

**VILLAGE FUND MANAGEMENT TRANSPARENCY:  
A LESSON LEARNED****Yulius Galendra Tulis<sup>1</sup>, Intiyas Utami<sup>2</sup>, Aprina Nugrahesthy Sulistya Hapsari<sup>3</sup>**

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DOI: <https://doi.org/10.33005/jasf.v1i02.19>

*Received: October 12, 2018. Revised: November 04, 2018. Accepted: November 14, 2018*

**Abstract**

*Village Funds is a program held by the government to improve the villagers' standard of living. Village Funds existed since 2015. With a big amount of money, transparency of the fund's management is needed. Jati Village is one of the villages that stated themselves as a village that have management transparency of Village Funds. This research is a qualitative research that describes the "lesson learned" in the management of Village Funds. This research used primary data that was collected by in-depth interview. The interviewees in this research are village's officials and citizens. The result of this research showed that Jati Village's management of Village Funds is transparent enough that they can be an example for other village to learn about transparent management of Village Funds. The lessons that can be learned are their officials, who always provide information to anyone without any cover ups except for information that can only be shared with a certain official like the inspectorates and BPKP, and the and management of village funds in accordance with government instructions contained in village fund management laws.*

**Keywords:** *Transparency, Village Funds, Lesson Learned*

**How to cite (APA 6<sup>th</sup> style)**

Tulis, Y.G., Utami, I., & Hapsari, ANS. (2018). Village Fund Management Transparency: A Lesson Learned. *Journal of Accounting and Strategic Finance*, 1 (02), 122-132

**INTRODUCTION**

Village funds should be one of the added value for a village. But until now, the phenomenon of misuse of the village funds is still happening as a result of the lack of transparency in the village funds management. An example is the the Village Head of Kampung Baru case, a District of North Singkil, was accused of misappropriation of budget. Another example, which is still in the same sub-district, village head Sukamakmur had to face protests from citizens from the misuse of village funds, has even been accused to the law enforcement (Putra, 2017),

Article 4, paragraph 7 of the Regulations of the Minister of Home Affairs of the Republic of Indonesia No. 13, 2006 about the Guidelines for Local Financial Management, state that transparency is the principle of openness that allows the public to know and have access to information as possible on local finances (RI, 2006), Transparency was essential to develop public accountability because with the transparency, the government at least enables residents to determine the actions, rationality of the act, and compared with the existing systems value (Maani, 2009). Transparency is very important because it can minimize the occurrence of abuse of authority, waste and leakage fund that is often done by our government officials (Ahuluheluw, 2013), There are three critical aspects of transparency; (1) relating to the availability of information; (2) clarity of roles and responsibilities among agencies that are part of the necessary process transparency; and (3)

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systems and capacity behind the production and guarantees the systemized information (Motik 2003),

This research was conducted in the Jati village, Sawangan District, Magelang, Central Java, Indonesia. Jati village declared itself as a transparent and adequately prepared to manage the village fund. The Jati village report of the government revenue and expenditure budget realization was on display in front of the village hall. Thus the public can see and know about Jati village finances of which are used to repair roads, sewers manufacture, fattening training cattle, and so forth.

This study aims to identify a lessons learned of village fund management transparency. The study is expected to give an overview of village fund management process, as well as raising awareness of the importance of transparency for each parties involved, either village fund managers from Jati village or from other village. For accounting academic community, this research gives information about a lessons learned of village fund management transparency. that can be an information about the village fund management. Likewise, this research also provides more knowledge for the people of the Jati village, Sawangan District, Magelang Regency, on transparency in the village management funds, so that people can participate in supervising and preventing fraud in village fund management.

Village funds provenance is transferred from the state budget (State Revenue and Expenditure Budget), hereinafter referred as APBN, through the regencies'/ municipalities budget (hereinafter referred as APBD), to fund governance administration, local development, guidance and community empowerment. The terms of fund disbursements from the district/city to the village is when the village has set up Village Revenue and Expenditure Budget (APBDes) and has submitted it to the district/city. In addition, the village also has to submit the regent/mayor regulatory about how to calculate and determine the used of village fund in details to the Ministry of Finance through the Directorate General of Fiscal Balance.

