

# Village fund management under Law No. 3/2024 and its impact on community welfare in Ciawi District from a siyasah maliyah perspective

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## Abstract:

Community welfare is often a serious topic of discussion in terms of its management. The government has yet to find a glimmer of hope in addressing inequality, despite its continued efforts to find various ways to reduce it. The objective of this study is to analyze the extent of the implementation of village fund allocation management, in accordance with Law No. 3 of 2024 on villages, as well as the fiscal policy review in fulfilling the rights of the residents of Kurniabakti and Pasirhuni villages. The mitigation efforts carried out in Kurniabakti Village and Pasirhuni Village include implementing several development programs related to community welfare. It is hoped that these programs will bring benefits to the community and realize the government's desire to mitigate inequality. The villages of Kurniabakti and Pasirhuni have implemented development programs as part of the government's targets to improve the welfare of the community, with the aim of enhancing the well-being of the people in accordance with the principles of Islamic law (maqasid sharia), which prioritize the greater good and avoid harm. The principles of fiscal policy, which encompass trustworthiness and justice, determine how government officials exercise their authority in accordance with Islamic law, as referenced in the Quran and Hadith. Therefore, the review of fiscal policy is used as an analytical tool in this study in Kurniabakti Village and Pasirhuni Village because the research is deemed consistent with the principles of fiscal policy.

**Keywords:** community development; community welfare; fiscal policy; siyasah Maliyah; village fund allocation

## INTRODUCTION

Villages are the smallest governmental entities within a nation's structure, yet they play a vital role in realizing the nation's ideals and goals. A nation's prosperity is essentially reflected in the development and progress of its cities and districts, which are inextricably linked to the contribution of rural development. Therefore, consistent and sustainable support is needed to optimize the potential of natural resources, human resources, and socio-economic dynamics within villages. The ratification of Law Number 6 of 2014 marks a significant

milestone for villages and small towns to develop their economies, enabling them to transform into independent, competitive regions that significantly contribute to national development. Law Number 32 of 2004 concerning Regional Government stipulates that village governments are established within the scope of regency/city-level regional government. This provision demonstrates the close and interconnected relationship between villages and regency/city governments. Furthermore, villages have been the embryonic foundation for the formation of political communities and government systems in Indonesia, even long before the official establishment of this nation-state (Sunarno, 2023).

Based on Law Number 3 of 2024 concerning Villages, village regulations aim to create a professional, efficient, effective, transparent, and accountable village government. As the vanguard in implementing development across various sectors, including government, infrastructure, and social affairs, villages need to be given the authority to manage their finances independently. This process spans from planning to oversight, involving various village stakeholders, such as the Village Consultative Body (BPD) and community organizations (Mariyam, 2025). In addition to being an instrument for equitable development, village funds also serve as a means of empowering communities to actively participate in the development process. Through priority programs such as infrastructure development, strengthening the economic sector, improving the quality of health services, and improving education, village governments are expected to create a productive and sustainable environment. Properly targeted village fund management not only impacts the community's quality of life but also encourages local economic growth through the creation of new jobs and the development of village potential. With clear regulations, including oversight from various parties, transparency and accountability in the use of village funds can be guaranteed. Furthermore, village funds serve as a strategic instrument for reducing the socio-economic gap between villages and cities, while simultaneously strengthening the social resilience of rural communities. Implementing good governance principles in managing village funds will accelerate the achievement of equitable national development goals. Therefore, synergy between the central and regional governments, and village communities is key to successfully maximizing the benefits of village funds in a sustainable manner (Supriadin & Wardan, 2024).

Alokasi Dana Desa (ADD) bertujuan untuk mempercepat pembangunan desa, baik dalam aspek infrastruktur maupun pengembangan sumber daya manusia. Diharapkan masyarakat desa dapat memanfaatkan dana tersebut secara mandiri untuk pembangunan serta menciptakan lapangan pekerjaan. Dengan demikian, pembangunan infrastruktur di desa dapat mendorong perkembangan wilayah serta meningkatkan perekonomian antar desa. Pemerintah pun menyesuaikan pembangunan dengan potensi yang dimiliki masing-masing desa agar hasilnya lebih optimal. Dana ini disalurkan melalui APBD kabupaten/kota dan dimanfaatkan untuk mendukung operasional pemerintahan desa, pembangunan infrastruktur, pemberdayaan masyarakat, serta berbagai kegiatan kemasyarakatan di Desa (Muslihah & Siregar, 2019). Regulasi ini berfokus pada penguatan kemandirian desa dengan memberikan kewenangan lebih luas dalam pengelolaan keuangan serta mendorong pembangunan yang disesuaikan dengan kebutuhan lokal. Berbagai program yang didukung oleh undang-undang ini meliputi pengembangan infrastruktur, peningkatan ekonomi desa melalui Badan Usaha Milik Desa (BUMDes), pemberdayaan masyarakat, serta perluasan akses terhadap layanan pendidikan dan kesehatan. Dengan adanya regulasi yang lebih komprehensif, desa kini memiliki peluang lebih besar untuk meningkatkan kesejahteraan masyarakatnya secara berkelanjutan.

Village funds began to be implemented in 2015, following the enactment of Law Number 6 of 2014 and the issuance of Government Regulation Number 60 of 2014 (Bili et al., 2024). Previously, villages had received Village Fund Allocations (ADD), but the amount was still limited because it was calculated based on a portion of the balancing funds received by the district/city government, with a minimum of 10% after deducting the Special Allocation Fund. Referring to the Regulation of the Minister of Home Affairs Number 113 of 2014, ADD is one of the sources of village income derived from the Regional Budget (APBD) and managed in the Village Budget (APBDes) according to the provisions stipulated by the Regent. These funds are provided as a form of trust from the district government to villages in managing budgets to support autonomy, democracy, public services, and community empowerment through various programs, both physical and non-physical, in accordance with applicable regulations (Zulkarnain & Nurdianti, 2020).

