letter (SPP) by the Head of Section, verification by the Village Treasurer, review by the Village Secretary, and final approval by the Village Head. This mechanism demonstrates the presence of an internal control system and separation of functions that strengthen the principle of accountability.

*"The disbursement process has stages. We will form an empowerment and development group, namely the Activity Implementation Team (TPK). After that, the Village Head will submit a letter called an SPP or Payment Request Letter. The Activity Implementation Team (TPK) will then submit it to the Village Treasurer. After it is submitted to the Village Treasurer, the Village Treasurer will provide it to the Village Secretary. Once everything is in order, the Village Secretary will approve it. This is all entered into the application, and after approval, it will be submitted to the Village Head for final approval of the budget disbursement."* (IF 2)

Regarding disbursement methods, two mechanisms are used: cash and transfer. The transfer mechanism is applied for purchases of goods and services from third parties (suppliers), which are conducted after both parties have fulfilled the administrative and documentary requirements.

*"In the budget, there are two disbursement mechanisms: cash and transfer. For goods that involve cooperation with third parties, we collaborate with goods suppliers, where transactions take place. Once the documents are complete between the goods supplier and the central government, we will transfer the funds directly to the goods supplier from the village account."* (IF 3)

However, in practice, the informants mentioned that there are often delays in disbursement from the central government, which impacts the implementation of programs and prevents the achievement of implementation timelines. This hinders the achievement of implementation timelines and reduces the efficiency of the village budget.

*"Village funds often experience delays in disbursement, which has a significant impact because targets have already been set and therefore cannot be met."* (IF 2)

This condition shows that even though a systematic and structured implementation system is available at the village level, there are still external obstacles that affect the quality of implementation, especially in terms of timeliness.

## Financial Management

Village financial management is an administrative activity carried out by the village treasurer by systematically recording all financial receipts and expenditures through the general cash book. The main purpose of financial management is to control the implementation of the Village Budget (APBDes) and produce reports that are accountable and transparent. This function also serves as the basis for preparing accountability reports to the local government and external supervisory agencies.

Based on the results of interviews, financial management in Balesari Village is carried out by the village treasurer by recording all transactions that occur during the course of activities. Every expenditure and revenue originating from village funds is systematically recorded in supporting documents as part of the accountability for the activities. The informant explained that:

*"The mechanism is that the funds are disbursed and then used for the activity. During the activity, evidence data is collected for reporting, and after completion, the data is compiled. This data is used for village fund documentation."* (IF2)

After the activity is completed, expenditure evidence such as receipts, invoices, and other documentation are compiled into an accountability report (SPJ) and submitted to the village secretary for verification and reporting to the village head. This process demonstrates the existence of a tiered internal control system in the management of village funds.

Research by (Ika and Prayitno 2019) states that orderly management is one of the main indicators of successful village financial accountability. In addition, the use of digital systems such as SISKEUDES helps to speed up and simplify the recording and reporting of financial transactions at the village level (Milenia, Effendy, and Nurabiah 2023). However, not all processes are conducted in real time or digitally. Information on management results remains internal and has not been fully disclosed to the general public, which poses a challenge in achieving full transparency.

Thus, it can be concluded that Balesari Village has carried out its financial management functions in accordance with procedures, but still requires improvements in terms of digitalization, information transparency, and the capacity of village officials to support more transparent and accountable management of village funds.

## Reporting

Reporting is a form of village government accountability for the implementation of duties, authorities, and obligations in village financial management. In general, reporting serves as a medium for delivering information to external parties regarding the utilization of Village Funds, as well as an instrument to ensure that all village activities have been carried out in accordance with the planning and budget allocations that have been determined.

Based on the results of interviews, reporting in Balesari Village is carried out in stages and based on activities. The report is prepared in the form of an Accountability Letter (SPJ) which is made after the activity is completed and is equipped with supporting documents such as purchase notes, photos of activities, and meeting minutes. The SPJ is then used to compile an annual report, which is reported in the form of the APBDes Accountability Report document, the Village Government Implementation Report (LPPD), and the Village Government Activity Report (LKPD).

*"SPJ for each activity is collected in one year. Then it is used for the village activity report, there are types of APBDes Accountability Reports, LPPD, and LKPD."* (IF2)

This report is prepared by the village secretary and submitted to the Camat as the representative of the district government. The reporting documents are not directly submitted to the central government, but through a level of coordination with the sub-district and district. The report is also stored in the village and can only be accessed by authorized parties.

