

Is it effective in the era of covid-19? management of village funds for village development

¹Ninik Mas'adah, ²Haryanto

¹Secretary of Department, ²Head of Department
Department of Accounting,
Universitas Muhammadiyah, Lamongan, Indonesia

Abstract- The purpose of this research is to examine the effectiveness of village funds to improve village development in Tunggul village and Besur village, Sekaran sub-district, Lamongan district in the era of the covid-19 pandemic. Using primary data, this research analyzes the management of village funds in the last two years, 2020 and 2021. The data collection methods used in this research include informal and formal interviews, document analysis and observation. While the data analysis technique in this research is descriptive qualitative by comparing between two villages. This research found that in Tunggul village and Besur village, Sekaran sub-district, Lamongan district, have effectively allocated their village funds appropriately. One of the village funds is used for the development of tourist villages and village roads, which will later provide job opportunities for rural communities who have lost their jobs in the era of the covid-19 pandemic.

Keywords: rtment.

I. INTRODUCTION

The covid-19 pandemic is a devastating outbreak in all sectors, especially in the rural economy. However, in times of the covid-19 pandemic, it seemed to be a disaster for the village. This is illustrated by residents in village D, Badung district, Bali. At first this village was a rich village which had village expenditure budget ranging from 23 billion and 30 billion rupiah per year and the number of poor people was almost nil until at the beginning of 2019, there were only 3 poor households (out of 5,540 households or 22,084 people) in village D [1]. However, the covid-19 pandemic has destroyed the welfare of its citizens so that the number of poor people has shot up very quickly. A village is a manifestation of social, economic, geographical, political, economic and cultural entities existing in an area that have interrelationships and influence with other areas. The law governing the position of the village is now stronger. The changes brought about by the village are fundamentally related to the relationship and position of the village with the region and government in accordance with aspects of planning, authority, development, democracy and village finances. But what's worse, in this era of the covid-19 pandemic, there are still a lot of misuse of village funds just for personal satisfaction, such as the Mekar Jaya Finance Officer in Banjar Regency who was detained for misuse of village funds in South Kalimantan [2]. Village secretary in Central Maluku who is a suspect after committing a corruption case of alleged misuse of village funds and funds in 2018 in Haria village which resulted in regional financial losses of more than 300 million rupiah based on the results of an audit by a team of experts from the Ambon Polytechnic [3]. Government-provided village funds must be used for village development, but are often misused by village officials for their own gain. The Village Fund aims to guide the Village fund as a form of state duty to protect and empower villages to become strong, progressive, independent and democratic [4]. It seems to be strong warning about the management of village funds. Village officials are required to allocate and submit village fund reports in an accountable and transparent manner for sustainable village development. The purpose of the village fund is to improve the efficiency, effectiveness and accountability of village fund management. [5]. Some previous research such as [6], [7], [16], [8]–[15] researching village funds, but only focusing on village fund programs and their theories. Based on the problems that occurred, researchers were moved to conduct research that aims to determine the level of effectiveness of Village Fund management in improving development in the era of the covid-19 pandemic in Besur Village and Tunggul Village, Sekaran District, Lamongan Regency. The purpose of this study was to determine the effectiveness of village fund management in increasing development in the era of the covid-19 pandemic in Besur Village, Sekaran District, Lamongan Regency and Tunggul Village, Sekaran District, Lamongan Regency. The difference between this study and previous research is that this study is a comparison between 2 villages in terms of the effectiveness of village funds and the object of research used in this study focuses on village development and the era of the covid-19 pandemic. As previously known, research on village funds is generally based on previous research aimed at knowing the role of village funds on the economy and community welfare and reducing poverty in the village. Focusing on previous research, this research was developed to determine the management of village funds provided by the government in overcoming economic problems during the covid-19 period which aims to see the level of effectiveness of village funds for village development. The method used to answer the problem, the researcher conducted interviews with village officials, especially the village head, village secretary, village treasurer and enhanced by observation and documentation. The data were then analyzed using qualitative data analysis techniques (data reduction, data presentation and conclusions). The analytical tool used in this study is to analyze the role of village funds in increasing village original income with NVivo 12 software. This study consists of an introduction, theoretical review, methods, results, discussion and conclusion.