Village Fund distribution is done in two phases; the first phase is from the State Treasury Account (hereinafter referred as RKUN), to the Local Treasury Account (RKUD). The second phase is from RKUD to village treasury account (RK Village). The disbursement from RKUD to RK village is in three phases. The disbursements periods of transferring funds from RKUN to RKUD is between January to April. In the second week of April of the first phase, 40% of RKUD is transferred to RK village. The second phase is in the second week of August, RKUD transferred again 40% to the RK village. The third phase of the second week of October is transferred for the remaining fund (20%).

Regulation of the Minister of Home Affairs number 113 of 2014 (RI, 2014a) states that the village financial management is all activities that include planning, implementation, administration, village reporting and financial accountability. In the village fund management, it is required to oversee the beginning of their transparency and to ensure whether the village government has been carrying out the mandate of the people in the use of the village funds and whether the village fund management by the government is in accordance with the needs of rural villagers or in this case in accordance with the decision of village planning and development deliberation (hereinafter referred as Musrenbangdes). Figure 1 describes the stage of the Village financial management cycle.

The first stage in figure 1 is transparency of village fund planning. According to the regulation - Act No. 6 of 2014 Section 80 (RI, 2014b) village fund planning is done by filtering the aspirations and needs of the community through community's meetings. The village held the meetings and conducted discussions about APBDes with the Musrenbangdes to establish Funds Utilization Plan (RPD). Musrenbangdes is a discussion forum which discusses proposals for village development action plan based on the principles of Community Participation Rural Development Planning (P3MD)(Arifiyanto & Kurrohman, 2014),

Planning in rural development is to ensure the linkages and consistency between planning, budgeting, implementation, and monitoring. One of the objectives of rural development plan is to create rural development in accordance with the needs of the community and the local situation (Nafidah & Suryaningtyas, 2015), The village should be able to make their own plans for self-conducted and supervised by the village community itself (Soleh, Susanto, & Susanti, 2017),

The second stage in figure 1 is transparency of village fund implementation. Permendes No. 8 of 2016 concerning the prioritization of the use of rural funds states that the use of village funds should be based on the principles of fairness, necessity, and the typology of the village. Vil-

lage typology based on the kinship, village overlay, settlement patterns, livelihoods, and the rate of progress of the village (Soleh, Susanto, & Susanti, 2017), Transparent here means to provide disclosure of any activities carried out, the budget used and turnaround times (Mamelo, Kalangi, & Lambey, 2016), Regulation of the Minister of Finance of the Republic of Indonesia 49, 2016 Chapter IV (RI, 2016) explains the use of prioritized Village Fund to finance the development and empowerment of the community (Article 21, paragraph 1).

Implementation of the activities funded by the Village Fund is self-managed by using resources and local raw materials and labour to absorb more of the local community (Article 22, paragraph 2). Implementation of village funds needed for community participation, participation can be interpreted as take part, joint, or participate (Saragih & Court, 2017). The village fund could be used for activities that are not included in the priority use of the Village Fund after obtaining approval of regents/mayors (Article 23, paragraph 1). Approval is given in the time when the draft of village regulations regarding APBDes is evaluated (Article 23, paragraph 2). Before giving approval, regent/mayor must already ensure whether the allocation of funds for the village priority activities has been met or not (Article 23, paragraph 3).



**Figure 1. Village Financial Management Cycle (Village Accounting Cycle)**

The third stage in figure 1 is transparency of village fund administration. In order to embody the principles of financial management for a transparent and accountable village, the village good financial administration must be implemented. The financial administration of the village is the responsibility of the village treasurer (Yuliansyah & Rusmianto, 2015). The appointment of the village treasurer must be done before the start of the fiscal year and should be based on the decisions of village head (Mamelo, Kalangi, and Lambey 2016), Permendagri 113 of 2014 (RI, 2014a) declares that the village treasurer shall make record of any revenues and expenditures, as well as closing the books in the end of each month in an orderly manner.

Village Treasurer shall be accountable for the money by means of accountability reports submitted to the village head. Administration of revenues and expenditures done using general cash ledger, subsidiary cash and tax ledger and bank book. Accountability reports submitted each month to the village head not later than the 10th of the following month.

