Jurnal Riset Akuntansi dan Keuangan

Journal homepage: https://ejournal.upi.edu/index.php/JRAK/

Risk Management of Village Government and Village Fund Administration In Lombok

Ainul Khufiati Zuhro[1] , Biana Adha Inapty[2]

Fakultas Ekonomi dan Bisnis, Universitas Mataram, Indonesia
*Correspondence: E-mail:ainulkhufiatiz@gmail.com

A B S T R A C T

Village fund management faces risks that can undermine accountability, transparency, and good village governance. This study aims to identify risks in village fund management and examine their handling in West Lombok Regency. Using a qualitative approach, data were collected through interviews, documentation, and triangulation involving the West Lombok Inspectorate and officials from five villages. Findings reveal managerial, financial human resource, supervisory, operational, compliance, and asset risks, including the absence of risk mitigation procedures, delayed financial recording, inadequate documentation, budgeting errors, limited technical capacity, weak internal controls, incomplete asset administration, and limited information disclosure. Although village planning is participatory, risk handling remains informal, with weaknesses in administration, reporting, accountability, and transparency. These include delayed SISKEUDES data entry, incomplete documentation, limited staff capacity, and weak coordination. The study concludes that village fund management has not achieved good village governance and requires stronger risk management, internal controls, administrative governance, and human resource capacity.

I N F O A R T I K E L

Article History:
Submitted/Received 09 June 2026
First Revised 18 June 2026
Accepted 03 July 2026
First Available online 17 July 2026
Publication Date 25 August 2026

Keyword:
Good village governance; risk management; village financial management; village fund management

1. INTRODUCTION

Under Law No. 32 of 2004 on Regional Government, a village is a legal community with territorial boundaries and the authority to manage community interests based on local customs and traditions in Indonesia. Accordingly, village governance requires a competent, professional, and globally competitive administrative apparatus (G. R. Telaumbanua et al., 2022). Village officials play a crucial role in local governance, particularly village fund management. They improve community welfare and self-reliance by optimizing skills, capacities, and resource according to needs (Zulaini & Linda, 2024). Village governments in Lombok manage village funds from the State Budget (APBN), transferred through the Regency/Municipal Budget for governance and development (Girsang et al., 2016). Village revenues, including Village Funds, Village Own-Source Revenue (PAD), and government assistance, are managed by the Village Financial Management Technical Implementation (TPTPKD), consisting of the Village Head, Secretary, Section Heads, and Treasurer, under Ministry of Home Affairs Regulation No. 113 of 2015. This arrangement prevents financial control by one individual and aims to prevent misuse of village funds (A. Telaumbanua & Ziliwu, 2022).

The Village Fund Allocation (ADD) is intended to finance capacity-building programs, strengthen village institutions, support administrative facilities, and develop rural infrastructure (Tang et al., 2022). Its objectives are to improve public services, alleviate poverty, promote economic development, reduce disparities among villages, and empower communities as agents of development (Wijayanti & Taufik, 2022). In addition to the Village Fund (DD) and Village Fund Allocation (ADD), villages generate Village-Owned Revenue (PADes) from business activities, village assets, community contributions, public participation, and other legitimate sources (Perkasa & Bawono, 2023). Village-generated revenue reflects a village's fiscal capacity, which depends largely on local taxes and levies. Therefore, optimizing local resources, including tourism, is essential for increasing village revenue (Bafa et al., 2021). According to 2024 data from the Ministry of Finance, village funds increased from IDR 68 trillion in 2022 to IDR 71 trillion in 2024 (Polidu et al., 2025). Village funds play a role in community development and empowerment; however, their effectiveness depends largely on sound financial management and community participation (Zein et al., 2025);(Husaeni & Suantha, 2019).

Village funds are sourced from the State Budget (APBN). Their management encompasses the financial cycle, including planning, implementation, administration, record-keeping, and reporting. Village fund administration involves recording and archiving transactions as the basis for financial reporting and accountability. This process is intended to optimize funds by adhering to good governance principles (Badali et al., 2014). Village finances are administration by the Village Treasurer, who is responsible for recording revenues and expenditures and preparing statements. Payment Request Letters (SPP) must be approved by the Village Head through the Village Financial Management Technical Implementation Team (PTPKD). All expenditures must be supported by evidence, including receipts, invoices, and records. Village financial management is supported by the Village Financial System (*Siskeudes*), an information system based on Ministry of Home Affairs Regulation No. 20 of 2018 on Village Financial Management (Zuliati et al., 2025). Studies by (Nasution & Budianto, 2025), (Usri et al., 2025), (Jumsar et al., 2025), demonstrates that effective, transparent, and accountable village fund management contributes to village development and community welfare.