Since the implementation of the village fund policy in 2015, the village funding scheme has undergone significant changes, both in terms of the amount of funds and the distribution mechanism. While previously the Village Allocation Fund (ADD) was sourced solely from limited regional balancing funds, village funds are now allocated directly from the State Budget (APBN) using a formula that takes into account population size, poverty levels, area size, and the level of geographic difficulty of the village. This change has had a positive impact, as villages have greater fiscal space to develop local potential, strengthen infrastructure, and improve public

services. Furthermore, village funds have become a crucial instrument in reducing development disparities between regions, particularly between villages and cities. Regulations governing village fund management, such as Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 7 of 2021, emphasize the importance of participatory planning, transparency, and accountability. Therefore, every stage of village fund management, from planning and implementation to reporting, must involve the community to ensure equitable benefits. The implementation of this policy is expected to produce not only physical development outputs but also outcomes in the form of improved welfare, community empowerment, and the strengthening of village independence in a sustainable manner.

In Law Number 3 of 2024 concerning the Second Amendment to Law Number 6 of 2014 concerning Villages, provisions for the management of village funds are regulated, as stated in Article 4 letters (d), (h), and (i). This article contains the objectives to: (d) encourage initiatives, movements, and participation of village communities in developing potential and managing village assets for the common welfare; (h) advance the village economy while reducing the national development gap; and (i) strengthen the role of village communities as subjects of development. In addition, Article 26 paragraph (2) letters (h) and (i) stipulate that the village head is tasked with: (h) fostering and improving the village economy and integrating it to achieve a productive scale for the prosperity of the community; and (i) developing village income sources. Article 5A paragraph (1) explains that villages located in natural areas, production forests, or production plantations are entitled to receive conservation funds and/or rehabilitation funds in accordance with the provisions of applicable laws and regulations.

Despite a clearly defined legal framework, the management of Village Fund Allocations (ADD) still faces various obstacles. One frequently encountered issue is the inaccuracy in achieving the targets of programs planned for funding, with these programs often being replaced by other activities deemed higher priority. This situation indicates weak budget planning from the outset, which results in errors in establishing funding priorities. Furthermore, the lack of public awareness regarding village fund allocation policies contributes to low community involvement in the program, limiting their participation in providing input on programs supposedly funded through ADD.

Ciawi District is a sub-district in Tasikmalaya Regency, West Java Province, covering an area of approximately 45.24 km<sup>2</sup> and located at an altitude of 532-550 meters above sea level. Administratively, Ciawi District consists of 11 villages: Pasirhuni, Sukamantri, Ciawi, Kurniabakti, Pakemitan, Pakemitan Kidul, Gombong, Bugel, Kertamukti, Margasari, and Citamba. The official establishment of Ciawi District on June 6, 1977, marked the regional government's efforts to accelerate development and public services in the region. Since then, infrastructure, education, and health development have continued to be developed to support the community's welfare (BPS, 2024).

Ciawi District is also known as a center of Sundanese culture, renowned for its local traditions and arts, such as dances, angklung music, and Sundanese plays, which are continuously preserved through various cultural and social activities. The spirit of mutual cooperation and camaraderie is a hallmark of its community. During the era of reform and decentralization, Ciawi experienced accelerated development, with a focus on modern agriculture, tourism, and the creative economy. The district government actively encourages community empowerment through programs that increase capacity and access to technology.

**Table 1. Amount of Village Fund Allocation in Ciawi District**

No.	Village Name	Village Fund Allocation
1.	Gombong	Rp. 1.363.543.000
2.	Bugel	Rp. 1.262.995.000
3.	Margasari	Rp. 1.169.641.000
4.	Pakemitan	Rp. 1.273.924.000
5.	Ciawi	Rp. 1.187.471.000
6.	Sukamantri	Rp. 1.319.875.000
7.	Pasirhuni	Rp. 1.424.536.000
8.	Citamba	Rp. 1.240.378.000
9.	Kertamukti	Rp. 1.352.338.000
10.	Kurniabakti	Rp. 1.091.275.000
11.	Pakemitan Kidul	Rp. 1.137.475.000

Source: Article "Details of 2025 Village Funds Received by Each Village in Tasikmalaya Regency".

Based on the data processing results in the table, this pre-research reveals that the distribution of Village Funds in Ciawi District has not been fully equitable. The budget allocation received by each village is not uniform, but is determined by a combination of various factors, including population size, geographic conditions and location, the level of development of Micro, Small, and Medium Enterprises (MSMEs), and the size of the administrative area. This means that the fund distribution policy takes into account the characteristics, potential, and challenges faced by each village. As an illustration, in 2024, Pasirhuni Village received an allocation of Rp1,424,536,000, a relatively high amount compared to other villages in the same area. This high budget is related to the fact that Pasirhuni Village has the largest coverage area in Ciawi District, consisting of eight sub-districts, with the majority of the population working as farmers who manage productive rice fields. This condition requires greater management and development costs to support agricultural infrastructure and adequate public services.

