

ANALYSIS OF VILLAGE FUND MANAGEMENT IN VILLAGE DEVELOPMENT AND COMMUNITY EMPOWERMENT (ANALYTICAL STUDY IN TANJUNG PURA DISTRICT, LANGKAT)

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Abstract. This study aims to analyze the Analysis of Village Fund Management in the development and empowerment of village communities that require adequate funds as support for the implementation of authority. The problem in Teluk Desa Baja Kuning and Pematang Serai Bakung Village, Tanjung Pura District, Langkat Regency is that Village Fund Management has not been able to carry out its functions optimally due to the uneven distribution of development and the lack of empowerment programs in the Teluk Desa Baja Kuning and Pematang Serai Bakung Village, Tanjung Pura District, Langkat Regency. The purpose of the study was to determine the strategy for managing village funds to improve development and community empowerment in Teluk Desa Baja Kuning and Pematang Serai Bakung Village, Tanjung Pura District, Langkat Regency. This research method is qualitative research. The results of the study showed that the village community development strategy by conducting Village Development Planning Deliberations consisted of the planning stage, implementation stage, and evaluation stage. Economic empowerment carried out in Teluk Desa Baja Kuning and Pematang Serai Bakung Village, Tanjung Pura District, Langkat Regency was empowerment in physical form, and empowerment in non-physical form. The impact of using village funds consists of positive and negative impacts.

Keywords: village fund management; development and empowerment

I. INTRODUCTION

In order to achieve national development goals, the government gives significant attention to rural development. The great attention given to rural areas is based on the fact that villages are where the majority of the Indonesian population resides. The position of villages and communities is the foundation of the life of the Indonesian nation and state. Empowerment of rural communities can also be seen as an effort to accelerate village development through the provision of facilities and infrastructure for community welfare. The welfare of the community is reflected in the standard of living conditions.

In the village, as a government that directly interacts with the community, it becomes the main focus of government development, because most of Indonesia's territory is in rural areas. Law Number 6/2014, which discusses villages as a relatively new instrument, was issued by the government and followed up with Government Regulation Number 43/2014, which discusses the Implementation Regulation of Law Number 6/2014 explaining Villages, and Government Regulation Number 60/2014, which explains village funds sourced from the State Budget (APBN). The philosophy of village funds is to

improve the welfare of village communities and ensure equitable development in the villages with enhanced public services, advanced village economies, reduced development gaps between villages, and to strengthen village communities not only as objects but also as subjects in development (Republic of Indonesia, 2014). Based on government regulations in law number 60/2014, the priority for utilizing village funds is for the development and empowerment of rural communities. The Ministry of Village, Development of Disadvantaged Regions, and Transmigration sets the priority for development and empowerment activities for rural communities (Republic of Indonesia, 2014).

Village development must be a top priority for the success of development and government initiatives aimed at improving and advancing rural areas, especially those that are still lagging behind, considering that the majority of Indonesia's population still resides in rural settlements. The establishment of village autonomy, like regional autonomy, depends on funding or finance. Therefore, it requires adequate funding to support the implementation of its authority in managing and administering its own area (Runtu et al, 2020). Stakeholders at the village government level (pemdes), especially village officials, must take ownership of regional fund management to achieve transparency and accountability

in village finances. The main points of village financial management include planning, reporting, and accountability of funds, as well as the duties and responsibilities of the managing authority. To carry out its duties well and effectively, the village government must continuously adapt to the changing times of the village community and its surrounding environment. It is important to maintain a balance between the social transformations occurring in the village community as a result of the emergence of village development movements and the enhancement of village government capacity, which should be the top priority. Implementing development is the goal of community empowerment based on village development. The Village Government has the authority to meet the needs of the village, and this authority is supported by the idea of autonomy. The regional government supports the village government by acting as a mentor, provider of resources, fund distributor, and so on. Village development is a component of national development. In order to enhance the capacity of local governments to provide services to the community and the ability of regions to effectively manage their own economic resources for regional development and community welfare (Partini, 2019).

The number in Teluk Bakung, Tanjung Pura District, Langkat Regency is 240 villages, and the villages located in Tanjung Pura District number 18 villages. One of them is Teluk Bakung Village, Baja Kuning, and Pematang Serai, which are located in Langkat Regency, known as communities where the majority of the population adheres to Islam. Nevertheless, they practice high values of tolerance towards religious differences in the village. The selection of the research location is due to the fact that Teluk Bakung Village in Tanjung Pura District is a remote village far from the district's regional government center, and the access roads to the village are still inadequate, making the community in the village seem isolated or marginalized. Most of the people in Teluk Bakung Village work as farmers because the location of Teluk Bakung Village is only suitable for agriculture. As a result, many people in the village still live below the poverty line, leading to a low standard of living, as evidenced by their simple houses, low income, reliance solely on the agricultural sector, and a simple lifestyle. And far from the town of Teluk District.

One of the village developments found in Teluk Bakung Village, Tanjung Pura District is: 1. Subfield of education is the administration of early childhood education/ kindergarten. /TPQ /Non-formal Madrasah owned by the village and the management of the village-owned library (book procurement, honorarium, garden). 2. Sub-field of health, namely the organization of posyandu (integrated health posts), the organization of health alert villages 3. Sub-field of public works and spatial planning, namely the construction/ rehabilitation/ improvement of village halls. 4. The sub-field of transportation, communication, and informatics is the organization of public village information (posters, billboards, etc.).