II. THEORETICAL REVIEW

Accountability

Accountability implies responsibility by creating control by sharing power among various governing bodies, thereby reducing the accumulation of power and creating conditions for mutual oversight [8]. Accountability rests with the party receiving the government mandate to the party issuing the mandate. In a bureaucratic environment, the accountability of a government agency is a manifestation of the obligation to account for the success or failure of the implementation of the mission of the agency concerned, accountability is often equated with responsibility. In accountability there is an obligation to present and report all activities, especially in the field of financial administration to higher parties. Several previous studies using accountability theory such as [17]–[22].

Effectiveness

Effectiveness is often associated with efficiency in achieving an individual, organizational or group goal. When measuring the effectiveness of using village funds, there are several aspects that must be considered, namely the achievement of goals, timing, suitability of benefits and results expected by the community. Effectiveness is a measure of the success or failure of achieving the goals of an organization in achieving its goals [23]. In relation to the effectiveness of financial management by the government, effectiveness is the result of government activities in managing and managing its finances in such a way that it allows programs to be planned and executed to achieve government goals at the lowest possible cost and in the shortest possible time [24]. It can be concluded that effectiveness is a measure to measure the extent to which government companies have the ability to carry out financial management so that the goals and objectives that were planned or set at the beginning can be achieved in accordance with existing rules or procedures. When associated with financial management issues, the extent to which the available finances can be allocated to finance activities that have been planned in order to achieve the objectives. The village fund is a new policy for the village itself, because there are so many among the people who doubted the success of the policy because of the unpreparedness of the village government officials themselves, especially in financial management. Several previous studies that use effectiveness as a theory such as [11], [25]–[27].

Village Funds

Village funds are a source of funds originating from the state revenue budget which are used by villages to finance the implementation of village financing, village development, village community empowerment, village community development activities and village government [28]. Village funds provided by the government are distributed through the district budget. Village funds have a purpose, namely to prosper the village community. In accordance with the village funds provided by the government and its allocation which is expected to be able to be applied in overall village development, it can be increased and development injustices can be minimized. Equitable distribution of village funds that are appropriate and on target as well as managing optimal, effective and efficient sources of income funds in the use of the expenditure budget are the core that must be prioritized. The government has a very important role in distributing village funds equitably and fairly. In addition, the government has a role as a guarantor of the creation of an even distribution and a provider of human development facilities that can create community welfare. Several previous studies that used village funds as a theory, such as [6], [7], [16], [8]–[15]. Regarding village fund management, the effectiveness of village fund management depends on implementing all budget targets in accordance with desired goals and can be resolved in a timely manner [8]. Village finances are all village rights and obligations that can be valued in money, and all things related to the implementation of village rights and obligations expressed in the form of money and commodities. Village financial management includes all activities related to village planning, implementation, management, reporting, and financial responsibility. The administrative process includes accountability reports on the implementation of the village expenditure budget, village regulations, village ownership reports, reports on government and local government programs flowing into the village, and accountability to the regent/mayor and the community. We end with some previous studies using the effectiveness of village funds as a theory. [11], [25]–[27].

Village Development

The village development index is the whole of the business that is built and grows which is deliberately carried out by a country, government and nation in order to realize the development of the nation [29]. There are 2 requirements for the concept of development that must be fulfilled to create a business in fostering the nation, namely the coordination between the community and the government to carry out these efforts and the direction and continuity of implementation so that the goals of development can be achieved. These two conditions can be seen if development basically has the goal of making a just society and prosperous based on Pancasila and the 1945 constitution to obtain a harmonious life. The implementation of village development is to reduce the level of growth gap in rural and urban areas which results in economic development that tends to be urban. Village development can also be used as a solution to change the social inequality of rural communities and make the village the basis for change. Several previous studies that use development as a theory such as [25], [30], [31].