The fourth and fifth stage in figure 1 are transparency of village fund reporting and accountability. Financial reporting in the village is a process in which the activities of the village chief to submit accountability reports progress in implementation of APBDes with village regulations to the Regent/Mayor each end of the fiscal year. APBDes realization accountability reports consists of revenues, expenditures, and financing (Prasetyo, Suharno, & Widarno, 2016), In practice, transparency must involve at least an annual report (Truman 2007). Regulation of the Minister of Finance of the Republic of Indonesia 49 of 2016 Article 25(RI, 2016) mentioned that realization of the Village Fund report should be submitted to the regent/mayor.

Transparency means that all available information should be published. Any unpublished information, any retention of knowledge, is a violation of the principles of transparency and thus would violate the requirement to be accountable to the public (Issing, 2005). Transparency of financial information has to be open and honest with the public based on the consideration that the public has a right to find out openly and comprehensively on government accountability in the management of the resources entrusted to them and their obedience to the laws and regulations (Widagdo, Widodo, & Ismail 2016). The relationship of transparency with village fund accountability here is the access for the public to see the results of the use of village funds. In this case, realization reports of the use of village funds are not only for specific people or agency, but also for all stakeholder, to view and assess the accountability of the village government on the results that have been achieved.

## RESEARCH METHODS

This research is a qualitative descriptive study. Data collection was conducted using interviews with interviewees, namely village officials such as the village fund manager village head, village treasurer and the villagers. The question posed in the form of open-ended questions to dig up information that is more focused on understanding the role of interviewees and related sources of transparency in the management of village fund in Desa Jati, Sawangan District, Magelang, Central Java, Indonesia.

## RESULTS AND DISCUSSION

### Overview Desa Jati

Desa Jati is situated in the Sawangan district of Magelang regency. Jati village is on the slopes of Mount Merbabu approximately 5 km from the Sawangan District or about 25 Km from the capital city of Magelang. The total population of 4,108 people, with the number of men are 2,081 and women's 2,027. Number of households (families) are 1,322 Families Head (KK).

The main agricultural commodities in the village of Jati are maize, cassava, ginger, tobacco and horticultural crops commodity that is often cultivated, such as peppers, tomatoes, beans, and vegetables. Perennials are also cultivated by some residents of Desa Jati especially in the lower region. For agricultural villagers usually adjust with the seasons, for example when the dry season comes then the villagers will plant tobacco. The main livestock farms are cattle (1,254 animals) and goats (312 animals) and chicken are found in almost all heads of households (Desa Jati, NA)

Education's statistics indicate that there are 68 people do not enter school and 381 people have attended elementary school but did not graduate. While primary school graduates are 2,402 people; junior high school graduates are as many as 287 people and 84 people are graduated from high school. Completing D3 is 7 people and only 1 is graduated for bachelor degree or S1 (Desa Jati, NA). Educational institutions located in the village of Desa Jati is one kindergarten with 3 teachers and the number of students are 48 kids. For elementary school (SD), there are 3 schools and one Sharia School (MI) with 421 students and 42 number of teachers. For secondary school (SMP), there is only one school with 384 number of students and 37 number of teachers. The majority of the people's livelihood are farmers (1,717 people); self-employed as many as 272 people; private employees 119 people and various other professions, but the percentage is very small.

One of the activities using funds from the village fund is a snack production training. This training is considered important because of the location of Desa Jati is very far from the city centre so it is quite difficult to buy snacks and required considerable costs for transportation. With this training, it is expected that villagers can produce their own snacks when there is an event or celebration in Desa Jati. Figure 2 depicts the organization structure of Desa Jati administration government. The Desa Jati organization structure consists of village head, village secretary, general affairs head, financial affairs head, planning affairs head, government section head, wealth section head, service section head, staff of treasury affairs, and 11 staff office positions.