In contrast, Kurniabakti Village received an allocation of Rp1,091,275,000 in the same year. Although the amount is smaller than Pasirhuni Village, this village has a strategic advantage due to its proximity to the sub-district government center. This location has the potential to facilitate access to public services and coordination with sub-district government officials, allowing some development needs to be accommodated through cross-village synergy. These initial findings indicate a close relationship between geographic, demographic, and economic factors and the amount of village funds allocated. Therefore, further analysis is needed to assess the extent to which this distribution reflects the principles of justice and equitable development at the local level. This focus was chosen because village infrastructure development is considered to have a direct impact on the community, particularly in facilitating access to various locations and public services. While previous research has tended to emphasize accelerating development through the use of village funds, this study focuses more on how village funds can be managed effectively, efficiently, and appropriately. With proper management, the benefits are expected to be felt directly by all levels of society, increasing equitable access to facilities, strengthening the local economy, and promoting the sustainable welfare of village residents.

This research focuses on analyzing the follow-up of village budget management in an effort to achieve community welfare while addressing various problems arising from obstacles in the field. The researcher's interest arose from concerns about the potential for misappropriation of village funds or other practices that result in the community not experiencing the tangible benefits of village government programs. Furthermore, this research also aims to gain a deeper understanding from a *siyasah maliyah* perspective regarding the mechanisms implemented by the government in managing village funds in Ciawi District. Through this review, it is hoped that appropriate strategies can be identified so that village fund management truly produces benefits and directly benefits that are felt by all levels of society in the region, while also increasing transparency and accountability in village government. This research aims to provide comprehensive insights into the government's performance in managing village funds to improve community welfare, with a focus on real-world implementation to ensure residents directly feel the impact. It also aims to identify various obstacles that arise during the implementation process, potentially contributing to the community's inability to fully benefit from the program. Furthermore, it will examine the suitability and relevance of government policies to the realities on the ground. All analyses will be conducted using a *siyasah maliyah* perspective, providing a comprehensive picture of efforts to achieve a prosperous community in Ciawi District, Tasikmalaya Regency, from the perspective of regulations, planning, and sustainable village fund management practices..

Based on previous studies on the allocation of village funds for equitable development, this study focuses on the village development sector, ensuring equitable distribution and optimal realization. This focus was chosen because village infrastructure development is believed to have a direct impact on the community, particularly in facilitating access to various locations and public services. While previous studies generally emphasized accelerating development through the utilization of village budgets, this study focuses on how village funds can be managed effectively, efficiently, and on target so that their benefits are truly felt by the community and contribute to improving their welfare. This research is specifically directed at analyzing the follow-up of village budget management in realizing community welfare while addressing various obstacles that arise in the field. The researcher's interest was motivated by concerns about the potential for budget misappropriation or other practices that result in the community not receiving tangible benefits from village government programs. Furthermore, this study also aims to explore in-depth the *siyasa maliyah* perspective regarding the village fund management mechanisms implemented by the government in Ciawi District, with the



hope of identifying appropriate strategies to achieve public welfare and ensure that the benefits are directly felt by all levels of society in the region..

Village fund management is one of the Indonesian government's strategic policies to promote equitable development and reduce disparities between regions. This policy began to be implemented massively since the enactment of Law Number 6 of 2014 concerning Villages, which serves as the legal basis for villages to receive direct budget allocations from the central government. Implementation of village funds began in 2015, coinciding with the issuance of Government Regulation Number 60 of 2014, which regulates the distribution and use of village funds (Bili et al., 2024). Prior to this policy's enactment, villages received Village Fund Allocations (ADD) sourced from the district/city APBD, but the amount was limited because the calculation was based only on a minimum percentage of the balancing funds after deducting the Special Allocation Fund. According to Minister of Home Affairs Regulation Number 113 of 2014, ADD is one of the village revenue sources managed in the Village Revenue and Expenditure Budget (APBDes). These funds are intended to support village autonomy, strengthen local democracy, improve public services, and empower communities through both physical and non-physical development programs. The distribution of village funds through the APBN is one form of government attention to village progress, where every year the allocation is budgeted and distributed through the district/city APBD in the form of ADD.

The research conducted by Fatem & Kusmiadi (Fatem & Kusmiadi, 2023) entitled "Implementation of Village Fund Management Supervision Based on Law Number 3 of 2024" focuses on how the Village Fund management supervision mechanism is implemented according to the latest regulations, and examines in depth the role of the Regional Inspectorate as part of the Government Internal Supervisory Apparatus (APIP) in ensuring accountability in the management of these funds. Based on their study, the authors found that the legal framework for Village Fund supervision has been regulated in a hierarchical manner. The supervision mechanism involves the central government, provincial governments, and district/city governments. Supervision is carried out through the APIP, which has a mandate to carry out a series of activities such as audits, reviews, monitoring, evaluations, and coaching for village governments. In this scheme, the Regional Inspectorate is a key actor at the regional level in ensuring the use of Village Funds in accordance with legal provisions and the principles of public accountability. However, this study also highlights several significant obstacles in the implementation of supervision. One of the main obstacles is the limited time available for audits by the Inspectorate, so that not all villages receive intensive and comprehensive supervision. Furthermore, budget constraints and a lack of supporting infrastructure also hamper the effectiveness of oversight. These obstacles directly impact the quality of accountability in Village Fund management, ultimately potentially reducing the effectiveness of village development programs funded by these funds. This demonstrates that even though the legal framework has been clearly established, its effectiveness is highly dependent on institutional capacity, resource availability, and commitment to implementation on the ground. Fatem and Kusmiadi emphasized that improving the quality of oversight requires not only firm regulations but also resource support and institutional strengthening of the Regional Inspectorate.