Empowerment is defined as giving or enhancing power to individuals who are weak or disadvantaged. The idea

of empowerment emerged alongside the intellectual and cultural development of Western society, particularly in Europe. Humans are an important part of every organization. Resource management is necessary for the organization to function effectively because humans are the resource that drives the organizational structure (Tahir, 2020). The forms of community empowerment in Teluk Bakung village, Tanjung Pura District, include sub-fields such as enhancing the capacity of village apparatus, improving the capacity of village heads, training/socialization on drugs, community security, and cadres; sub-fields for women's empowerment, child and family protection, which include empowerment and poverty alleviation; sub-fields for investment support, such as the establishment of Village-Owned Enterprises (preparation and initial formation of BUMD) and intensive/operational assistance for PKK administrators and cadres.

Table 1 Number of 3 Village Funds in Tanjung Pura District

Years	Total (Rupiah)	Development	Empowerment
Baja Kuning	Rp. 941.362.444.00	Rp. 497.280.000.00	Rp. 64.100.000.00
Pematang Serai	Rp. 958.772.126.00	Rp. 429.640.000.00	Rp. 21.600.000.00
Teluk Bakung	Rp. 1.654.486.000.00	Rp. 407.036.056.00	Rp. 186.199.400.00

Source r: APBG desa Kecamatan Tanjung Pura, (2024).

The data above represents the amount of village funds disbursed by the Tanjung Pura government to the village in Teluk Bakung, which have been divided into development funds and empowerment funds. Based on this, one of the tasks of the village government is to use village funds for the rural community to help their economic development. In Teluk Bakung, Pematang Serai, and Baja Kuning, the village government must also pay close attention to how village funds are used to ensure they do not conflict with the law, as well as how the implementation and accountability in the management of village funds are carried out. In the Village Law, it is stated that Bumdes is a business entity whose capital is mostly owned by the village and managed independently by the community and the Bumdes administrators. However, the problem in Teluk Bakung Village is that the village-owned enterprise (Bumdes) has not been able to perform its functions optimally due to uneven development and a lack of empowerment programs for the community. This is different from the issues in Batang Serai and Baja Kuning villages, where after the village development funds were allocated, community empowerment was implemented. In its management, it occurs due to a lack of proper attitude and responsibility or ethics, and a lack of deliberation between leaders and the community in the management and development of village resources. The establishment of Bumdes in the form of retail shops indicates that this program will increase the income of residents in Tanjung Pura District, as those who will use the Bumdes come from Teluk Bakung Village itself. In the community empowerment section of Teluk Bakung Village, Tanjung Pura District, the formation of the Village-Owned Enterprise (Bumdes) has been realized with the construction

of 5 retail units, each with a rental price of two million rupiah per shop. The proceeds from the shop rentals will become the village treasury, which can be used in other development sectors in the future. The existence of Bumdes in Tanjung Pura Langkat District aims to empower the community, specifically to improve the economy for the residents of Teluk Bakung Village. The purpose of this research is to describe and understand the management of village funds, specifically the level of development and community empowerment in the village of Teluk Bakung due to the establishment of Bumdes. Several studies related to the author's research include. First, the research conducted by Permatasari & Hasan (2018), titled: "Management of village fund allocation in improving development and empowering village communities." According to the study's findings, village officials still need guidance on how to socialize and manage village finances to ensure that they are aware of all norms and regulations. The quality of human resources in terms of knowledge and understanding of the law The village and the lack of training and assistance for village officials are hindering factors. The similarity between the author's research and this study is that both discuss the management of village funds. The difference between this study and the author's research is that the author's research focuses on the management of village funds in improving development and community empowerment, with the research location in Teluk Bakung, Tanjung Pura District,

Langkat Regency, whereas this study focuses on the management of village fund allocation in improving development and community empowerment. Second, the research conducted by Marekan & Ansori (2020), titled "The Role of Village Funds in Empowering Communities from the Perspective of Islamic Economics: A Study in Galak Village, Slahung District, Ponorogo Regency." The results of the study on the management of village funds in Galak Village, Slahung District, Ponorogo Regency, indicate that community empowerment has started to progress but has not yet expanded in terms of economic empowerment from 2019 to 2021. Ownership, balance, and justice are the steps taken by the government to measure against Islamic law. core economic values. The decisions made by the government are jointly decided in the Regional Development Planning Consultation with the assistance of village institutions. The similarity between the author's research and this research is that both discuss the management of village funds. The difference between this research and the author's research is that the author's research focuses on the management of village funds in improving development and community empowerment, with the research location in Teluk Bakung Village, Tanjung Pura District, Langkat Regency, whereas this research focuses on the role of village funds in empowering the community from the perspective of Islamic economics, with the research location in Galak Village, Slahung District, Ponorogo Regency. Third, the research conducted by Wulandari, Hafidhah, & Kobat (2020), titled "Analysis of the Effectiveness of Village Fund Utilization on Community Welfare Improvement from the Perspective of Islamic Economics in Sukamakmur District, Aceh Besar Regency for the Period 2020-2021." The results of this study

indicate that in Sukamakmur District, Aceh Besar Regency, the use of village funds has been successful with a score of 100%, and has impacted the improvement of community welfare when viewed from several aspects, including: community income levels and the process of community development, from the perspective of Islamic economics, as well as influencing community welfare according to the concept of Imam Al-Ghazali's religion (ad-d). The basic needs for clothing, food, and shelter, which are the primary levels of maintenance for these necessities, indicate that these needs can be met by increasing the community's income. The similarity between the author's research and this study is that both discuss the management of village funds. The difference between this research and other studies is that this research focuses on discussing village fund management in improving development and community empowerment, with the research location in Teluk Bakung, Tanjung Pura District, Langkat Regency. In the realization of welfare, each region in Indonesia has differences in potential, regional needs, resources, and functional burdens among different levels of government. This condition creates varying economic capabilities among regions. Therefore, to address this economic disparity, a fair regulation regarding financial relations, the utilization of natural resources, and other resources between the central government and local governments, as well as among local governments, is necessary. The central government allocates balancing funds sourced from the revenue budget to assist local governments in financing all needs in the implementation of decentralization. Thus, the author wants to learn more about village fund management in Teluk Bakung, Tanjung Pura District, Langkat Regency. By choosing the research title "Analysis of Village Fund Management in Village Development and Empowerment (An Analytical Study in Tanjung Pura District, Langkat)."