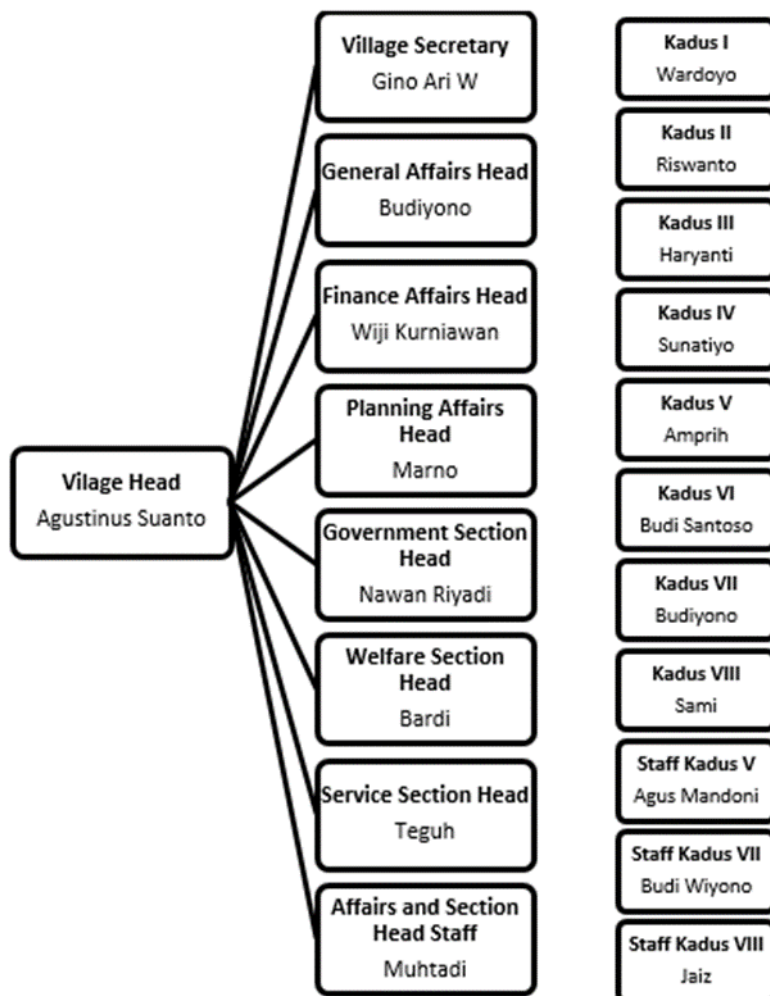


Figure 2. Desa Jati Organizational Structure

### Transparency in Planning Village Fund

According to the regulation - Act No. 6 of 2014 Section 80 of the Village Fund planning, the process is done by filtering the aspirations and needs of the community through community meetings. village fund planning meetings conducted every year, starting from the small village deliberations were then taken to the village meeting. From the village meetings will generate Rural Development Plan and which will then be used as APBDes. Holding village meetings by involving directly the villagers, is expected that the planning of funds will in accordance with the needs of the Desa Jati as mentioned by Mr. AS, head of Desa Jati:

*"Planning through MUSREN annually departing from RPJMDes obtained from MUSREN-BANGDus to propose an activity, every village heads should have RPJMDes for a period of 5 to 6 years. From RPJMDes then translated through Musrenbangdes to form RKPDes which is then translated into APBDes which is based on priority and budget availability. "*

Positive confirmation of MUSREN in Desa Jati was also expressed by Mr. B as the Head of the Gertengah Lor village.

*"All small village head (Kadus) are involved in MUSREN, every village has their candidate (cadres) and later become the chairman of the small village committee of the MUSREN each year. Every year there are village meetings (Musdes), the results of musrenbangdus are brought to the musrenbangdes so every Kadus have brought proposals result from the small-village (hamlet) meetings to the village meetings (musrenbangdes)"*

The involvement of villagers in the planning of the Village Fund was also recognized by Mr M villagers of Genteran when asked about his involvement in the planning of the Village Fund. Mr M said he always participated in the planning of activities in Desa Jati. Then, according to Mr AS,

for the village fund planning information delivered to residents of each village through MUSREN-BANGDus. The information is socialized to the citizens in the form of the amount of funds available and the funds required for the activities.