A different focus from previous research, the study conducted by (Astini et al., 2025) entitled "Juridical Analysis of Village Heads' Accountability for Village Financial Management under Law Number 3 of 2024 concerning Villages" emphasizes the legal accountability of Village Heads. This study identifies a normative gap in Law No. 3 of 2024. While the law regulates the authority of Village Heads in managing village finances, it does not explicitly contain provisions regarding criminal or civil sanctions in the event of abuse of authority. This gap has the potential to create a legal grey area that can be exploited for administrative irregularities and corruption, without a clear legal accountability mechanism. The study results indicate that the weak regulation of sanctions in village regulations has resulted in a decreased effectiveness of accountability mechanisms, thus increasing the risk of losses suffered by village communities. The researchers emphasize the importance of regulatory reform, both in the form of amendments to the Village Law and the preparation of more specific and binding implementing regulations, which explicitly contain the types of sanctions and legal accountability procedures for Village Heads who violate. Systematic identification of legal gaps that have not been widely discussed in the village law literature. Not only does this research outline the problems, it also offers concrete proposals for regulatory reformulation aimed at strengthening accountability and transparency in village financial management.

The two previous studies have a clear intersection in the focus of the study of accountability in Village Fund management after the enactment of Law No. 3 of 2024. Fatem & Kusmiadi's research examines the implementation of the supervisory mechanism through the Government Internal Supervisory Apparatus (APIP),

which is implemented hierarchically from the central government to the district/city level, with an emphasis on the strategic role of the Regional Inspectorate in conducting audits, reviews, and guidance. The main finding of this study is the existence of structural and operational obstacles in the form of limited audit time, budget, and infrastructure, which directly impact the effectiveness of supervision and the achievement of accountability. Meanwhile, Astini et al.'s research focuses on the legal accountability of Village Heads and highlights the existence of a normative gap in Law No. 3 of 2024. This gap refers to the absence of clear provisions regarding criminal or civil sanctions in the event of abuse of authority. This creates a legal gray area that has the potential to be exploited to commit administrative violations and acts of corruption. Thus, this research focuses more on the legal substance dimension and the urgency of regulatory reform to close this gap. These two studies demonstrate that the existence of a legal framework alone is not sufficient to guarantee effective accountability. Conceptually, they complement each other: weak oversight in the field will magnify the impact of legal norm gaps, and conversely, legal loopholes will be more vulnerable to exploitation if oversight is not optimal. An important implication for the research to be conducted in Ciawi District is that the challenge of accountability in Village Fund management lies not only in oversight capacity and mechanisms, but also in the strength of the regulations that serve as the basis for law enforcement. Therefore, this study will adopt an integrative approach that combines an analysis of the governance process as reviewed by Fatem & Kusmiadi with an analysis of legal substance as discussed by Astini et al. This approach is expected to produce an optimal Village Fund management strategy in accordance with the principles of good governance and *siyasah maliyah*, which not only strengthens the oversight system but also ensures strict sanctions for violations.

Focusing on Ciawi District, this study will identify practical steps to improve program effectiveness, prevent budget misuse, and ensure that all levels of society benefit from the Village Fund. Furthermore, this study seeks to contribute to strengthening the policy framework for village financial management, so that the Village Fund can function as a strategic instrument for equitable development and poverty alleviation. Drawing on the findings of these two previous studies, this study is positioned to provide more comprehensive policy recommendations, encompassing reforms to oversight procedures and regulatory updates that can strengthen accountability, transparency, and integrity in Village Fund management at the local level.

## METHOD

This research uses a qualitative approach, or often called a naturalistic approach, because it is carried out in natural conditions (*natural setting*) without any intervention or manipulation of variables by the researcher. This approach was chosen so that the researcher could capture the phenomenon as a whole according to the reality on the ground. It is called qualitative because the research object was allowed to develop as it was, so that the data obtained reflected the actual conditions. Data collection was not based on a rigid theory, but rather based on empirical facts discovered during the research process (Saebani, 2015). The types of data used consisted of primary and secondary data. Primary data were obtained through direct observation and in-depth interviews with village officials and related parties involved in Village Fund management in Ciawi District in 2024. According to Suharsimi Arikunto, primary data is information collected directly from the original source without intermediaries. Secondary data was used as a complement, sourced from official documents, government reports, books, journals, and other relevant literature. Data collection techniques included participatory observation and semi-structured interviews with the village head, village secretary, head of planning affairs, and the local community. This approach is expected to produce a deep understanding of the dynamics, challenges, and strategies for Village Fund management in Ciawi District.

Interviews are a method for gathering information and forming verbal responses from respondents or informants through face-to-face communication. This process is complemented by documentation techniques, namely the collection of information in written and visual form contained in related documents (Silverman, 2015). The data obtained are then analyzed using data analysis techniques proposed by Miles and Huberman through the triangulation method, namely a strategy in qualitative research to increase the credibility and validity of findings. Data triangulation includes: (1) data reduction, which includes the results of observations, interviews, and documentation; (2) data presentation, which can be in the form of documents, tables, or visuals accompanied by narratives; and (3) drawing conclusions, namely formulating results based on the data that has been analyzed, supplemented by strong empirical evidence to produce accurate, reliable, and valid conclusions (Miles & Huberman, 2013). In addition, to ensure the process of

data collection and processing runs systematically, researchers also apply structured field notes, so that each finding can be documented in detail and avoid information distortion. This approach not only helps maintain data consistency, but also makes it easier for researchers to retrace relevant information during the analysis process.

