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REGENCY

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## **IMPLEMENTATION OF VILLAGE FINANCIAL MANAGEMENT POLICIES IN PADANG BANGKAL VILLAGE, SUNGAI PANDAN DISTRICT, HULU SUNGAI UTARA REGENCY**

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### **Abstract**

The distribution of village funds requires the village government to carry out financial management in accordance with the established rules with the complexity of development problems faced by the village. The benchmark of the successful implementation of village environmental management in addition to depending on the preparation of a good village budget through musrenbangdes mechanism involving community participation is also influenced by the capacity and competence of village government officials in implementing it, this cannot be denied because the success and achievement of development supported by village finances can be seen from the level of welfare of the community. This research aims to obtain an overview of the implementation of village financial management policies starting from the planning, implementation, administration, reporting, and accountability stages in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara Regency and to determine the factors that influence the implementation of the village's financial management policy. To achieve this goal, qualitative research approaches are used with descriptive research types. The data source is obtained from primary and secondary data. Data collection techniques through interviews and documentation. Data analysis techniques through data reduction, data presentation and conclusion drawing. The results showed that the policy implementation of village financial management in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara Regency was still ineffective. This can be seen from the lack of community participation in planning, the lack of absorption of all available budget ceilings and delays in determining the RKPDesa and APBDesa documents, delays in the distribution of funds and delays in submitting reports. Meanwhile, the influencing factors are human resources, information and potential sharing. In order to increase the effectiveness of the implementation of village financial management policies in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara District, it is suggested that in the future, Padang Bangkal Village should disseminate information to the community regarding financial management, increase the knowledge and ability of village officials in management and village heads to conduct division of duties and responsibilities of village officials according to their respective main tasks.

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

## 1 INTRODUCTION

Law Number 6 of 2014 concerning Villages is an instrument issued by the government to build villages towards independent, democratic and prosperous villages. This law is a manifestation of the government's attention to village development. Villages are given the authority to regulate and manage their own governance. The picture of the ideal village that is aspired to in the Village Law is a village that is strong, advanced, independent and democratic. One of these ideals is realized by organizing development and empowerment of rural communities. The focus of the village community empowerment work is to realize the village community as the subject of development and the village is authorized to utilize village finances and assets.

Village development is managed in a participatory manner by involving the participation of the village community. Village development leads to the realization of village independence, therefore village development activities must be managed by the village by utilizing the resources owned by the village. In order for the village to be able to carry out its authority, including managing village development, the village has the right to have sources of income. Village funds sourced from the APBN are one source of village income. The purpose of the government to channel village funds directly to the village is so that the village is empowered to regulate and manage village households.

According to Eko (2015) village funds are structured to give villages a stronger legal status and ensure the allocation of the annual development budget. Village funds are financial assistance funds from the APBN which are expected to be a source of village income to support village development which aims to improve the welfare of rural communities and reduce poverty. This is in line with Article 4 of Government Regulation Number 60 of 2014 which states that village funds are sourced from government spending by making village-based programs more effective and equitable. Village funds are given with the aim of improving welfare and equitable distribution of village development through improving public services in the village, advancing the village economy, overcoming development gaps between villages, and strengthening village communities as subjects of development.

Village funds are expected to be fully utilized to facilitate the development and empowerment of rural communities aimed at improving the welfare of rural communities, improving the quality of life and reducing poverty. Village funds as a form of support for village autonomy, are government assistance aimed directly at the village, so in its use and allocation, it can be more directly driven by the village community based on village background and needs, so that in order to achieve the ideals expected by the village, both Therefore, equitable distribution of development, empowerment, and community independence can be achieved as optimally as possible according to the expected goals.

One of the districts that received assistance in the form of village funds was Hulu Sungai Utara Regency. Hulu Sungai Utara Regency has 214 villages consisting of 10 sub-districts. In 2019, Hulu Sungai Utara Regency received village funds of Rp. 174,701,975 million, so the average amount of village funds received by each village was Rp. 816,364,369. With the assistance of these funds, it is hoped that the village government as the manager is required to be able to manage these funds properly. The village government must synergize with the community in implementing programs or activities in the sense that the community must play an active role in order to achieve effective and efficient use of village funds.

Following up on the Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management, the Hulu Sungai Utara Regency Government issued Hulu Sungai Utara Regent Regulation Number 4 of 2019 concerning guidelines for village financial

1 management. Village financial management has become a joint duty and responsibility of the village government. In managing village finances, the village government is required to be able to carry it out in accordance with what has become the rules, so that in this case transparency from the village government is needed so that there is no fraud.