*"Through the hamlet meeting, we convey activities, such as hamlet gutter activities, how much money is available, how much material is needed, how many labour we need, and how much taxes we can pay. The fund is delivered directly to the beneficiaries, ie. If it is villagers of Dusun Duren, yes we convey the information to the Dusun Duren who are gathered in the Kadus place "*

In addition to the development of village infrastructure, village funds can also be used for community development activities. One example of community development activities that use village funds is the training on cattle fattening. Mr. Y, one of the villagers of Desa Jati explained that the event was very beneficial to residents, especially residents who breed cattle.

*"The cattle fattening program is very helpful, because if cows are fat, then the selling price also rise, besides the cows will also be healthy and disease free. People here are mostly breed cattle, that could be for milking cows or bulls. The bulls are usually for sale. "*

Budget village planning purposes in Desa Jati has been very transparent because it has been implemented in accordance with applicable laws and involve village communities. One of the objectives of rural development plan is to create rural development in accordance with the needs of the community and the local situation (Nafidah & Suryaningtyas, 2015). Desa Jati development plans are in accordance with what the community needs and according to the situation of the village, e.g. cattle training activities. Training of cattle fattening is corresponding with the needs of rural communities because most residents is breeding cattle that are not only breed for their milk, but also become one of the income sources of its citizens. Rabat concrete road of Dusun Durian is one of example of development in accord with the needs of citizens and circumstances village since before the road repaired, the ordinary dirt road will be very hard to pass through when it rains.

The *Lesson Learned* of transparency of budget planning in Desa Jati is that planning has to be in accordance with what has been discussed in the beginning small village level meetings (musren) and then from the small villages were taken to the village level (musdes). Every programs or activities are done based on the prior scale of priorities, for example cementing village road of Dusun Duren has to be done because when it rains the road becomes muddy and slippery, endangering road users due to the slope of the road area.

### **Transparency in Implementation of the Village Fund**

Regulation of the Minister of Finance of the Republic of Indonesia 49 of 2016 Chapter IV (RI, 2016) explained that the implementation of activities funded Village Fund is self-managed by using resources and local raw materials and labour to absorb more of the local community (Article 22, paragraph 2), Mr. AS explained that in doing Village Fund activities, every activity done by the villagers, unless this can not be done such as asphalt road job.

*"In practice the activities were done together, only some of the activities that we could not do, such as paving the way for when the paving must be from the outside, except if the people can do by themselves, such as making embankments and ditches"*

Managing administered by direct residents received similar answers from Mr. B, the head of Dusun Gertengah Lor, who explained that the activity is just managed only by the hamlet itself, as well as mentioned by Mr. M:

*" village fund here is in the form of money, so that it was managed by their own village, from the village itself there is a management team but for their financial activities, it is managed by the village itself. In every small village (hamlet) there is the committee"*

One of the villagers of Dusun Duren, Mr. DJ who is one of the residents who participated in the execution of road construction Dusun Duren stated that all workers are pure from all Desa Jati residents.

*"All workers of Desa Jati villagers worked together with mutual aid with system voluntary work (gotong royong). Usually, the mothers bring food and drink for the workers. "*

Not only the construction of village road Dusun Duren, sewers of Dusun Wero was also done by the villagers of Desa Jati themselves as expressed by Mr. J of Dusun Wero. Mr. J is one of the people who take part in the construction of the ditch (sewer).

*"Yes, I participate in making the sewer as well, it is the way it should be done because it is really from residents to residents. Whom makes this sewer is our villagers of Desa Jati, and mainly from Dusun Duren. Most of the materials are from here, if it is not available, we can buy from Sawangan districts."*

The implementation of village funds needs for the community participation. Participation can be interpreted as take part, join, or involve (Saragih & Court, 2017) in the activities. The implementation of Desa Jati village funds are in accordance with predetermined rules, namely the implementation of government-funded activities of which the Village Fund is self-managed by using resources and local resources and to absorb more labour from the local community. Implementation is also in accordance with what has been planned in the village meetings, so its complying with the needs of rural communities.

The *Lesson Learned* of transparency in the implementation of funds in Desa Jati is in compliance with the implementation of pre-planned activities. Obligations in using the resources of its village have also been implemented. Resources such as material and human resources use material and workers from the village itself, the villagers are employed to carry out the activities and development of village funds.