During the research, in-depth interviews were conducted to obtain rich, contextual information from key informants. This technique enabled researchers to understand not only the facts revealed but also the meaning and motivations behind respondents' statements. To complement the interview results, researchers utilized documentation in the form of archives, official reports, meeting minutes, activity photos, and maps of the village areas that were the objects of research. Data collected from various sources were then thoroughly analyzed using Miles and Huberman's interactive approach, which emphasizes an iterative cycle of data collection, analysis, and verification. The data reduction process was carried out by sorting relevant information that supported the research objectives, followed by an organized presentation of the data in the form of tables, diagrams, and narrative descriptions. The final stage was drawing conclusions based on a synthesis of field findings with a predetermined theoretical foundation. To maintain validity, researchers triangulated sources, techniques, and time so that each piece of information obtained could be confirmed from various perspectives. Furthermore, the use of reflective notes helped researchers record impressions, initial interpretations, and the dynamics of interactions during the research, ultimately enriching the analysis and increasing the credibility of the research results.

## RESULTS AND DISCUSSION

### Implementation of village fund allocation management

The Village Fund Budget, often referred to as ADD, is an allocation of funds sourced from the Regency/City Regional Revenue and Expenditure Budget (APBD) provided to each village as a form of local government commitment to supporting village governance, development implementation, community development, and village community empowerment. ADD has a strategic function as a financing instrument aimed at strengthening village capacity in exercising its authority, as stipulated in Law Number 3 of 2024 concerning Villages (Amin, 2023).

Village Funds (ADD) not only serve as a source of operational funding for village government, but also serve as a catalyst for local development through financing priority village programs, such as improving the quality of basic infrastructure, developing a productive economy based on local potential, improving the quality of public services, and preserving the environment. In its management, ADD must be prepared based on the Village Medium-Term Development Plan (RPJMDes) and the Village Government Work Plan (RKPDDes), managed in a transparent, accountable, and participatory manner, involving the community and the Village Consultative Body (BPD) as a supervisory element. The distribution of ADD is carried out in stages according to mechanisms established by the local government, with clear reporting and accountability obligations to ensure that every rupiah used can provide optimal benefits for improving the welfare of village communities. In its management, ADD must be planned based on the Village Medium-Term Development Plan (RPJMDes) and the Village Government Work Plan (RKPDDes), managed in a transparent, accountable, and participatory manner, involving the community and the Village Consultative Body (BPD) as a supervisory element. The distribution process is carried out in stages according to mechanisms established by the local government. Each stage of fund use is accompanied by clear reporting and accountability obligations, so that every rupiah spent truly provides real and sustainable benefits for improving the welfare of village communities.

**Table 2. Allocation of Kurniabakti Village Funds in 2024**

No.	Code Account	Activity Name	Budget Ceiling (Rp)	Realization (Rp)	Remaining (Rp)	% Output Achievement
1.	5.03.00	Direct Cash Assistance	54.000.000	54.000.000	-	100%
2.	4.01.06	Fish Cultivation Training	7.279.000	7.279.000	-	100%
3.	2.02.09	Development of Integrated Health Posts	61.015.000	61.015.000	-	100%

4.	2.03.01	Hotmix Jalan Mayor Sadjat	153.650.000	153.650.000	-	100%
5.	2.03.01	Darruzahra Islamic Boarding School Hotmix	30.000.000	30.000.000	-	100%
6.	6.2	BUM Desa Capital Participation	5.535.000	5.535.000	-	100%

*Source: Results of Research Interviews with the Head of Planning Affairs of Kurniabakti Village.*

Based on the data obtained, regarding the allocation of village funds, the realization of the 2024 Village Fund Budget showed very satisfactory achievements, with an absorption rate reaching 100% across all planned programs. This means that every activity listed in the budget plan was successfully realized in full according to the established ceiling, leaving no unused funds. This condition indicates that village financial management has been carried out effectively, transparently, and accountably, in line with the mandate of Law Number 3 of 2024 concerning Villages. Furthermore, this achievement also reflects the existence of thorough planning, good coordination between village officials, and community involvement in ensuring that each program runs on time and provides direct benefits to the welfare of residents (Melanie, 2025).

Based on the mandate of Article 4 letter (d), village funds are directed to improve the quality of public services at the village level. The implementation of this provision can be seen in the realization of the construction of Integrated Health Posts (Posyandu) with a budget of Rp61,015,000. This facility plays a strategic role in strengthening maternal and child health services, both in the aspects of prevention, treatment, and monitoring toddler growth. The existence of this Posyandu is also expected to increase public awareness of the importance of family health, while expanding access to equitable health services for all village residents. Furthermore, the mandate of Article 4 letter (h), which emphasizes the achievement of advanced, independent, and sustainable villages, is realized through the development of road infrastructure. One example is the hotmix project on Jalan Mayor Sadrajat worth Rp153,650,000 and hotmix in the Darruzahra Islamic Boarding School area worth Rp30,000,000. This infrastructure directly has a positive impact on inter-regional connectivity, facilitating the distribution of agricultural products and MSME products, and encouraging the smooth running of residents' economic activities. Road improvements also improve transportation safety and accelerate community mobility in education, health, and trade activities.

Referring to Article 4 letter (i), the village seeks to maximize its local potential. One of these is through fish farming training with a budget allocation of Rp7,279,000. This program aims to improve the community's technical skills, open new entrepreneurial opportunities, and encourage diversification of household income sources. With this capacity building, it is hoped that residents will not only rely on the agricultural sector, but will also be able to develop sustainable fisheries businesses. Strengthening the village economy is also realized through capital participation in Village-Owned Enterprises (BUMDesa) amounting to Rp5,535,000. This program is in line with the provisions of Article 26 paragraph (2) letter (h), which mandates the village head to encourage the development of the community's economy. This capital participation is expected to expand BUMDesa businesses, increase turnover, create new jobs, and strengthen the village's economic competitiveness. In addition, attention to underprivileged residents is realized through the Direct Cash Assistance (BLT) program with a total budget of Rp54,000,000. The Direct Cash Assistance (BLT) not only serves as an instrument to help meet the basic needs of the poor, but also serves as a direct and targeted strategy for equitable welfare distribution. This program is a clear demonstration of the village government's commitment to vulnerable groups.