Based on information obtained from the Sungai Pandan Sub-district Head, that in managing village finances in villages in Sungai Pandan District, there is still an unpreparedness of the village government apparatus itself, especially in financial management, the process is almost the same as at the local government level. Weak resources are one of the factors that cause the implementation of policies to be ineffective and not well targeted which results in the implementation of development not running properly. The disbursement of village financial funds still seems slow, thus hampering development programs and community empowerment in the village and the lack of skilled human resources in reporting the use of village budgets. There are still many village officials in Sungai Pandan District who often depend on the sub-district government.

Increasing the amount of village income gives a big role to the village in managing village finances. The big role accepted by the village is, of course, accompanied by great responsibility. However, the roles and responsibilities accepted by the village have not been matched by adequate human resources (HR) both in terms of quantity and quality. It is known that most of the quality of human resources in the village at this time is still inadequate. The village does not yet have procedures and support for facilities and infrastructure in its financial management and the community is not yet critical of the management of the village income and expenditure budget. There are still frequent changes in regulations, resulting in a lack of understanding from the village apparatus as the manager of village financial funds. Supporting laws and regulations are relatively new and not yet fully understood by all relevant parties.

Based on the results of interviews with the Sungai Pandan sub-district head, information was obtained that with the village fund program, it is hoped that the village will be able to optimize the funds received to realize village development, reduce inequality and alleviate poverty. However, in its implementation there are many obstacles, according to him, there are still many people who report to the Sungai Pandan District Office regarding dissatisfaction with village financial management in their village. This also happened to some people in Padang Bangkal Village. They feel that the current village financial management still has problems, some of these communities feel that they do not feel the benefits of the funds obtained by the village.

Padang Bangkal Village is the object of the author's research because based on the detailed data on the 2019 village funds above, it can be seen that Padang Bangkal Village is the village that receives the largest village funds in Sungai Pandan District with a village fund of Rp. 1,279,975,000. The amount of funds obtained by the Padang Bangkal Village Government is of course a concern for the community in terms of the use of funds by the village government. This of course has strategic potential in supporting village development and has a targeted beneficial impact. In addition, the management of these funds must of course be in accordance with the rules, as have been regulated by the central and regional governments, so that village funds are managed effectively and efficiently.

Based on the description above, to get a significant picture, the author will explore the extent to which the implementation of Village Finance management is based on the Regulation of the North Hulu Sungai Regent Number 04 of 2019 concerning Guidelines for Village Financial Management, so that what is aspired to can be realized properly.

## 1

**RESEARCH METHOD**

The approach that will be used in this research is a qualitative approach because the researcher wants to draw conclusions in the form of data that describes in detail the phenomena that occur in the field. The research method used in this research is descriptive qualitative research method. This research was conducted in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara Regency, because Padang Bangkal Village is one of the villages with the title of underdeveloped village in Hulu Sungai Utara Regency, and there are still many village financial management problems.

Types and sources of data are divided into primary data and secondary data. Primary data is data obtained from primary sources, namely the original sources containing the information or data (Amirin, 2000). Information that has not been recorded at the time of the study immediately becomes primary data after being recorded by data collectors (Rusidi, 2006). Secondary data is data obtained from non-original sources containing the information or data (Amirin, 2000).

Data were collected by interview and documentation techniques. Interview according to Nazir (2005) is the process of obtaining information for research purposes by means of question and answer while face to face between the questioner or the interviewer using a tool called an interview guide (interview guide). According to Kristin Esterberg (in Sugiyono, 2008) suggests there are three types of interviews, namely structured, semi-structured and unstructured interviews. Arikunto (2006) states that documentation is a method implemented by research to investigate written objects such as books, magazines, documents, regulations and diaries.

Data collection was carried out in this study by taking data from documentation related to the implementation of Village Financial Management policies in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara Regency. The data analysis technique used is through a qualitative approach. Qualitative analysis is meaningful as an analysis understanding based on logical argumentation.

**RESULTS AND DISCUSSION****General Overview of Hulu Sungai Utara District and Sungai Pandan Sub-district**

Hulu Sungai Utara Regency is one of the regencies in South Kalimantan Province, with the capital city Amuntai geographically located at coordinates 2017 to 2033 south latitude and between 114052 to 115024 east longitude. Hulu Sungai Utara Regency has an area of 892.70 km<sup>2</sup> or only 2.38 percent compared to the area of South Kalimantan Province.