II. RESEARCH METHOD

The type of research used in this study is descriptive research with a qualitative approach. This research was conducted in a village in Langkat Regency, Teluk Bakung Village, Tanjung Pura District. According to Sugiyono (2020), qualitative research methods based on positivist or interpretive philosophy are used to study the natural conditions of objects where the researcher is the key instrument. Investigating and describing events or research objects by utilizing the social behavior, attitudes, and perceptions of certain individuals or groups is the objective of qualitative research methodology. Qualitative researchers must be experienced in emerging and changing social contexts, as well as possess excellent interviewing and communication skills. If researchers are unable to understand qualitative methodology, they will struggle to communicate, especially in social situations. To understand why and how this issue develops, the qualitative approach of this researcher must delve into the cases examined during interviews as well as the additional data collection covering events or occurrences from informant sources. The research approach

was conducted using a field research approach (Habiburrahman, 2019). Field research is defined as research conducted methodically through direct visits involving observation, interviews, documentation, and questionnaires that directly examine the objects or data being studied. This research is a descriptive study. Creating a systematic, factual, and accurate description, depiction, or illustration of the details, characteristics, and relationships between the investigated phenomena is the objective of this descriptive research.

III. RESULT AND DISCUSSION

Langkat Regency is an area in North Sumatra with its capital in Stabat. According to the website of the Regional Development Planning Agency of Langkat Regency, the origin of the name Langkat comes from a type of tree known by the Malay people as "Pohon Langkat," which was once commonly found around the Langkat River. Langkat Regency consists of 23 sub-districts with an area of 6,273.29 km² and a population of 1,098,660 people in mid-2023. The research only examines 3 villages, namely Teluk Bakung, Baja Kuning, and Pematang Serai, located in Tanjung Pura District and Langkat Regency in North Sumatra Province.

Village Population

According to statistics from each village office, the population living in the village of Teluk Bakung, Tanjung Pura District, Langkat Regency, is around 3,808 people. The village of Teluk Bakung has an area of approximately 600 hectares. The village of Baja Kuning Bakung has an area of approximately 500 hectares with a population of around 3,000 people, and Pematang Serai has an area of approximately 400 hectares with a population of around 2,910 people in Tanjung Pura District, Langkat Regency in 2025.

Education Level

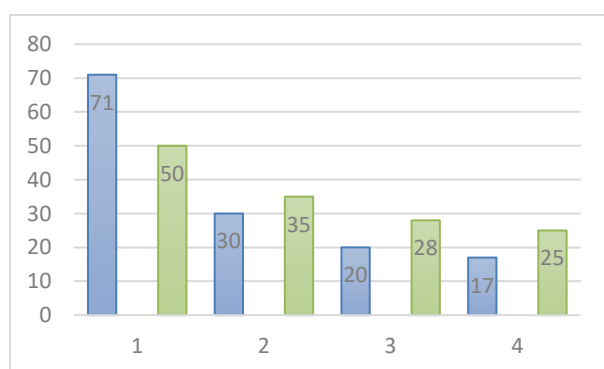


Figure 1 Education level

Based on the illustration in Figure 4.1 above, it is depicted that the classification of the population based on education level in Teluk Bakung Village is as follows: 70 people completed elementary school/MIN, 30 people completed junior high school, 32 people completed senior high school, and 20 people completed a bachelor's degree. In Baja Kuning Village, 71 people completed elementary school,

30 people completed junior high school, 20 people completed senior high school, and 17 people completed a bachelor's degree.

it can be seen that the total village fund budget received by Pematang Serai Village for the years 2024-2025 is Rp 558,772,126.00 in 2024 and Rp 797,140,411.00 in 2025. Its usage is allocated to six (6) fields, including: the field of government administration, which is allocated Rp 325,113,788.00 in 2024 and Rp 281,526,333.00 in 2025; the field of village development implementation, which is allocated Rp 429,640,000.00 in 2020 and Rp 98,140,000.00 in 2025; the field of community development, which is allocated Rp 28,800,000.00 in 2020 and Rp 46,000,000.00 in 2025; the field of village community empowerment, which is allocated Rp 21,600,000.00 in 2020 and Rp 10,000,000.00 in 2025; the field of disaster, emergency, and urgent response, which is allocated Rp 198,200,000.00 in 2024 and Rp 176,400,000.00 in 2025; and finally, the financing field, which is allocated Rp 765,347.00 in 2024 and Rp 170,812,800.00 in 2025.