III. DATA AND METHODS

This research is a qualitative research. The research aims to understand reality more deeply, have a subjective perspective and build a theory based on inductive logic. The approach used is descriptive. Descriptive approach is a form of research that is used as the basis and is intended to be able to describe the phenomena that are currently occurring, both natural and man-made phenomena. The approach focuses on the phenomena that occur which are presented as they are and the research results are described clearly without being manipulated. Descriptive research examines activities, forms, changes, characteristics of similarities, relationships and differences with other phenomena. The results of descriptive research are often used and followed by analytical research.

Interviews were conducted in an unstructured and formal manner in various situations. Documentation is used to reveal the social reality that occurs contained in a document. The required documentation is a document that comes from the village government, sub-district government and district government as supporters. The informants in this study were representatives from the government of both villages, sub-districts and districts and the people who received direct cash assistance from village funds. Interviews will be conducted directly by researchers to informants. If the data is successfully collected based on the interview and documentation process, then the data will be analyzed. After the data is collected from the interview and documentation process then the data will be analyzed. Researchers use 3 steps in the process of analyzing qualitative data [32], namely data reduction, data presentation and conclusion drawing/verification. The researcher made a questionnaire about effectiveness, village funds and village development. Previously, the researchers first transcribed the recordings from the interviews into writing. After that, the researcher collected data and reduced the data and made it in the form of data transformation that emerged from the notes in the field which were taken and then summarized and made groups of the collected data which finally concluded the provisional results. The next researcher performs data presentation with narrative text which cannot be separated from the research objective, namely to understand the implications of the accounting system and the government's internal control system. Then, the researcher writes a conclusion from the evidence that has been obtained

IV. RESULT

This research was conducted in Besur village and Tunggul village in Lamongan Regency. Both villages are located in the Sekaran District, Lamongan Regency, East Java Province. In the process of budgeting, monitoring and determining activities in the village through deliberation in order to make the village better and more advanced. This is the same as research Ismail et al. (2022), which states that the management of village funds in the implementation of community development and empowerment is carried out in the stages of planning, implementing, monitoring and supervising. Researchers succeeded in obtaining information through interviews with respondents which included:

Village Fund Preparation and Planning.

Based on the results of observations and interviews by the village head and village treasurer in Tunggul village and Besur village, Sekaran sub-district, Lamongan district, village funds have been fully realized and in accordance with a priority scale that is actually used for village needs and fulfills the vision, mission and needs. villagers. From the results of data analysis in 2020 and 2021, village funds have been realized 100% in accordance with the amount of village funds received, and are in accordance with the form of accountability reports that have been made which include several agendas, among others, a meeting every 10th which is attended by the head of the village. villages with their tools, at the end of every year village-owned enterprises reports are held, cooperatives for village communities, online reporting, and villages have media or websites to convey transparency of village funds.

Disbursement of Funds.

In the era of the covid-19 outbreak Tunggul village and Besur village, Sekaran sub-district, Lamongan district continue to carry out the disbursement mechanism through two stages, namely, the first phase of disbursement of funds is disbursed by 60% in the current fiscal year. The second phase of disbursement of funds, amounting to 40%, is disbursed no later than December in the current budget. The determination of village funds, especially in the village of Tunggul in 2020, amounted to 1,130,000,000 rupiah and in 2021 it was 1,140,000,000 rupiah. While in Besur village, researchers have not received information on the amount of funds that will fall in 2020 and 2021, but the village administrator stated that the funds had entered the village and had been allocated according to its function.

Implementation of Programs and Activities.

Programs and activities in government, both physical and non-physical, have become a priority scale for the village government, which are budgeted in the village expenditure budget, whose financing is sourced from village funds and will be fully implemented by a team formed specifically for village funds and guided by the provisions of applicable laws and regulations. The implementation of the program in question is self-management and using goods/service providers. In Tunggul village and Besur village, Sekaran sub-district, Lamongan district, the implementation of programs and activities by means of self-management in the form of services can involve outside personnel such as experts in their fields, academics, non-governmental organizations, and local community organizations and other third parties. While the programs and activities that are formed by services include, training, counseling, survey of registrar, and other activities needed by the village. Provision of goods/services, namely business entities or individuals who complete construction goods/works, other services by means of public auctions, simple auctions, direct election directives, direct procurement and/or contests/competitions.