*"Reports are sent to the district through the sub-district. The only ones who keep it are the village, sub-district, and district." (IF2)*

However, village reporting is not yet fully open to the public digitally. Information related to the realization of village funds is still limited to physical information boards that are installed at the beginning of each year so that public access to data is still limited. This indicates that although formal reporting procedures have been carried out, the transparency aspect of public information still needs to be improved.

Research (Usu et al., 2025) revealed that the implementation of online-based applications such as SISKEUDES in West Pilohayanga Village significantly improved the transparency and accountability of village financial reporting because it was able to record transactions in real-time and facilitate public access. Similar findings are also supported by research. In addition, (Usman and Sundari, 2024) stated that the implementation of SISKEUDES as well as the application of internal controls and the principle of openness significantly improved efforts to prevent misuse of village funds. This confirms that only administrative reporting without public access is not enough to support full transparency.

Thus, although Balesari Village has implemented formal reporting procedures according to regulations, public access to this information needs to be expanded, especially through the digitization of the reporting system using SISKEUDES. This will strengthen accountability, increase community participation, and prevent potential misuse of funds.

### **Accountability**

Accountability is a form of final report on the implementation of village financial management based on the established APBDes. This report is prepared by the village government as a formal and administrative obligation that demonstrates accountability for the use of public funds. Accountability is submitted in stages to the sub-district and district governments and discussed with the Village Consultative Body (BPD).

Based on the results of interviews, accountability for the use of village funds in Balesari Village is carried out after the activity is completed. The main document used as a form of accountability is the Accountability Letter (SPJ), which contains evidence of expenditures, such as receipts, activity documentation, and implementation reports.

*"The accountability for village funds is done through the SPJ after the activity is completed. The mechanism is that the funds are disbursed and then used for the activity. During the activity, data evidence is collected for reporting, and after completion, the data is compiled." (IF2)*

The SPJ that has been compiled is then used to prepare the annual final report, which is compiled into the APBDes Accountability Report and the Village Government Implementation Report (LPPD). This report is submitted to the sub-district and district authorities and documented at the village level.

*"The SPJ for each activity is collected within one year. They are then used for the Village Activity Report, which includes the APBDes Accountability Report, LPPD, and LKPD." (IF2)*

However, public access to these reports remains limited. Information regarding village financial accountability is only published on public information boards at the beginning of the year. Balesari Village has not yet provided digital media such as a village website to openly communicate reporting results to the public.

This finding is in line with research by (Reka, Nugraha, and Hardiana 2022), which states that village financial accountability is generally carried out through SPJ as a formal financial report, but is not yet fully supported by public information disclosure. The study emphasizes that the public does not yet have broad access to accountability reports, as most villages only present them through information boards and are not yet digital-based.

Thus, the accountability of village fund management in Balesari Village has been carried out in accordance with regulations, but still needs to be strengthened in terms of public information disclosure. The application of digital media and community involvement in evaluating reports will improve the overall quality of accountability.



## CONCLUSION

This study shows that the administrative management of Village Funds in Balesari Village has been carried out in accordance with regulatory provisions through the stages of planning, implementation, administration, reporting, and accountability. Planning is carried out participatively through village deliberations and is outlined in the Plans for Village-Level Development (RKPDes) and Village Budget (APBDes). The implementation of activities is carried out by the Activity Implementation Team (TPK) with an adequate internal control system based on the Terms of Reference (KAK). Administration is recorded with complete transaction evidence, and reporting and accountability are submitted in stages to stakeholders at various levels. However, transparency practices are still limited to physical publications, and social accountability is not yet fully optimal due to limited digital access and community participation in oversight. Based on these findings, the main recommendation is the need to improve the quality of Village Fund governance by strengthening the capacity of village officials, accelerating the digitization of reporting systems, and increasing community involvement in oversight.

The limitation of this study lies in the scope of the study area, which was only conducted in one village. This limitation affects the generalization of the research results, as the findings and analysis obtained may not necessarily reflect the conditions in other villages with different social, economic, or geographical characteristics. Further research is recommended to expand the scope with a comparative approach between villages, using quantitative methods to measure community perceptions, and examining the role of information technology and external factors in strengthening transparency and accountability in village financial management.

Theoretically, these findings enrich the literature on village financial management based on good governance principles by providing empirical evidence that accountability and transparency are not only administrative in nature but must also be realized through access to information and community involvement. Practically, the findings of this study can serve as a reference for village and local governments in designing policies to strengthen village fund management, particularly in terms of digital reporting, budget transparency, and strengthening community-based oversight systems. It is hoped that these efforts will promote more effective, efficient, and accountable village financial management in a sustainable manner.

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