Village Fund Management Stage
The initial stages of the Village Fund Allocation implementation consist of Planning, execution, administration, reporting, and accountability:
1. Planning

The village deliberation in Teluk Bakung includes the planning of the Village Revenue and Expenditure Budget and the Village Development Planning Deliberation, which involves the community in the village deliberation, and the community's deliberations are taken into account to determine the Village Fund Allocation program. The Village Government Work Plan and the Village Revenue and Expenditure Budget of Teluk Bakung, as outlined in the Teluk Bakung Village Regulation, are the results of the village fund allocation planning. Based on information from the head of Teluk Bakung Village, Mr. Riza Ansyari, he explained the following:

"In the initial planning stage, the village development deliberation serves as a forum for village development planning that involves participants in village development and also acts as a platform to channel the aspirations, concerns, and proposals of the community related to government efforts. Because before proceeding through the village development deliberation." In the village deliberation, what must be considered is the village's medium-term development plan. This is because the programs implemented by the village government are closely tied to the village's medium-term development plan. For example, proposals from the community during the deliberation process, but the main priorities must still be based on the village's medium-term development plan.

Furthermore, based on the information obtained by the Head of General Affairs and Planning, Mr. M. Isam explained: "The program proposal comes from the village community." With various considerations involving the Village Consultative Body and the community. The discussion included activities such as the priority programs proposed by the community, their usefulness and benefits for

the village community. All of these are matters that must be discussed so that every program implemented by the village government is beneficial to the village community. This was also conveyed by Mr. M. Dedi, a member of the Teluk Bakung community, through the following quote: "The joint deliberation for the allocation of this village development plan is part of the process of planning the use of village funds. It is also expected to meet the demands of the village community." The same was conveyed by Mr. M. Yunus, a member of the Teluk Bakung Village community, who explained as follows:

"will always provide suggestions as citizens to implement the village development plan, and those suggestions will be selected again based on actions approved by the village officials"

The results of the above interview indicate that there is a correlation between community participation involvement and the use of deliberation as a decision-making strategy in formulating the Village Fund Allocation program for village development. Unlike the Baja Kuning village, the program planning to enhance community empowerment from village funds shows that the community is actively involved in program planning. Baja Kuning Lima's planning process is carried out transparently, starting with a village meeting. Representatives of 10 residents from each Neighborhood Association (RT) are invited to express the program proposals needed in each RT. The program proposals from the RT level are prioritized based on a scale of importance at the village development planning meeting (Musrenbang), which is attended by community members, community leaders, the Village Consultative Body (LPM), the Village Council (BPD), village officials, and the sub-district head as the village supervisor. Next, the village government work plan is created. The village government work plan includes plans for governance, development implementation, and community empowerment. The village government work plan contains evaluations of previous years' government work plans, previous years' development priorities, activities, and budget allocations. After the village government work plan is completed, the village revenue and expenditure budget plan is created. The village revenue and expenditure budget plan is proposed to the Regent through the District Head, and if approved, the Baja Kuning village government prepares and ratifies the revenue and village fund budget. The community is satisfied with the planning activities in Baja Kuning Village because they have been involved in the program planning activities, and there has also been quick support and response from the government.

Based on the research results in Pematang Serai village, the management of village funds in Pematang Serai is carried out from the planning stage, implementation stage, bookkeeping, to reporting and accountability. In the planning stage, it will begin with a village deliberation. The village head, along with the village planning team and village community empowerment cadres, will conduct a Community Aspirations Gathering activity to accommodate the proposals of each resident according to the priorities of each hamlet. The results of the Community Aspirations Gathering will be used

as a reference for the Village Medium-Term Development Plan and brought to the village deliberation. The Village Medium-Term Development Plan is created by the village head to support the village head's vision and mission when running for office, which is valid for the duration of the village head's term, namely six years. Although the planning is based on the proposals from the residents, the consolidated proposals must not deviate from the village head's vision and mission. The village deliberation is conducted to further communicate the results of the Jaring Asmara to achieve a collective outcome and agreement. The village head has his own policy aimed at ensuring high levels of citizen participation, which is to not provide programs for village heads or neighborhood leaders who do not attend the village deliberation meeting. The village deliberation meeting itself is usually attended by village officials, community representatives (RT/RW), religious leaders, the Family Welfare Movement (PKK), the Village Community Resilience Institution, and the Village Consultative Body. This is in accordance with the statement made by the village head: "We are preparing the planning here participatively, which means we are holding a village deliberation." For the village deliberation itself, God willing, everyone will be present. Those who will be present include the Village Community Resilience Institution, the village officials, RT, RW, religious leaders, and the Family Welfare Program (PKK).

The result of the village deliberation is the Village Development Work Plan. The Village Development Work Plan is a derivative of the Village Medium-Term Development Plan. Therefore, in preparing the Village Development Work Plan, it must align with the Village Medium-Term Development Plan. The Village Development Work Plan is used as a guideline for drafting the Village Revenue and Expenditure Budget. The village head will conduct socialization regarding the Village Revenue and Expenditure Budget before it is ratified.

2. Implementation

The next stage is the implementation stage. In this stage, a TPK (Activity Implementation Team) will be formed, tasked with implementing, supervising, and reporting on the activities. The activities carried out are related to what has already been outlined in the APBDes. The implementers of the activities in Teluk Bakung are not village officials but directly from the residents. The head of the hamlet automatically becomes the chairman, with other members to be appointed by a decree from the village head. This is in accordance with the statement made by Mrs. Ayu as the village secretary.