Accountability and Reporting.

In Tunggul Village and Besur Village, Sekaran Subdistrict, Lamongan Regency, village fund accountability as an evaluation of the achievement of targets is integrated with village expenditure budget accountability, so that it is a form of village expenditure budget accountability. The accountability report itself is in the form of an annual report containing the targets and realization of various activities that have been carried out during one fiscal year. The following are responsibilities and reporting:

a. Determination of implementation accountability.

The village secretary prepares a draft village regulation regarding accountability for the implementation of the village budget and a draft village head decision regarding the accountability of the village head. The draft regulation is submitted to the village head for joint discussion to obtain mutual agreement. Based on the mutual agreement of the village head and the village deliberative body,

the draft village regulation regarding accountability for the implementation of the village expenditure budget is determined to be a village regulation.

b. Submission of implementation accountability reports.

Completion of the implementation report in stages, namely the village fund implementation team or the self-management team which is known by the village head is submitted to the village fund development team at the sub-district level. Based on these reports, the sub-district village fund development team prepares a recapitulation report of all village level reports in its area by gradually reporting it to the district level village fund development team reported to the mayor. The submission of the final report, submitted no later than one month after the end of the fiscal year, if at the end of the fiscal year there are remaining funds from the village fund, then the funds are the remaining excess of budget calculations or budget surplus that must be deposited back into the regional government treasury. Then make an accountability letter and present data related to the realization of village funds in 2020 and 2021.

Guidance and Supervision.

Supervision of village funds is an effort to maintain and ensure that targets or targets, both income and expenditures can be achieved in accordance with what has been planned and determined by the village government with the village deliberation body. Supervision is not carried out by the village government only, but the district also has to carry out more guidance and supervision, supervision and guidance is carried out by the Lamongan district government on the implementation of village funds specifically for Tunggul village and Besur village, Sekaran sub-district includes, technical guidance is carried out on village funds implemented by the village fund development team at the sub-district and district levels. Meanwhile, the supervision carried out by the village consultative body carries out supervision over the implementation of village regulations. Functional supervision is carried out by the Lamongan district government supervisor in accordance with the provisions of the applicable legislation. Supervision that is directly carried out by the community.

Obstacles Faced by the Village.

Several problems and obstacles faced by the village apparatus of Tunggul and Besur villages, Sekaran sub-district, Lamongan district, in the era of the covid-19 pandemic, on average stated that in the preparation of financial reports. The ability of the institution in financial management that has not been maximized. As the inhibiting factor mentioned above, with the lack of human resources capable of managing finances in Tunggul village and Besur village, Sekaran sub-district, Lamongan district, it is difficult to build or form an institution to manage finances. In addition, the number of residents in the village of Tunggul and Besur village, Sekaran sub-district, Lamongan district, who have a below-average education or who have no education at all, Therefore, it is very difficult to find cadres or community members who are able to manage finances in Tunggul village and Besur village, Sekaran sub-district, Lamongan district. In addition, in this era of the covid-19 pandemic, many people from Tunggul village and Besur village, Sekaran sub-district, Lamongan district, have lost their jobs. Thus increasing the unemployment rate in the village of Tunggul and Besur village, Sekaran sub-district, Lamongan district.

Efforts by the Besur Village Government and Tunggul Village to Overcome These Problems.

Efforts made by the people of Tunggul village and Besur village, Sekaran sub-district, Lamongan district, are to provide training and skills for village officials so that the disbursement process is fast according to schedule. Efforts to streamline village financial management by having good planning and implementation as well. So that the process of disbursing funds that have been budgeted and submitted is quickly resolved / liquid. Inviting institutional facilitators, it is hoped that the sub-districts from the Lamongan district will provide an understanding of the training on the village fund program for the allocation of reserve funds.

Village Fund Implementation.