If observed in terms of land use, most of the North Hulu Sungai area is still in the form of swamp forest, covering an area of 28,986 hectares (31.73 percent) and rice fields of 25,492 hectares (27.91 percent). Meanwhile, what is used as a new residential area is 4,285 hectares (4.69 percent). The rest, 32,587 ha (35.67 percent) or more than one third of the area of the North Hulu Sungai consist of mixed gardens, swamp grass, lakes and others. The government needs to think about future planning regarding the development of lakes and swamps so that they can be used more economically and socially.

The sub-district with the largest area is Panggang Lake with an area of 224.51 km<sup>2</sup> (25.15% of the Regency area), while the smallest is the Tabukan River with an area of 29.28 km<sup>2</sup> (3.28% of the Regency area). Meanwhile, the number of sub-districts and villages in Hulu Sungai Utara Regency is 214 villages and 5 sub-districts. The sub-district with the most number of villages or villages is Sungai Pandan District with a total of 33 villages. The sub-district which has the least number of kelurahan or villages is Paminggir sub-district which only has 7 villages.

1 Administratively, Sungai Pandan District is one of the sub-districts located in the southern part of Hulu Sungai Utara Regency, with an area of 45 Km<sup>2</sup>. Geographical Location of Sungai Pandan District is located at 2o25.4 to 2o32.8 south latitude and 115o09.8 to 115o14.7 east longitude. Morphologically, the entire area of Sungai Pandan District is on a slope of 0-2 percent with a height of 0-7 meters above sea level. The geology of the area which is a lowland causes the entire area of Sungai Pandan District to be periodically inundated.

Most of the Sungai Pandan sub-district is in the form of rice fields, which is an area of 2,728 ha or 44.36 percent of the entire area of the Sungai Pandan sub-district. An area of 864 ha (14.05 percent) is used as a mixed plantation. While 754 Ha (12.11 percent) is used as a settlement. There are 1,702 ha (27.67 percent) of the area in the form of swamp grass, and 79 ha (1.28 percent) are lake areas. The remaining 32 hectares or 0.52 percent is in the form of other land.

Administratively, Sungai Pandan District is the sub-district with the highest number of villages among other sub-districts in Hulu Sungai Utara Regency, which consists of 33 villages and it is noted that Tapus Dalam Village has the widest area of 3.77 km<sup>2</sup>, the second largest is Banyu Tajun Hulu Village, with an area of 2.00 km<sup>2</sup>, while the smallest area is Sungai Pandan Tengah Village, which is 0.13 km<sup>2</sup>. The following presents the area by village in Sungai Pandan District.

### **Padang Bangkal Village Government**

Padang Bangkal Village has a vision and mission in carrying out government and empowerment as well as services to the community, the vision of Padang Bangkal Village is the realization of an advanced, prosperous, independent, just community of Padang Bangkal with mastery of science and technology with environmental insight based on faith and piety. The mission of Padang Bangkal Village is to realize the quality of civil and skilled human resource capabilities; Realizing the resilience of the people's economy in order to create growth and equity in the economic sector; and Realizing natural resources, artificial resources and the environment.

The Village Consultative Body (BPD) of Padang Bangkal Village is a village institution as a manifestation of democracy in the administration of village governance in Padang Bangkal Village. Members of the Padang Bangkal Village BPD are representatives of the residents of Padang Bangkal Village based on regional representation and are determined by direct election.

Members of the BPD in Padang Bangkal Village themselves consist of community leaders, religious leaders and women's representatives as well as other community leaders or leaders. The term of office for members of the Padang Bangkal Village BPD is 6 (six) years and can be re-elected for the next 1 (one) term of office. The management of the Padang Bangkal Village BPD consists of 5 (five) people consisting of: Chairperson, Deputy Chairperson, Secretary and 2 (two) members. The chairman of the BPD in Padang Bangkal Village is elected from and by members of the BPD directly in a BPD meeting that is held specifically. Within the government, the BPD functions to establish village regulations with the village head, to accommodate and channel the aspirations of the community.

### **Implementation of Village Financial Management Policies in Padang Bangkal Village**

Village finances are all rights and obligations in the context of administering village government which can be valued in money, including all forms of wealth related to the rights and obligations of the village. Village financial management is an overall activity that includes planning, implementation, administration, reporting and accountability of village finances. In order for

village financial management to better reflect the alignment with community needs and in accordance with statutory regulations, village finances must be managed transparently, accountable, participative, and carried out in an orderly and budgetary discipline.