The TPK is not a village apparatus but directly from the residents, so it is purely a committee made up of residents, we welcome it. Their main responsibility is to provide us with a financial report." (Ayu – Village Secretary) Similarly, if the activity is conducted at the RT level, the RT head will automatically become the executor. In conducting the procurement of goods, it is directly carried out by the activity committee and will be supervised by the Technical Implementation of Village Financial Management, which

consists of the head of administration and section heads, as well as the village secretary as the Coordinator. The Technical Implementation of Village Financial Management is responsible to the village head as the Technical Implementation of Village Financial Management. Each hamlet can receive different amounts of funds, depending on the priorities of each hamlet or RT. The disbursement will be carried out by the village treasurer after the submission of the Payment Request Letter proposed by each implementing team, which has been approved by the village secretary. The village funds that have been disbursed will be directly handed over to each implementing team, whether at the hamlet or neighborhood level. This is in accordance with the statement of the Mother as the head of finance. "Yes, it will be disbursed immediately, ma'am." We are not allowed to hoard money, right? The money held by the treasurer must not exceed 15 million within 48 hours. So it must be distributed or handed over immediately." (Finance Officer) The next stage is the bookkeeping stage. In this stage, the village treasurer, who also serves as the financial officer, will record the inflow and outflow of village finances. This recording is made in the general cash book, bank book, and tax auxiliary book. After that, it enters the reporting and accountability stage. This stage is the stage where the financial officer reports all SPJ collected from each activity that has been completed by the implementing team. Each implementing team is required to prepare a responsibility report, which will be assisted in its preparation by the financial officer by attaching handover minutes, receipts, invoices, driver's licenses, and vehicle registration certificates (especially for the purchase of materials not done in stores but from loading trucks), as well as 0%-100% photos. In addition to SPJ, each implementing team also has its own auxiliary cash book for the activities that have been disbursed. The auxiliary books must also be submitted to the finance officer to be reported to the sub-district. Before being submitted to the sub-district, the finance officer will hand it over to the village head for examination by the BPD. After receiving BPD approval, it will then be reported to the sub-district and forwarded to the district as accountability that the activities in the village have been carried out. Only then can we proceed to the next stage. This is in accordance with the statement made by Mrs. I as the treasurer and Mrs. I as the finance officer:

"So after it is really implemented." It has been completed 100%, both physically and in terms of the SPJ, we hand it over to the village head and then forward it to the BPD for approval. After being approved, we send the SPJ to the sub-district, and then from the sub-district, it is forwarded to the district for accountability that the first phase of village funds has been fully implemented. Only then will it proceed to the disbursement for the second phase. The management of village funds in Baja Kuning is certainly not without oversight conducted by the Village Community Empowerment Cadres and the Village Consultative Body. So that if any fraud occurs, it will be detected more quickly. In addition, the management of village funds is also directly supervised by the central government, the inspectorate, and the prosecutor's office, by conducting surprise inspections at the village office. The use

of village funds at the hamlet and neighborhood level is very minimal with fraudulent actions because the allocated funds are not always sufficient due to cost overruns, considering the large number of hamlets and neighborhoods in Baja Kuning. Therefore, the residents took the initiative to add funds from the neighborhood treasury or community contributions to cover the shortfall, so that the development could be completed. This is in accordance with the statement of Mrs. S as the village secretary:

"If we get caught off guard, it's impossible." Because more often than not, the volume exceeds the funds provided. In fact, if it falls short when handed over to the neighborhood association, they can cover it using the neighborhood association's funds. So it can perfect the term. Mr. Riza Ansyari, as the head of RT 1 Dusun II, added: "If we only rely on village funds, it's not enough, Ma'am. In fact, we usually use the men's fund. If it's still not enough, we ask for contributions one by one, and usually, no one objects. Because this is also for them.

Development Strategies in Empowering Village Fund for the Community in Teluk Bakung, Baja Kuning, and Pematang Serai Villages in Tanjung Pura District, Langkat Regency

3. Development Planning

The process of development planning in Teluk Bakung, based on the results by the head of Teluk Bakung village, Mr. Riza Ansyari, he explained:

"The planning process involves all elements of Teluk Bakung from the lowest level, which is the Kadus (Head of the Hamlet), to the highest level, which is the village head." The government of Teluk Bakung formulates village development planning in accordance with its authority, which aligns with the development planning of Tanjung Pura Regency. The development of Teluk Bakung Village includes the Village Medium-Term Development Plan, which is prepared periodically and implemented based on village regulations and the Village Medium-Term Development Plan with a 6-year timeframe. By involving the community in problem-solving, development programs will be more relevant to the real needs and demands of the community. A similar sentiment was also expressed by the Head of Village Finance Affairs, Mrs. Ayu, who explained:

1. "The involvement of the community in the creation or formulation, community members who participate in the formulation program become both consumers and producers." The community joins the program and feels a sense of ownership over its success, which strengthens the community's motivation to participate in the next stage. The improvement of the quality of life for village residents must be the goal of village development. Rural development includes efforts through various activities to help people become self-sufficient, confident, and independent from the structural framework. It also includes initiatives to improve social welfare through the distribution of money and services to meet basic needs.