Commitment to the provisions of Article 26 paragraph (2) letter (i) of Law Number 3 of 2024 is clearly visible through the implementation of village facility and infrastructure maintenance activities. These activities are not only oriented towards maintaining cleanliness, health, and environmental comfort, but also aim to ensure that the infrastructure that has been built can be utilized optimally and sustainably. Routine maintenance is an important strategy to prevent premature damage to public facilities, thereby avoiding large repair costs in the future. Thus, the benefits of these facilities can be felt by the community in the long term, even down to the next generation. This step reflects the village government's awareness that physical development will not be optimal without adequate maintenance. Well-maintained infrastructure not only improves the quality of public services but also supports village economic growth, such as smooth transportation, distribution of goods, and social activities. In general, the management of Village Funds in



Ciawi District demonstrates a mature balance between physical development, increasing human resource capacity, empowering the community's economy, and strengthening social protection. Each program is developed based on applicable regulations and the results of village deliberations, so that it truly addresses the real needs of residents. This approach aligns with the principles of sustainable development, which emphasize the integration of economic, social, and environmental aspects. With planned, transparent, and participatory management, every activity implemented not only complies with the mandate of the law but also has a direct impact on improving the quality of life of the community. This demonstrates that Village Funds, when managed properly, can be a strategic instrument in realizing village independence, prosperity, and sustainability.

**Table 3. Allocation of Pasirhuni Village Funds in 2024**

No.	Code Account	Activity Name	Budget Ceiling	Realization (Rp)	Remaining (Rp)	% Output Achievement
1.	5.3	Direct Cash Assistance	144.000.000	144.000.000	-	100%
2.	4.2.06	Appropriate Technology Training for Agriculture	12.488.000	12.488.000	-	100%
3.	2.2.03	Counseling and Launching of Youth Integrated Health Post	11.709.000	11.709.000	-	100%
4.	4.4.01	Creative Economy Empowerment Training	13.413.000	13.413.000	-	100%
5.	2.3.10	Concreting of the Pasirhuni Village Footpath, RW 01	29.549.000	29.549.000	-	100%
6.	2.3.10	Semi-Manual Hotmix Jalan Kp. Cipaheuteun	186.780.000	186.780.000	-	100%

*Source: Results of Research Interview with the Head of Planning Affairs of Pasirhuni Village*

Based on the data presented, the realization of the Pasirhuni Village Fund budget in 2024 showed very optimal performance with an absorption rate reaching 100% for all planned activities. Each program was successfully implemented according to the budget ceiling without leaving any funds, which is an indicator of transparent, accountable, and on-target village financial governance. This achievement is fully in line with the mandate of Law Number 3 of 2024 concerning Villages, specifically Article 4 letter (d) which prioritizes improving public services, letter (h) which emphasizes the realization of advanced, independent, and sustainable villages, and letter (i), which encourages community empowerment based on local potential. Furthermore, this success also demonstrates the existence of thorough planning, good coordination between village officials, and active community participation in supporting each implemented program, so that the benefits can be felt directly by all levels of society (Nurjanah, 2025). The success of this budget realization not only reflects the managerial ability of the village government in managing public funds but also demonstrates the effectiveness of internal and external monitoring mechanisms that run consistently. Each stage, from planning and implementation to reporting, is carried out with attention to the principles of efficiency and prioritizing community needs. Active community participation through village deliberation forums strengthens the legitimacy of the program and serves as a means to directly capture aspirations. The results achieved are not merely short-term but have a lasting impact on strengthening infrastructure, improving welfare, and fostering village economic independence.

With this achievement, Pasirhuni Village not only fulfills its administrative obligations according to regulations, but is also able to optimize the potential of Village Funds as a strategic development instrument. This becomes important social and economic capital to maintain and improve the quality of village governance in the following years. The Direct Cash Assistance (BLT) program of Rp144,000,000 is a concrete manifestation of the village government's concern for the welfare of underprivileged communities, which plays an important role in maintaining residents' purchasing power and supporting the fulfillment of basic needs, in line with the principle of equitable welfare distribution. Appropriate Technology Training for Agriculture worth Rp12,488,000 and Creative Economy Empowerment Training of Rp13,413,000 are forms of implementation of Article 26 paragraph (2) letter (h), which mandates the village head to develop the village economy through improving skills, innovation, and utilization of technology according to local potential. In the public service and

health sector, the Youth Posyandu Counseling and Launching program with a budget of Rp11,709,000 strengthens adolescent health services as part of long-term human resource investment. On the infrastructure side, the concreting of the Kp. Footpath. Pasirhuni RW 01 worth Rp29,549,000 and semi-manual hotmix on Jalan Kp. Cipahuteun worth Rp186,780,000 supports Article 4 letter (h) by increasing mobility, expanding economic access, and strengthening connectivity between village areas. Overall, the realization of the village budget has proven to be in accordance with the plan and on target, ensuring that each program provides direct benefits to the community and supports sustainable village development.

### **The Impact of village fund allocation management on the welfare of village communities**

The policymaking carried out by the Kurniabakti and Pasirhuni village officials has proven to have a significant positive impact on improving the welfare of the local community. With planning based on the real needs of residents and implementation that prioritizes the principles of transparency, accountability, and participation, the Village Fund Allocation (ADD) serves as a strategic instrument in strengthening public services, building infrastructure, and empowering the local economy. The construction of village roads and public facilities funded through ADD has opened up smoother mobility access, facilitating the flow of goods, services, and agricultural products to markets, thereby boosting community incomes.