For the implementation of village financial management policies in accordance with the mandate of applicable laws and regulations, including Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management, and North Hulu Sungai Regent Regulation Number 4 of 2019 concerning Guidelines for Village Financial Management, as well as to reflect partiality To meet the real needs of the community, every year the village government together with the village consultative body (BPD) stipulate village regulations regarding the village income and expenditure budget (APBDesa) in a participatory and transparent manner.

Village funds are state expenditures intended for villages which are transferred through the district/municipal regional budget and revenue and are used to finance government administration, development implementation, community development and community empowerment. Determination of the detailed amount of village funds for each village in North Hulu Sungai Regency for the 2019 fiscal year is regulated by Regent Regulation Number 81 of 2018 concerning Procedures for Distribution and Determination of Details of Village Funds for Each Village in North Hulu Sungai Regency in 2019.

Padang Bangkal Village is one of 33 villages in Sungai Pandan District. Of the 33 villages, in 2019 Padang Bangkal Village received the largest amount of transfer funds from other villages in Sungai Pandan District, which was Rp. 1,602,487,841 with details and village of Rp. 1,279,975,000, ADD of Rp. 311,471,803 and BHPRD funds of Rp. 11.041.038. As already explained, village financial management is integrated in the APBDesa. Therefore, the implementation of village finance is closely related to the mechanism of the stages from planning to accountability.

While conducting this research the author was faced with a pandemic coronavirus disease that was discovered in 2019 (covid-19). With the Covid-19 pandemic, various community activities and activities are very limited, resulting in the authors having difficulty in obtaining data and information at the research location. This became an obstacle during research, so that the research process was delayed which resulted in research and writing running for quite a long time.

### Planning

The planning in Padang Bangkal Village, which has been stipulated in the RPJMDesa, is further elaborated in the village meeting agreement on the priority activities to be carried out, which must be stated in the official report document and serve as a guideline for the village government in the preparation of the village government work plan (RKPDesa). The village development work plan (RKPDesa) is a village government work plan made for a period of 1 (one) year based on the elaboration of the Village RPJMD. The RPJMDesa and RKPDesa will be the basis for preparing a financial management plan for Padang Bangkal Village, which is in the form of the Padang Bangkal Village Budget draft.

Given the importance of the RKPDesa, the role of the village government is needed to be able to design what are the development priorities for the next year. Sungai Pandan Sub-district Head Mr. Surya Supi, S.STP, MPA (interview on October 14, 2020) explained about the mechanism for preparing the RKPDesa that:

*“Idealnya setelah kades dilantik selanjutnya harus menyusun rencana jangka menengah atau biasa kita sebut RPJM Desa, RPJM Desa dijabarkan lagi menjadi program tahunan yakni RKP Desa, RKP Desa itu dapat memperoleh kegiatan tambahan ketika musyawarah desa.”*

1 Furthermore, the Head of the Government and Community Empowerment Section of Sungai Pandan District, Mrs. Hj. Aiga Rahmawati, S.Sos (interview on October 14, 2020) stated: *“...pada setiap pelaksanaan musyawarah desa sering dijumpai kegiatan yang banyak dan bervariasi, kemudian dari situ tim penyusun RKPDesa bertugas untuk mengutamakan kegiatan prioritas dan tentunya sesuai dengan RPJMDesa.”*

The village budget planning stage is preceded by the musrenbangdes in the context of preparing the RKPDesa by involving the BPD, LPM, and other community leaders. Planning for the use of village finances is carried out by capturing the aspirations and needs of the community through village meetings. In this murenbangdes stage, it discusses proposals for village development activity plans that are guided by the principles of development planning, village community participation and government transparency to the community. The purpose of providing village funds, ADD and BHPRD funds is to improve the implementation of village government in carrying out development, community empowerment, and community development. The preparation of this activity plan is carried out no later than October of the previous year.

### **Implementation**

The implementation of activities whose funds are sourced from the Village Budget is fully carried out by the village head as the holder of the village financial management power (PKPKD) and the village financial management executive (PPKD) consisting of the village secretary, head of affairs and section head. In Padang Bangkal Village, the PPKD was formed based on the Decree of the Padang Bangkal Village Head Number 03 of 2019, in accordance with the explanation of the Padang Bangkal Village Head Mr. Abdur Rahim that:

*“Desa Padang Bangkal sudah dibentuk struktur pelaksana pengelolaan keuangan desa (PPKD) dan dituangkan dalam SK kepala desa.”* (interview on October 17, 2020).