No	Keterangan	Jumlah (Rp)
1.	Subfield of Education	32.640.000,00
	Implementation of Early Childhood Education/Kindergarten/Playgroup/Kindergarten/TPQ/Madrasah NonFormal Belonging to the Village (Honor, Clothing, etc.)	30.640.000,00
	Shopping for Goods and Services	30.640.000,00
	Management of Village-Owned Library (Book Procurement, Honorarium, Reading Park)	0,00
	Capital Expenditure	0,00
2.	Subfield of Health	27.300.000,00
	Implementation of Posyandu (Additional Food, Pregnant Women Class, Elderly Class, Incentives)	24.900.000,00
	Shopping for Goods and Services	24.900.000,00
	Assistance Operational Incentives Cadres Human Development (KPM), Petu Cadre	2.400.000,00
	Shopping for Goods and Services	2.400.000,00
3.	Sub-Field of Public Works and Spatial Planning	20.000.000,00
	Development/Rehabilitation/Improvement Village Road Infrastructure (Gorong, selo)	0,00
	Shopping for Goods and Services	0,00
	Capital Expenditure	0,00
	Construction/Rehabilitation/Improvement of Village Halls/Community Halls	20.000.000,00
	Capital Expenditure	20.000.000,00
4.	Subfield of Residential Areas	349.000.000,00
	Development/Rehabilitation/Improvement Public Toilet Facilities/Public Bathing Facilities	0,00
	Shopping for Goods and Services	0,00
	Capital Expenditure	0,00
	Construction/Rehabilitation of Healthy Homes for the Poor	249.000.000,00
	Shopping for Goods and Services	4.692.000,00
	Capital Expenditure	244.308.000,00
	Continuation of Development	100.000.000,00
	Shopping for Goods and Services	1.923.000,00
	Capital Expenditure	98.077.000,00
5.	Subfield of Transportation,	700.000,00
	Communication, and Informatics Village Public Information Management (Poster, Billboard, etc.)	700.000,00
	Shopping for Goods and Services	700.000,00
Total		429.640.000,00

2. Development Program Provisions

Based on the findings of information by the Head of Village Finance Affairs, Mrs. Ayu, she explained: "The requirements of the Teluk Bakung Village development program emphasize various aspects, such as the principles of sustainable development, the provisions of the development program in the village's medium-term development plan, and

the prioritization of village fund usage that needs to be prioritized." Due to the physical topography, natural resources, human resources, and unrealized economic potential, rural development dominates the discourse on regional development.

1. Teluk Bakung Village Development Program

Based on the results of the interview conducted by the Head of General Affairs and Planning, Mr. M.Isam explained: "That the vision and goals outlined in the village's medium-term development plan are taken into consideration in formulating the priority development programs for Teluk Bakung Village." Most of the development initiatives carried out so far have placed more emphasis on physical development. However, only a small portion of development funding is used for community empowerment and training. The physical development programs aimed at improving the welfare of the village community have become the main issue of development in Teluk Bakung. In addition, village finances are used to improve the quality of life for the community by addressing issues such as poverty and underdevelopment.

2. Target Completion of Development

The target for the completion of development is detailed in the village's RKP (Government Work Plan). The target for the completion of development takes into account the level of difficulty of the construction. As stated by the Head of the Government Section of Teluk Bakung Village, Mr. Andri Rinaldi, he explained "The time required for development varies for each program." The volume of the development program affects the duration and speed of the program. The completion of the development program takes into account the timeframe for the preparation of the financial report so as not to hinder the allocation of funds for the next phase. The details of the village fund development for the development of Teluk Bakung village are as follows: Based on the table above, it can be seen that the use of village funds for the development sector in 2025 amounts to Rp429,640,000.00, which consists of the education sub-sector amounting to Rp32,640,000.00, the health sub-sector amounting to Rp27,300,000.00, the public works and spatial planning sub-sector amounting to Rp20,000,000.00, the settlement area sub-sector amounting to Rp349,000,000.00, and the transportation, communication, and informatics sub-sector amounting to Rp700,000.00.

The use of village funds for development in the amount of Rp 115,300,000.00, which consists of sub-sectors of education, health, and transportation, communication, and informatics. Based on the research results above, the overall implementation of the village community development strategy can be seen as follows: 1) Planning stage; The planning process involves all elements of Desa Baja Kuning from the lowest level, which is Kadus (Head of Dusun), to the highest level, which is the village head. The Desa Baja Kuning government prepares village development planning according to their authority, leading to the development planning of Tanjung Pura Regency. 2) Implementation stage; deliberation, the implementation of development must be assigned to responsible parties, and the implementation of development is given to the TPK team. 3) Evaluation stage;

the development obstacles that arise are more technical in nature. To balance development by increasing the number of activities that enhance the quality of human resources, including village officials and the community, while evaluating the development projects that have been implemented. The community strongly agrees with the established development results. The physical development of the village is part of the development of Baja Kuning Village.

The process of development planning in Pematang Serai Village, based on the results from the head of Pematang Serai Village, Mr. Sugimin, he explained, "The planning process involves all elements of Pematang Serai Village, from the lowest level, which is the Kadus (Head of Dusun), to the highest level, which is the village head. The Pematang Serai Village government prepares village development planning according to its authority, which aligns with the development planning of Tanjung Pura Regency. The development of Pematang Serai Village includes the Medium-Term Village Development Plan, which is prepared periodically and implemented based on village regulations and the Medium-Term Village Development Plan with a 6-year timeframe." By involving the community in problem-solving, the development programs will be more relevant to the actual needs and demands of the community. From the three community empowerment villages, there are three forms of fund management and community village fund empowerment, namely. Then, it can be illustrated that the economic empowerment of the community in Teluk Bakung Village consists of:

3. Empowerment in Physical Form

One of the sectors that is very important for driving economic growth and promoting empowerment is the development of the road infrastructure sector, which essentially connects various types of economic activities in society. The development of road infrastructure has two objectives: mobility to open up more developed areas and accessibility to open up less developed areas. Building road infrastructure to residential areas is one of the projects carried out using village funds to ensure equitable development. Then, the construction of ditches, pathways between hamlets, and houses for the poor also became a form of physical empowerment in Teluk Bakung Village because it was carried out collectively by the villagers as a form of development to improve the welfare of the Teluk Bakung community. In addition, one way to improve farmers' access to agricultural activities is through the construction of rural agricultural road infrastructure. One of the reasons for building roads to support the local economy is because of this reason. Infrastructure for agricultural roads is built over time with community support. The construction of farm roads must indeed facilitate the activities of the surrounding community. This is because farmers continue to be negatively affected by the public road due to the inadequate footpaths, which continue to harm the farmers. As is known, the majority of the population in Teluk Bakung Village are farmers who cultivate rice, vegetables, and other agricultural products. The construction of agricultural roads benefits farmers because it facilitates their operations in building agricultural road infrastructure and

boosts their enthusiasm for farming since agricultural land is now easily accessible by vehicles. This is closely related to how well the residents of Teluk Bakung Village can adapt to their needs. Then, empowerment in the form of physical development is also evident in the establishment of village-owned enterprises in the form of shops. This initiative indicates that it will increase the income of the residents of Teluk Bakung village, as the users of the village-owned enterprises will come from Teluk Bakung village itself. In the community empowerment section of Teluk Bakung village, Tanjung Pura District, the establishment of a Village-Owned Enterprise was realized with the construction of 5 shop units with a rental price of two million rupiah per shop. The proceeds from the shop rentals will become the village treasury, which can be used for other development sectors in the future.

4. Empowerment in Non-Physical Forms

Empowerment in Non-Physical Forms through Family Welfare Empowerment, which is a partner in the village's efforts to promote empowerment and improve family welfare. In order to implement the operational Family Welfare Empowerment as a village partner in achieving village leadership, financing is provided from village funds. The Family Welfare Empowerment initiative, which aims to empower women's groups in the village to enhance their capabilities as a source of economic income, is also funded by village funds. The provision of these funds to women to inspire them is one way to help them realize their potential to improve their lives and gain access to economic resources. Based on the interview results above regarding the economic empowerment of the community in Pematang Serai Village, it is a) Empowerment in Physical Form, through the construction of ditches, alleys between hamlets, and the construction of houses for the poor, which also constitutes a form of physical empowerment in Pematang Serai because it is done collectively.

5. Promoting MSMEs

The management of village funds in the empowerment of agricultural access roads in the village of Penyadaran Jalan Usaha Tani Pemeritahan Baja Kuning has conducted an assessment of the management of village funds for the improvement of agricultural access roads, where the planning of the road empowerment program is carried out based on proposals from the community and then established in the work program plan based on a priority scale to be addressed first, whether for repairs or the construction of new roads. The Capacity Building of Agricultural Access Roads The preparation of the work program plan for Baja Kuning village, specifically the management of village funds in the capacity building of agricultural access roads, is carried out based on existing regulatory provisions and the results of discussions with village officials, the Village Representative Body, and the community. And the Empowerment of Planning, Management, and Entrepreneurship. Entrepreneurship is currently urgent. If entrepreneurship is pursued earnestly by an entrepreneur, it is not impossible for them to achieve great success and bring significant changes to their life. Empowerment of rural communities in

entrepreneurship can be carried out through several activities: Building creative and productive SME sectors that absorb a lot of labor, such as banana chip production, for example, community empowerment in the economic field. Encouraging village communities to bravely start livestock businesses en masse and in groups within a specific industry, such as chicken farming and others, as well as providing credit assistance to anyone in need to advance their businesses, for example, community empowerment in the field of livestock. And also creating productive agricultural land or developing various appropriate agricultural tools to increase the productivity of farmers in the villages, as an example of community empowerment in the field of agriculture.

The strategy for managing village funds in development and empowerment in Tanjung Pura District, Langkat Regency. There are 3 models for managing village funds in development and empowerment in Tanjung Pura District, Langkat Regency.

1) 4.3.1 Strategy for village fund management in development and empowerment in Teluk Bakung Village, Tanjung Pura District, Langkat Regency using the Formal model

The village government is established to realize the welfare of the community. Of course, this is not separate from the laws that regulate village governance. However, the village government must be more prudent in managing all aspects being carried out, considering the allocated funds are quite substantial. Based on that, there are certainly many things that need to be aligned according to the needs of the community and the goals of the village government itself. This means that even if there are differences between the government and the needs of the community, the government must prioritize local wisdom where it implements its programs. Especially in the village of Teluk Bakung, the management of its funds. The implementation of the Teluk Bakung village government's programs in utilizing the village fund allocation has been deemed effective. This can be proven by the number of activities that have been realized in accordance with what has been established by the village government through joint deliberation. Out of the 8 (eight) planned community empowerment and village institutional activities, all have been realized. The obstacles faced during the implementation of community empowerment and village institutional programs, according to the results obtained, show that there were no obstacles at all. That means the implementation of the village fund utilization ran smoothly. In terms of its benefits for the village community as the target of the implementation of community empowerment activities, it has been effective, as seen from the results of interviews and observations conducted by the researcher during the study. Community Involvement The involvement of the community in the implementation of village fund utilization in Teluk Bakung has been quite good, where the community has participated in the preparation of development plans up to the execution of activities. Although it cannot be denied that there are still some

members of the community who are unaware of the activities carried out by the village government using village funds.