In the era of the covid-19 pandemic, village funds that have been distributed to the government of Tunggul village and Besur village, Sekaran sub-district, Lamongan district, both have one thing in common, one of which is used to build village tourist attractions and repair roads in the village. The two villages indeed focused on village funds for the development of tourist attractions in the hope of an economic turnaround in the village and receiving village income through visitors from outside the village. Through the existence of a tourist village, it is possible to become a job field for rural communities who have experienced layoffs because the company's work is affected by covid-19.

V. DISCUSSION

Village funds are the most important component in realizing an advanced village. Village funds are disbursed by the government to targeted villages to be managed according to regulations and on target [8]. In the era of the COVID-19 pandemic, many problems occurred, the number of reductions in the workforce resulted in an increase in the unemployment rate in the village Tunggul and Besur village, Sekaran sub-district, Lamongan district. Village fund management in Tunggul village and Besur village, Sekaran sub-district, Lamongan district, managed directly by the village apparatus concerned. In its implementation, there is a special team that is given authority not from the core village management which includes the village head, village secretary and treasurer, but the special team includes section heads and heads of affairs and members. Apart from related parties, the community is also involved to witness firsthand and monitor as witnesses for the transparency of village fund reporting. In terms of reporting, Tunggul village and Besur village, Sekaran sub-district, Lamongan district are already online and can be accessed on the village website or come directly to the village office to see the banner attached to the information board at the village hall office. Village funds have been running in accordance with applicable regulations and have been effective. This means that the village funds have been absorbed for village development, especially in rural areas Tunggul village and Besur village, Sekaran sub-district, Lamongan district.

The village of Tunggul and Besur village, Sekaran sub-district, Lamongan district, in village development is considered very good, as evidenced by the village funds allocated for the construction of tourist attractions and the construction of village roads with the aim of increasing village income in order to improve village economic conditions and reduce unemployment. in the village caused by the covid-19 pandemic and facilitate access to the village.

VI. CONCLUSION AND SUGGESTION

Village fund management in Tunggul village and Besur village, Sekaran sub-district, Lamongan district, have been very effective. Reporting on village funds is transparent through the website and banners posted at the village hall. Financial statements have also been reported according to the specified date. The community is involved in managing village funds. the development of Tunggul village and Besur village, Sekaran sub-district, Lamongan district is growing quite rapidly even though it is hampered by the covid-19 outbreak. With this, it will reduce the unemployment rate in the village due to the reduction of company employees in the era of the covid-19 pandemic. Future expectations for the management of this village fund allocation will be Tunggul village and Besur village, Sekaran sub-district, Lamongan district can improve human resources better, especially the management of village-owned enterprises and make maximum use of tourism in the village in order to increase village income Tunggul and Besur villages, Sekaran sub-district, Lamongan district and the economy and village development remain stable even in the midst of the COVID-19 pandemic. The limitation of this research is that it only examines the village financial management system through village funds, so that further research is recommended to explore village finances sourced from other funds. In addition, this study only uses one district, for further research it may be possible to use several districts.

REFERENCES:

1. Smeru, "Bertahan di Tengah Pandemi COVID-19 Ditinjau dari Sudut Ekonomi," *smeru.or.id*, Jakarta, 2020.
2. Wahid M., "Korupsi Kalsel : Diduga Salahgunakan Dana Desa, Kaur Keuangan Mekar Jaya Kabupaten Banjar Ditahan," *banjarmasin.tribunnews.com*, Banjarmasin, 2022.
3. R. R. Patty, "Korupsi dana desa, sekretaris Desa di Maluku Tengah dijebloskan ke bui," *regional.kompas.com*, Ambon, 2022.
4. UU No. 6, "Undang-Undang Republik Indonesia." 2014.
5. Menteri Keuangan Republik Indonesia, "Peraturan Menteri Keuangan (Permenkeu) No. 222/PMK.07/2020 Tentang Pengelolaan Dana Desa." p. 92, 2020.
6. S. Yusuf, M. Chairul Basrun Umanailo, R. N. Putri, D. Q. M. Ely, and D. Darma, "Village institution relations in the utilization of village funds in namlea district," *Int. J. Sci. Technol. Res.*, vol. 8, no. 8, pp. 1872–1876, 2019.
7. I. Ismail, Y. Hidayat, and A. Yunani, "Effectiveness of village fund management in community empowerment," *J. Dev. Stud.*, vol. 1, no. 1, pp. 27–38, 2022, [Online]. Available: <http://www.jurnalfocus.ulm.ac.id/index.php/ds/article/view/4%0Ahttp://www.jurnalfocus.ulm.ac.id/index.php/ds/article/download/4/3>.
8. N. Azlina, A. Hasan, Desmiyawati, and I. Muda, "The effectiveness of village fund management (case study at villages in coastal areas in Riau)," *Int. J. Econ. Res.*, vol. 14, no. 12, pp. 325–336, 2017.
9. N. P. Mirna Sari, B. D. N. Romadhon Sukadi, and P. N. Yasintha, "The Effectiveness of Tri Hita Karana based traditional village management in covid-19 prevention at Bali," *J. Transform.*, vol. 7, no. 1, pp. 56–80, 2021, doi: 10.21776/ub.transformative.2021.007.01.3.
10. M. V. Sandag, W. Bogar, and A. R. Dilapangan, "Implementation of village fund management in Tatengesan village, Pusomaen district , Southeast Minahasa Regency," *J. Soc. Sci.*, vol. 2, no. 6, pp. 799–807, 2021, doi: <https://doi.org/10.46799/jss.v2i6.244>.
11. M. A. Dethan, "Efektivitas Pengelolaan Alokasi Dana Desa (Add);," *J. Transparansi dan Akuntabilitas*, vol. 7, no. 1, pp. 15–19, 2019, doi: <https://doi.org/10.35508/jak.v7i1.1300>.
12. M. Y. D. Putra, N. K. Rasmini, G. Gayatri, and N. M. D. Ratnadi, "Organizational culture as moderating the influence of internal control and community participation on fraud prevention in village fund management during the COVID-19 pandemic," *Linguist. Cult. Rev.*, vol. 6, no. August 2021, pp. 351–362, 2021, doi: 10.21744/lingcure.v6ns1.2050.
13. W. Tuanaya, J. J. Tuhumury, and M. Wance, "Management model and village fund allocation during pandemic covid-19 in Waiheru village Ambon City-Indonesia," *PalArch's J. Archaeol. Egypt / Egyptol.*, vol. 17, no. 7, pp. 13357–13369, 2020, [Online]. Available: <https://archives.palarch.nl/index.php/jae/article/view/5157>.
14. A. Karim, C. Imran Musa, R. Sahabuddin, and M. Azis, "The increase of rural economy at Baraka Sub-District through village funds," *The Winners*, vol. 22, no. 1, pp. 89–95, 2021, doi: 10.21512/tw.v22i1.7013.
15. F. Sidik, "Reflection on Rural Development: Village Fund, Village Tour, and the Covid-19 Pandemic," *KnE Soc. Sci.*, vol. 2021, no. March 2015, pp. 733–742, 2021, doi: 10.18502/kss.v6i2.10032.
16. P. Permatasari *et al.*, "The village fund program in Indonesia: Measuring the effectiveness and alignment to sustainable development goals," *Sustain.*, vol. 13, no. 21, pp. 1–30, 2021, doi: 10.3390/su132112294.
17. N. Gemmill, O. Morrissey, and A. Pinar, "Fiscal illusion and political accountability: Theory and evidence from two local tax regimes in Britain," *Public Choice*, vol. 110, no. 3–4, pp. 199–224, 2002, doi: 10.1023/A:1013015330173.
18. D. D. Frink *et al.*, "Meso-level theory of accountability in organizations," *Res. Pers. Hum. Resour. Manag.*, vol. 27, pp. 177–245, 2008, doi: [http://dx.doi.org/10.1016/S0742-7301\(08\)27005-2](http://dx.doi.org/10.1016/S0742-7301(08)27005-2).
19. E. Bracco, F. Porcelli, and M. Redoano, "Political competition, tax salience and accountability. Theory and evidence from Italy," *Eur. J. Polit. Econ.*, vol. 58, no. October, pp. 138–163, 2019, doi: 10.1016/j.ejpoleco.2018.11.001.
20. R. M. Guidice, N. P. Mero, and J. V. Greene, "Perceptions of accountability in family business: Using accountability