In order to support openness and clear information delivery to village communities, village governments are required to submit information regarding village regulations regarding APBDesa. In Padang Bangkal Village, the socialization of the APBDesa was only carried out through the installation of a billboard on the APBDesa in front of the village head's office which contained the amount of funds received and the areas of activity to be carried out in outline, but on the billboard the use of the funds was not conveyed in detail. In an interview with a community leader in Padang Bangkal Village, Mr. Zainal stated that:

*“Untuk informasi mengenai penggunaan dana, masyarakat tidak mendapatkan informasi untuk kegiatan apa saja dana tersebut digunakan, kami bisa mendapat informasi berdasarkan baliho APBDesa yang terpasang di depan kantor desa namun informasi yang terdapat pada baliho tersebut tidak merinci kegiatan-kegiatan apa saja yang dilaksanakan.”* (interview on October 21, 2020).



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**Administration**

Village financial administration for villages in Hulu Sungai Utara Regency has used the SISKEUDES (Village Finance System) application. SISKEUDES is an application with a Microsoft Access database developed by BPKP as a means of assisting the village government in implementing Law Number 6 of 2016 concerning Villages. The completeness of administrative administration in managing village finances in Padang Bangkal Village which includes the availability of books is in accordance with existing procedures. The Head of Financial Affairs of Padang Bangkal Village has completed the administration books which consist of general cash book, tax assistant cash book and bank book.

The Head of Padang Bangkal Village Financial Affairs Mr. Hairul Muslimin (interview on November 14, 2020) revealed that:

*“Dengan adanya aplikasi telah mempermudah pembuatan buku-buku administrasi desa seperti buku kas umum dan buku bank karena telah secara otomatis tercatat.”*

The head of village financial affairs is required to record all cash and transfer transactions. In accordance with the statement of the Head of Financial Affairs of Padang Bangkal Village Mr. Hairul Muslimin (interview on November 14, 2020) that:

*“Belanja kegiatan yang bersifat tunai dibuatkan bukti kwitansi pengeluaran dan dicatat pada buku kas umum. Sedangkan untuk belanja yang bersifat transfer langsung ke pihak ketiga, pencatatan dilakukan ke dalam buku bank, tidak dicatat di BKU, karena BKU untuk transaksi tunai. Atas pemotongan/pungutan pajak yang dilakukan, saya mencatat dalam buku pajak didasarkan pada bukti kuitansi.”*

Based on the interview with the head of financial affairs, information was obtained that in addition to recording transactions in the general treasury book or bank book, the head of financial affairs also recorded the tax obligations withheld/collected on the expenditure transactions made. The head of village financial affairs systematically records financial transactions that occur. In relation to this statement, the Head of Padang Bangkal Village Financial Affairs Mr. Hairul Muslimin (interview on November 14, 2020) further said that:

*“Pada saat pengeluaran kas berupa belanja untuk melaksanakan kegiatan, kita harus simpan bukti-bukti transaksi keuangan, baik kas masuk maupun kas keluar, kemudian mencatatnya ke dalam buku kas umum, buku kas pembantu pajak dan buku bank kemudian desa melakukan penutupan pada setiap bulannya atas buku kas umum, buku kas pembantu pajak dan buku bank, sebagai laporan pertanggungjawaban kepada kepala desa.”*

This is in accordance with what was explained by the Padang Bangkal Village Head Mr. Abdur Rahim (interview on November 14, 2020) saying that:

*“Kepala urusan keuangan desa sudah mencatat semua pengeluaran dan penerimaan keuangan desa. Dalam melakukan pengeluaran dan penerimaan keuangan desa. Namun dalam pelaksanaan penatausahaan tidak dilakukan secara tertib oleh kepala urusan keuangan, setelah melakukan pembelian tidak langsung di input ke aplikasi, hanya dicatat secara manual, sehingga menumpuk pada akhir bulan, dan mengakibatkan laporan selalu mengalami keterlambatan.”*

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The administration carried out is still constrained in operating the siskeudes application. Recording is still not in an orderly manner, it still seems to delay recording so that work accumulates at the end of the month and results in delays in reporting.