### **Transparency in Administering Village Fund**

For embodying the principles of transparent financial village management and accountable, the good village financial administration must be implemented. The financial administration of the village is the responsibility of the village treasurer (Yuliansyah & Rusmianto, 2015), Financial affairs head (Kaur) Desa Jati, Mr. WK states that the administration is the task of treasurer and the treasurer is appointed directly by the village head.

*"the fund Administration involves the record of expenditures and revenues an also make Cas General Ledger (BKU). Treasurer also close the book and make a report to the head of the village about the village finances. I was elected by the village head and the treasurer is not elected like the village head, but appointed by the village head."*

In carrying out the administration, financial affairs head (Kaur) Desa Jati always allow anyone who wants to see the results of the administration (general bookkeeping, tax ledger, bank book), but the villagers themselves rarely pay attention to the administration details, as stated by Mr. WK:

*"if people want to see, for sure I would allow, but usually they just simply see the general information, not see in detail. The one who see in detail usually the village heads, or if there is an assessment or if there is a research student. "*

The administration is not without problems, a problem that often occurs is the late acceptance of the local government and the limited time to submit the financial statements. From his experiences, Mr. WK said:

*"Once, in the early of 2014, the problem was the late fund transfers from central, the fund was transferred after one semester is passed. Then in 2015 the same thing happened, the fund transferred so close to the new year. It was impossible to use a hundreds of millions fund out within a day. Nevertheless, now it is smooth, it is no late fund transfer again"*

Villagers Mr. B and Mr. M ensure that financial affairs head (Kaur) is directly appointed by the village head. In addition to the administration of expenditures and revenues reporting, both seen the report just for look at it. Both stated that:

*"The financial affairs head (Kaur) is directly appointed by the head village. About the income and expenditure reports, I've seen them from the Kaur, but only to see it, not interested in details."*

The appointment of financial affairs head (financial kaur) by the village head indicates the conformity with what is expressed by Mamelo, et al. (2016), that in implementing the financial administration of the village, the village head must establish village treasurer. Determination of the village treasurer must be done before the start of the fiscal year and should be based on the decisions of the village head. The *Lesson learned* from the transparency of fund administration in Desa Jati is that the village fund treasurer never deters anyone who wants to see how the administration of the village fund. The appointment of financial kaur also been appropriate, that is appointed directly by the village head.

### **Transparency in Reporting and the Accountability of Village Fund**

Transparency of financial information means that the information is open and honest for the public. It is based on the consideration that the public has a right to find out openly, honestly, and comprehensively the government accountability in managing the resources entrusted to them and also their obedience to the laws and regulations (Widagdo, et al., 2016). For the reporting of the Village Fund, Desa Jati has published the report in several ways, such as through banners, project boards, pamphlets, websites and through direct publications in training or recitation of Al-Quran activities and in the events, the village head has a chance to report its financial statements orally. One of the interviewees stated:

*"Fund report information is available in several forms. One is using banner. Second, there are boards of projects, like in the sewer project, there is an announcement board. Third, through the pamphlet, it was used in 2016, but in 2017 will use a calendar as a medium in reporting activities. With the calendar, citizens can see the year activities. Only about 200 copies of calendar will be given since the LKPJ is late as the disbursement of the village fund last year is transferred at the end of the year, up to December 30, so all activities are delayed. The planning is having calendar, but since we have not finished LKPJ so we do not know if we will use pamphlet again or anything else. There is definitely to be a print media for reposting village activities."*

There was also the website media. The website is constrained with its management because no one can manage the website and also do not know from where the funding comes to manage the village website.

*"We have a website but we can not tell in detail because we don't have enough man power to manage the website. It is still confusing whether the funding will be managed by KAOR or KASI or anyone else. Fortunately, starting from February, the village assistance is going to help in managing the website. We also do not know who will be responsible for websites budgeting, who will give the operational costs is still unknown. This new year, we get juklis SOP about village fund management. In the SOP, there is a statement that one of purpose of the village fund is for the management of the village website. This new year's allocation for website management is permitted, last year it did not exist."*

In addition to the problem of managing the website, it turned out that transparency in reporting through the website is less effective since the villagers themselves rarely open the Desa Jati website due to lack of knowledge of information technology. There is also a temporary publication of the report that were made orally in a specific event such as when there is a recitation of Al-Quran. There is a positive confirmation from Mr. B and Mr. M whom has been experienced during the two periods.