In the economic sector, the implementation of skills training programs, capital participation in Village-Owned Enterprises (BUMDes), and support for micro-enterprises have successfully stimulated the growth of local entrepreneurs, reduced dependence on low-income informal sector jobs, and expanded employment opportunities. Meanwhile, in the social sector, the distribution of direct cash assistance, the development of integrated health posts (Posyandu), and preventive health programs have improved health quality, strengthened social protection, and reduced the economic vulnerability of poor households. In line with the *siyasa maliyah* perspective and the *maslahah* theory proposed by Al-Syatibi, these policies provide tangible benefits (*jalb al-maslahah*) while reducing harm (*dar' al-mafsadah*). The programs implemented are not only relevant to village development priorities but also serve as a sustainable poverty alleviation strategy, maintaining community survival, and strengthening village independence as mandated by Law Number 3 of 2024 concerning Villages (Gobal & Allo, 2024).

This integrated approach demonstrates that village fund management is not merely about fulfilling administrative obligations but is also designed to create structural change in community life. By integrating economic, social, and health aspects, villages are able to build a mutually supportive development ecosystem, where increasing household income goes hand in hand with improving the quality of human resources. This aligns with the principles of sustainable development, which emphasize a balance between economic growth, social equity, and environmental sustainability. The application of the principles of *jalb al-maslahah* and *dar' al-mafsadah* in village policies demonstrates that ethical values and social justice can be integrated into modern governance. Thus, each program implemented is not only oriented towards short-term results but also has a long-term vision to create villages that are resilient to economic shocks, climate change, and social crises. This approach ultimately creates an adaptive, inclusive, and participatory village development pattern, where communities are not only beneficiaries but also key actors actively involved in every stage of program planning, implementation, and evaluation.

### **Siyasah maliyah review of village fund allocation management in Ciawi District, Tasikmalaya Regency**

*Siyasah* can be understood as a planned effort to build the benefit of humanity by guiding them towards a path that brings safety, order and prosperity to life. This concept includes the science and art of government which aims to regulate and control various affairs, both domestically and abroad, including the management of domestic politics and international relations. In its scope, *siyasah* also includes regulating people's social life so that it runs harmoniously based on the principles of justice, honesty and consistency (*istiqamah*). The ideal implementation of *siyasa* will guarantee the creation of an orderly, safe and orderly public life based on high moral values. (Saebani, 2015). Furthermore, from an Islamic perspective, *siyasah* is not only interpreted as the management of power, but also encompasses ethical and spiritual dimensions based on the principles of benefit (*maslahat*) and the avoidance of harm (*mafsadat*). Therefore, policies adopted by a leader must always consider their sustainable benefits for society at large, rather than simply meeting short-term needs or the interests of specific groups. In this context, *siyasah maliyah* plays a strategic role because it is directly related to the management of state or regional financial resources. This management must be carried out

transparently, accountably, and participatively to build public trust and prevent abuse of authority (Riyadi & Syafa'at, 2025).

This research is analyzed through the perspective of *Siyasah Maliyah*, a branch of Islamic political science that specifically addresses the management of the economy of society and the state. *Siyasah Maliyah* emphasizes economic principles in accordance with Islamic teachings, encompassing mechanisms for the receipt, management, and expenditure of state funds or assets in a fair, transparent, and accountable manner. From this perspective, every fiscal policy is directed toward realizing the public good, preventing the accumulation of wealth in the hands of certain groups, and ensuring the equitable distribution of resources. These principles serve as both moral and regulatory guidelines for managing public finances to achieve shared prosperity (Djazuli, 2017). In relation to the direction of government policy in the economic sector, *Siyasah Maliyah* is a crucial instrument for regulating, supervising, and managing state financial governance to achieve the public good. This regulation is not merely administrative in nature, but is based on principles derived from the Qur'an and the Hadith, then formulated into applicable laws and regulations. The goal is to ensure the fulfillment of basic needs and the welfare of the community equally. In social reality, society is divided into two large groups: the rich and the poor. *Siyasah Maliyah* discusses policies that can bridge this gap, create distributive justice, and ensure that wealth does not circulate solely in the hands of certain groups, in accordance with the principles of Islamic jurisprudence (*fiqh*) which prioritizes the common good (Djazuli, 2017). As confirmed in the principles of *siyasah fiqh*:

تصرف الامام على الرعية منوط بالمصلحة

"All actions and policies of a leader towards his people must always be based on the public interest."

The above rule emphasizes that a leader must be oriented towards the welfare of the people, not following his own desires or the desires of his family (Djazuli, 2006). This rule states that a leader's orientation must be towards the welfare of his people. This means that a leader is dedicated only to his people, not to himself, his family, or to a particular group. The policies that are planned, implemented, assessed, and evaluated for their development must produce benefits for the people and not cause harm to them (Djazuli, 2006). In the context of village governance, this principle serves as both a moral foundation and a practical guideline for every decision-making process. Village leaders are required to prioritize the public interest over all personal or group interests and to ensure that the policies adopted truly address the real needs of the community. Orientation toward the public interest means that every development program, budget management, and public service must be designed with sustainability, distributive justice, and effectiveness for all levels of society in mind. The application of this principle also reflects the values of accountability and transparency in village governance. The planning and evaluation process for policies must be participatory, involving community participation, and open to criticism and suggestions. This minimizes the potential for abuse of power, while maintaining public trust in the village government. The principle of public interest also requires leaders to be sensitive to changing situations, whether social, economic, or environmental, enabling them to adapt their policies to avoid potential harm. A leader who adheres to this principle not only fulfills their formal mandate but also internalizes moral and spiritual values in all their actions, in order to achieve shared prosperity. Then, this principle was strengthened by Allah's word in Surah An-Nisa verse 58, which reads:

إِنَّ اللَّهَ يَأْمُرُكُمْ أَنْ تُؤَدُّوا الْأَمَانَاتِ إِلَىٰ أَهْلِهَا وَإِذَا حَكَمْتُمْ بَيْنَ النَّاسِ أَنْ تَحْكُمُوا بِالْعَدْلِ ۚ إِنَّ اللَّهَ نِعِمَّا يَعِظُكُمْ بِهِ ۗ إِنَّ اللَّهَ كَانَ سَمِيعًا بَصِيرًا

It means: "Indeed, Allah commanded you to convey the mandate to those who deserve it, and (commanded you) when applying the law between people to decide justly. Verily, the best is the one who teaches you. Indeed, Allah is All-Hearing, All-Seeing."

In verse 58 of Surah An-Nisa, above, it is commanded that humans must be trustworthy, that is, humans who convey the rights of others properly. Furthermore, humans are commanded to establish legal rules fairly for their people. This must be based on the benefit of the people and their people. Al-Mawardi in *Al-Ahkam al-*

*Sultaniyyah* emphasizes that the ruler has an obligation to manage public assets for the benefit of the people, not for a particular group, while Ibn Taymiyyah emphasized that state asset management policies must refer to the principle of justice and avoid harm. In a modern context, Amir Mu'allim stated that *siyasah maliyah* is a public policy instrument that regulates the sources, management, and distribution of state finances to achieve sustainable public prosperity.

In line with the verses of the Quran and the rules of *siyasah fiqh* (Pulungan, 2014), Basically, every budget in the table is not the result of the government policies of Kurniabakti and Pasirhuni villages but rather from the holding of the Village Consultative Meeting (Musdes) every certain month. Musdes is almost routinely held once a year in Kurniabakti and Pasirhuni villages, always held in May-June. Why is it said to be long? Before the Musdes is held, there is a Muswe where residents around the RW hold in-depth discussions about what is needed and what is not realized. After the Muswe, then the Musdes so that all complaints, complaints or wishes of residents are collected and then discussed in the Musdes, so the budget from the government above is all used to implement programs proposed by the community, assisted in their implementation by the Village apparatus. Of course, every complaint from the community that is expressed in the village deliberation then becomes the village government's policy to manage the aid money from the center, which is very relevant to the *siyasah maliyah*, and with the implementation of the aid and policies, it will certainly provide benefits to the community and can improve the welfare of the people of Kurniabakti and Pasirhuni Villages, Ciawi District.

## CONCLUSION

Based on research results, the management of Village Fund Allocation (ADD) in Kurniabakti Village and Pasirhuni Village, Ciawi District, Tasikmalaya Regency, in 2024 can be categorized as effective, transparent, and accountable. All planned programs were realized 100% according to budget without any leftover funds, demonstrating disciplined financial planning and control. The programs implemented include road infrastructure development, improving public services such as Integrated Health Posts (Posyandu), community skills training, economic empowerment through Village-Owned Enterprises (BUMDes), and the distribution of social assistance such as Direct Cash Assistance (BLT) and preventive health programs. All of these programs are not merely ceremonial but also have a real impact on the community. ADD planning in both villages refers to the RPJMDes and RKPDes documents, which are prepared through Village Deliberations (Musdes) involving village officials, community leaders, and residents. This participatory approach ensures that each program truly aligns with the real needs of the community and prevents misdirected budget allocations. Transparency is also maintained through the publication of budget and activity reports, allowing the community to monitor and provide input.

In terms of benefits, the realization of Village Allocation Funds (ADD) in Kurniabakti and Pasirhuni Villages has significantly impacted various aspects of residents' lives. In the economic sector, skills training, capital participation in Village-Owned Enterprises (BUMDes), and support for MSMEs have fostered new entrepreneurs, reduced unemployment, and reduced dependence on the low-income informal sector. In the social sector, direct cash assistance (BLT), the development of integrated health posts (Posyandu), and health programs provide protection for vulnerable groups, improve health quality, and reduce the economic vulnerability of poor households. The infrastructure built has improved inter-regional connectivity, facilitated the distribution of goods and services, and accelerated local economic turnover. From a *siyasah maliyah* perspective, the management of ADD in both villages has implemented the principles of justice, welfare, and trustworthiness as taught in the Qur'an, the principles of *siyasah fiqh*, and the views of classical and contemporary scholars. The democratic process of program determination in the Village Deliberation (Musdes) reflects a policy bias toward the people, not specific groups. The principles of *jalb al-maslahah* (bringing benefit) and *dar' al-mafasadah* (repelling harm) are reflected in every step of Village Allocation Fund (ADD) management, from planning, implementation, and evaluation. Furthermore, the application of transparency and accountability in the management of public funds strengthens public trust in the village government, which in turn creates positive synergy between village officials and residents. Disclosure of budget information also serves as a social control to prevent abuse of authority, while citizen participation encourages a sense of ownership in the programs being implemented. With these achievements, Village Allocation Fund (ADD) management in Kurniabakti and Pasirhuni Villages can serve as a model for other villages. This success demonstrates that with careful planning, active community participation, and a commitment to the principle of welfare, village funds can be a strategic instrument for reducing poverty,



increasing independence, and realizing sustainable and socially just village development. In the future, it is hoped that this management model will continue to be maintained and refined so that its benefits will be broader and long-term for all levels of society.

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