### **Reporting**

Reporting is one of the mechanisms to realize and guarantee village financial management accountability, as confirmed in the principle of village financial management (accountable principle). The essence of this report is that village financial management can be accounted for from various legal, administrative, and moral aspects. Thus, reporting on village financial management is the obligation of the village government as an inseparable part of the administration of village governance.

Regarding reporting and accountability, the Sungai Pandan sub-district head, Surya Supi, S.STP, MPA (interview 14 October 2020) said that:

*“Pelaporan dan pertanggungjawaban sebagai salah satu alat pengendalian untuk mengetahui kemajuan pelaksanaan kegiatan, dan mengevaluasi berbagai aspek hambatan, masalah, faktor-faktor berpengaruh, keberhasilan, dan sebagainya terkait pelaksanaan kegiatan dalam penggunaan desa khususnya di lingkup desa-desa di Kecamatan Sungai Pandan.”*

In carrying out their duties, authorities, rights, and obligations in managing village finances, the village head has an obligation to submit reports. The reports are semiannual and annual in nature which are submitted to the regent. Based on the Regulation of the North Hulu Sungai Regent Number 4 of 2019 concerning Guidelines for Village Financial Management, there are two types of financial reports that must be reported by the village government, namely the first semester report in the form of the APBDesa implementation report which is submitted no later than the second week of July of the current year and the annual report in the form of a report accountability for APBDesa realization submitted no later than 3 (three) months after the end of the fiscal year.

### **Accountability**

The Padang Bangkal Village Government has submitted an accountability report on the realization of the APBDesa implementation to the Regent of Hulu Sungai Utara at the end of each fiscal year. Prior to submission to the regent, the report was discussed with the BPD to obtain mutual agreement. This is evidenced by several statements by the Padang Bangkal Village Head Mr. Abdur Rahim (interview on November 14, 2020) which stated that:

*“Kalau pertanggungjawabannya sendiri dilaporkan ke bupati setelah selesai tahun anggaran, sebelumnya laporan tersebut disidangkan dengan BPD untuk ditetapkan menjadi perdes.”*

The same thing was conveyed by the chairman of BPD Padang Bangkal, Mr. Yuseran, A.Ma.Pd (interview on November 14, 2020) who stated that:

*“Pemerintah desa sudah menyampaikan laporan pertanggungjawaban pelaksanaan keuangan desa dan dibahas bersama dengan kami untuk disahkan menjadi peraturan desa.”*

The accountability report is not only addressed to the North Hulu Sungai Regent, the Padang Bangkal Village Government is obliged to openly account for the report to the BPD and the community. This is useful so that the community can find out the funds used, as well as the results obtained from the use of the village fund budget.

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Based on the results of interviews with community leaders in Padang Bangkal Village, it is known that the Padang Bangkal Village government does not submit budget accountability reports openly to the public. In accordance with what was conveyed by Mr. Mahdianor, one of the community leaders of Padang Bangkal Village (interview on November 7, 2020) who stated: *“Tidak ada papan informasi yang menginformasikan kepada masyarakat mengenai laporan penggunaan dana secara terbuka.”*

The village government does not submit village financial accountability reports openly to the community but if the community wants to know more details about village financial management information, the Padang Bangkal Village Government is open to providing information directly by visiting the village office. In accordance with the interview with the Padang Bangkal Village Secretary Mr. Syamsuri (interview on November 14, 2020) who stated that:

*“Kami membuka diri untuk masyarakat apabila ingin mengetahui secara detail informasi yang berkaitan dengan pengelolaan keuangan desa silahkan datang ke kantor desa.”*

Based on the regulation of the North Hulu Sungai Regent Number 4 of 2019 concerning Guidelines for Village Financial Management, the accountability report for the realization of the APBDesa implementation is submitted to the Regent no later than three months after the end of the fiscal year. However, Padang Bangkal Village submitted an accountability report on the realization of the APBDesa implementation to the Regent of Hulu Sungai Utara through the Sungai Pandan Sub-district Head in April 2020. The delay was due to the fact that the implementers of the activities did not complete the specified supporting documents.

### **CONCLUSION**

The implementation of village financial management policies in Padang Bangkal Village, Sungai Pandan District, Hulu Sungai Utara Regency is still less effective. This can be seen from the financial management process of Padang Bangkal Village which has not fully referred to the applicable regulations, including the non-absorption of all available budget ceilings and delays in the provisions regarding the schedule for determining planning documents such as RKPDesa and APBDesa, delays in disbursing funds and delays in submitting reports.

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