2) 3.3.2 Strategies for managing village funds in development and empowerment in Baja Kuning Village, Tanjung Pura District, Langkat Regency using an entrepreneurship model

The management of village funds in the empowerment of agricultural access roads in the village of Penyadaran Jalan Usaha Tani. The government of Desa Baja Kuning has conducted an assessment of the management of village funds in the empowerment of agricultural access roads, where the planning of the road empowerment program is based on proposals from the community and then established in the work program plan based on priority scale to be addressed first, whether for repairs or the construction of new roads. The capacity building of agricultural access roads in the preparation of the village work program plan in Maburai, especially the management of village funds in the capacity building of agricultural access roads, is carried out based on existing regulatory provisions and based on the results of deliberations together with village officials, the Village Representative Body, and the community. Entrepreneurship is currently urgent. If entrepreneurship is carried out diligently by an entrepreneur, it is not impossible for them to achieve great success and bring significant changes to their lives. Empowering rural communities in entrepreneurship can be done through several activities: Building creative and productive SME sectors that absorb a lot of labor, such as banana chip production, for example, empowering communities in the economic field. Encouraging rural communities to bravely start livestock businesses en masse and in groups within a specific industry, such as chicken farming and others, as well as providing credit assistance to anyone in need to advance their businesses, for example, community empowerment in the field of livestock. And also creating productive agricultural land or developing various appropriate agricultural tools to increase the productivity of farmers in the villages, as an example of community empowerment in the agricultural sector.

3) 4.3.3 Strategies for managing village funds in development and empowerment in Pematang Serai Village, Tanjung Pura District, Langkat Regency using the Local Wisdom model. The village government is formed to realize the welfare of the community. Of course, this is not separate from the laws that regulate village governance. However, the village government must be more prudent in managing all aspects being carried out, considering the substantial funds allocated. Based on this, there are certainly many things that need to be aligned with the needs of the community and the goals of the village government itself. This means that even if there are differences between the government and the needs of the community, the government must prioritize local wisdom where it implements its programs. Law Number 32 of 2009 on Environmental Protection and Management

(Government of the Republic of Indonesia, 2009) states that local wisdom is the noble values that apply in the social order of life, including protecting and managing life sustainably. Meanwhile, (Sibarani, 2012) states that local wisdom consists of values that have long existed and developed in a region, with noble cultural values used as a guide for the local community's way of life. Santoso, Listiyono, and Meyrasyawati (2015) revealed that the prevention and eradication of corruption cannot rely solely on legal approaches but also on local wisdom approaches. Suja (2017) stated that efforts to eradicate corruption must begin with self-awareness by strengthening the character, morals, and mental resilience of the community, which have begun to weaken, through the power of religion, culture, customs, and the way of life of the local community. Village funds are allocated for village development due to the existing disparity in development between rural and urban areas. Village development is expected not to clash with existing local wisdom because local wisdom serves as a soothing presence in the midst of community life due to the impacts of modernization. However, without realizing it, along with the development of the times, long-standing cultural values are gradually being eroded (Rostanti, 2016). Empowerment in Non-Physical Forms through Family Welfare Empowerment, which is a partner in the village's efforts to promote empowerment and improve family welfare. In order to carry out the operations of Family Welfare Empowerment as a village partner in achieving village leadership, financing is provided from village funds. The Family Welfare Empowerment initiative, which aims to empower women's groups in the village to enhance their capabilities as a source of economic income, is also funded by village funds.

In general, no potential fraud was found in the village fund management cycle in Pematang Serai. It is suspected that the absence of potential fraud is due to the traditional values that are a form of local wisdom in Pematang Serai, which can instill good character as self-control to avoid fraudulent actions. The values in question are derived from the philosophy and implementation of the iriban, merti bumi, and sadranan traditions. These values are derived from the concept of the relationship between humans and God, humans with other humans, and humans with the environment. Wandasari (Utami, Utami, and Hapsari, 2017) stated that if the village community can utilize the local wisdom values they possess as best as possible, it can also impact the success of development in the village. Similarly, the local wisdom in Pematang Serai can encourage village officials and the community to avoid committing fraud. First, the concept of the relationship between humans and God has the meaning of a plea to God to keep the village away from bad things, especially fraud, which is one form of evil and misfortune. The concept of that relationship is reinforced with the values of honesty, discipline, hard work, and simplicity, instilled so that one has self-control to avoid dishonesty. Thus, based on caution and fear of God, these character values can be strongly

instilled to reject all forms of dishonesty, especially in the management of village funds.

IV. CONCLUSION

Based on the research results and discussions outlined in the previous chapter, it can be concluded that the management of village funds in enhancing development and community empowerment from the perspective of Islamic economics (Study in Teluk Bakung, Baja Kuning, and Pematang Serai Villages, Tanjung Pura District, Langkat Regency) is:

The overall village community development strategy can be seen as follows: 1) Planning stage; The planning process involves all elements of Teluk Bakung Village from the lowest level, which is the village head (Kades), to the highest level, which is the village head. 2) Implementation stage; deliberation, The implementation of development must be entrusted to the responsible parties, and the implementation of development is given to the TPK team. 3) Evaluation stage; the obstacles to development that arise are more technical in nature. Then, the development in Teluk Bakung, Baja Kuning, and Pematang Serai villages includes physical village development. and the economic empowerment of the community in Pematang Serai Village, namely a) Physical Empowerment, through the construction of ditches, paths between hamlets, and the construction of houses for the poor b) Non-Physical Empowerment, through Family Welfare Empowerment (PKK) which is a partner of the village in realizing empowerment and improving family welfare. The Impact of Village Fund Usage on the Community in Bakung Village, Baja Kuning Village, and Terapan Village in Tanjung Pura District, Langkat Regency has positive effects. After the implementation of village development funds, community empowerment can be enhanced. and which is provided by the government, so that the community or certain parties strive to obtain it again.

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