*"Suppose there is a recitation, I came in order to convey something, so one or two times I have to inform how much the village fund that can be used for village activities eg, the budget, the tax payment, the HUK, the implementation time.and so on. On several occasions I certainly informed all those information, but not routinely"*

One of the obstacles in the transparency of financial statements by village residents is the lack of understanding of the financial statements. Mr. J and Mr. DJ disclosed that they only know the simple record of expenditures and revenues. Yet the village will present the results of the report and the accountability of village funds to the public with certain restrictions.

*"We will convey the financial report and accountability, through various media (banners, flyers and orally). Although so far no direct permanent residents who saw information."*

*There are limits of information report, eg SPJ report, this report can only be seen by the inspectorate and the Financial Audit Biro (BPK). General information such as the details of expenditure may be informed, for example, information about which village bought the cement and how much they spent are available to anyone. Detail information such as where to buy stone and cement for the road project and its invoice is only for inspectorates and BPK or prosecutor if there is any investigation audit."*

According to Widagdo, et al. (2016), transparency of financial information means that the information is open and honest for the public. It is based on the consideration that the public has a right to find out openly, honestly, and comprehensively the government accountability in managing the resources entrusted to them and also their obedience to the laws and regulations. Desa Jati has greater transparency and accountability of the village funds, but residents are less active in checking the village funds reports and accountability. Nevertheless, the practice of transparency taken by Desa Jati deserves an appreciation from the government.

The *Lesson learned* of transparency in reporting and accountability of funds in Desa Jati is that the Desa Jati always provide financial information about the village (banners, pamphlets, oral etc.), regardless the villagers do not understand or are less concerned about the report. Not all reports can be disclosed to the public because it is only certain parties who are authorized to see and the Desa Jati ascertained about it.

## CONCLUSION

The results of this study indicate that government officials in Desa Jati has been transparent in the management of village funds. The village officials provide information completely and nothing is covered. Transparency in Desa Jati may occur because of the support of the people who really appreciate the attitude of transparency of village officials. In addition to local support transparency in Desa Jati can also be achieved with the support of information technology. With technology, it is easy for anyone to access information about Desa Jati. The government of Desa Jati feel that transparency must be done because the public is entitled to know how the development of the village in using funds from the village. The lesson learned from the management of funds in Desa Jati village is always being transparent in managing the funds of the village, from planning, implementation to accountability and reporting. Nothing is covered for anyone who wants to see or examine how the village funds in Desa Jati, despite the interest of citizens to pay attention to the financial reporting of village funds is quite low. However, the village officials remain disseminate the results of its reporting through existing banner in front of the village office or through pamphlets and also verbally to its citizens.

In practice, the use of village funds is implemented by workers or labor of native village, except for the experts who are not available in the village. As an example, one of the activities snack-production training, one expert outside the villagers is invited, Mrs. Asnaeni from Wonosobo as the resource. This activity is in accordance with the decision of musren. The decision to train the villagers with snack-production will be beneficial for the residents of Desa Jati. Not only do the residents lack of the ability to produce snack, it is also Desa Jati is very far away from central city. The expense in buying snack outside the village will require too high. So it is needed to train Desa Jati residents with snack-production. One of the major weakness of Desa Jati is education, which of the 4,108 residents, there is only one person who holds bachelor degree (S1) and seven people completed the diploma degree (D3).

The results of this study can be used by other village government to find ways to manage village funds and implement transparency. This study can also be used as an evaluation of the management of the Village Fund to minimize fraud that may occur.

The research was limited to a few potential sources who refused to answer questions because of the lack of understanding by the management of village funds. The research topics are sensitive and risky so some informants are prudently answer the questions asked. Some interviewees do not reflect the real situation to protect the individual or agency concerned. For further research, it is expected to develop this research on other aspects, such as other villages financial resources, namely Village Allocation Fund (ADD), financial assistance and other provincial budget.

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