- theory to understand differences between family and nonfamily executives,” *J. Fam. Bus. Strateg.*, vol. 4, no. 4, pp. 233–244, 2013, doi: 10.1016/j.jfbs.2013.09.001.
21. H. W. Calkins, “The planning monitor: an accountability theory of plan evaluation,” *Environ. Plan. A*, vol. 11, no. 7, pp. 745–758, 1979, doi: 10.1068/a110745.
 22. B. Erdogan, R. T. Sparrowe, R. C. Liden, and K. J. Dunegan, “Implications of organizational exchanges for accountability theory,” *Hum. Resour. Manag. Rev.*, vol. 14, no. 1, pp. 19–45, 2004, doi: 10.1016/j.hrmmr.2004.02.002.
 23. Mardiasmo, *Efisiensi dan Efektivitas*. Jakarta: Andy, 2017.
 24. Munir, Dasril, and Tangkilisan, *Kebijakan dan manajemen keuangan daerah*. Yogyakarta: YPAPI, 2004.
 25. A. Ashari, Jumardi, Salam, Wahidayanti, and S. Permata, “Efektifitas pengelolaan dana desa dalam upaya meningkatkan pembangunan yang islami di Desa Patilereng,” *J. Adz-Dzahab J. Ekon. dan Bisnis Islam*, vol. 6, no. 1, pp. 52–66, 2021, doi: 10.47435/adz-dzahab.v6i1.584.
 26. H. Rochmansjah, “Efektivitas dampak alokasi dana desa dalam program pemulihan ekonomi masyarakat (Studi kasus desa citali Kecamatan Pamulihan Kabupaten Sumedang),” *J. Educ. Dev.*, vol. 9, no. 3, pp. 547–552, 2021, [Online]. Available: <http://journal.ipts.ac.id/index.php/ED/article/view/2981>.
 27. Pangkey and S. Pinatik, “Analisis Efektivitas dan Efisiensi Anggaran Belanja Pada Dinas Kebudayaan dan Pariwisata Provinsi Sulawesi Utara,” *J. EMBA*, vol. 3, no. Desember, pp. 33–43, 2010.
 28. A. Y. Harahap, “Pengaruh alokasi dana desa terhadap kesejahteraan masyarakat (studi : desa di Kecamatan Tamiang Hulu , Kabupaten Aceh Tamiang),” *J. Econ. Account.*, vol. 1, no. 3, pp. 151–157, 2021.
 29. D. E. Dewi and P. H. Adi, “TRANSPARANSI, AKUNTABILITAS, PARTISIPASI MASYARAKAT DALAM PENGELOLAAN KEUANGAN DANA DESA (Studi Kasus Desa Candirejo Kecamatan Pringapus Kabupaten Semarang),” *J. Ilm. Edunomika*, vol. 3, no. 02, pp. 287–299, 2019, doi: 10.29040/jie.v3i02.595.
 30. F. Yunika, A. E. Putra, and P. S. Putra, “Efektivitas pengelolaan dana desa dalam meningkatkan pembangunan dan pemberdayaan masyarakat sebelum dan pada masa pandemi covid-19 di Desa Tanjung Medang Kecamatan Kelekar Kabupaten Muara Enim,” *J. Media Akunt.*, vol. 4, no. 2, pp. 163–174, 2022, doi: <http://dx.doi.org/10.31851/jmediasi.v4i2.7859>.
 31. M. Rimawan and F. Aryani, “Pengaruh alokasi dana desa terhadap pertumbuhan ekonomi, indeks pembangunan manusia serta kemiskinan di Kabupaten Bima,” *J. Ilm. Akunt. dan Humanika*, vol. 9, no. 3, pp. 287–295, 2019, [Online]. Available: <https://ejournal.undiksha.ac.id/index.php/JJA/article/view/22539>.
 32. Sugiyono, *Metode penelitian kuantitatif, kualitatif, R & D*. Bandung: CV. Alfabeta, 2017.