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Village fund management faces risks, including lack of transparency, abuse of authority, legal violations, fraud, and financial mismanagement. Understanding these risks helps village governments improve management effectiveness and efficiency (Ginting et al., 2023). (Marwati et al., 2024), argue that training is necessary to strengthen human resource capacityy, as many village officials have limited understanding of risk management, a relatively new concept in the public sector. Challenges including revenue-expenditure imbalances in the Village Revenue and Expenditure Budget and suboptimal resource management, reflecting weak commitment to financial governance (Savitri et al., 2019). One manifestation is village-level corruption. Since the enactment of Law No. 6 of 2014 on villages, which grants village governments authority opportunities for personal gain have increased. At least 900 village heads in Indonesia have been implicated in corruption, resulting in estimated state losses of IDR 40.6 billion (Kasim et al., 2023). A case occurred in Peteluan Indah Village, Lingsar Subdistrict, West Lombok, where the village head allegedly embezzled IDR 300 million during 2019–2020 through fictitious reports and misuse of funds for agricultural road and restaurant operations (Sriwinarti & Fadilla, 2025).

Risk management is regulated under Government Regulation No. 60 of 2008 concering the Government Internal Control System. Articles 13–17 implicitly require central and local governments to implement risk management practices (Fabiola & Yuwono, 2023). However, implementation faces challenges in integration, understanding its strategic value, and addressing institutional differences among ministries, agencies, and local governments (Irianto & Amirya, 2024). At the village level, risk mitigation is stipulated in Minister of Home Affairs Regulation No. 20 of 2018 on Village Financial Management. Article 6(1) specifies that village financial management comprises planning, implementation, administration, reporting, and accountability, indicating that risk mitigation should be integrated throughout each stage. Furthemore, Article 7(1) and 7(2) require village financial management to follow transparency, accountability, participation, orderliness, and budgetary discipline, which constitute principles of risk mitigation. In addition, Article 30 mandates cash-based financial management to facilitate recording and strengthen internal controls to prevent errors and misuse of funds.

Risk management provides a basis for identifying and anticipating risks through analysis of information, thereby minimizing potential losses (Liwang et al., 2024). This is consistent with findings (Ludmilla, 2023), (Safitri, S.A. & Suparwito, 2023), and (Sa'adah et al., 2025), demonstrating that managerial risk management (Taufik et al., 2019), financial risk management (Takdirmin et al., 2021), human resource risk management (Okpriyanto et al., 2026), supervisory risk management (Seba et al., 2026), operational risk management (Kambuaya et al., 2026), compliance risk management (Sitanggang et al., 2026), and other organizational risks (Yazo-Cabuya et al., 2024), (Tamburaka et al., 2024), (Dewi et al., 2025) are components of good governance and sustainability. Nevertheless, improvements in implementation and capacity remain necessary. The novelty lies in developing questionnaire indicators based on previous studies, refined to reflect problems. This study aims to identify risks faced by village governments and examine how these risks are addressed in village fund management.

Literature Review

Street-level bureaucracy

Street-level bureaucracy refers to public organizations and government officials who interact directly with citizens in the delivery of public services. Because of their direct

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

engagement with the community, these officials play a crucial role in implementing public policies and influencing service outcomes.

Risk management

Risk management is a systematic process consisting of procedures and methods to identify, assess, monitor, and control risks (Aini & Huda, 2022). It is an essential component of organizational governance, including public sector institution. In Indonesia, public sector risk management is regulated under Government Regulation No. 60 of 2008 concerning the Government Internal Control System (SPIP). Articles 13-17, require the heads of government institutions to establish clear and measurable ojectives and conduct systematic risk identification and assessment to ensure their achievement while considering acceptable risk levels (Fabiola & Yuwono, 2023).

Village financial management is exposed to risks from internal and external environments. The main categories include: **(1) Managerial risks**, risks faced by village governments due to a decline in competitive advantage factors and performance generated by village governments (Taufik et al., 2019). **(2) Financial risk**, involving the identification, assessment, and management of risks associated with financial activities to protect resources and minimize losses (Takdirmin et al., 2021). **(3) Human resource risk,** not only includes technical skills but also a reluctance to take risks due to concerns about legal consequences (Okpriyanto et al., 2026). **(4) Supervisory risk** not only oriented towards reactive actions, but also towards a proactive to identify and prevent potential deviations early on (Seba et al., 2026). **(5) Operational risk,** closely related to limited human resource capacity and weak financial administration in village governance (Kambuaya et al., 2026). **(6) Compliance risk,** related to the possibility of losses due to non-compliance with applicable laws and regulations, industry standards, codes of ethics, or internal policies (Sitanggang et al., 2026). **(7) Other risks**, including **environmental risk** can impact the sustainnability of an organization's activities (Yazo-Cabuya et al., 2024); **asset management risk** from ineffective management of assets acquired through (APBD) or other lawful sources (Tamburaka et al., 2024); and **social risk** arise as a result of various factors, such as land ownership disputes, economic injustice, and local political dynamics (Dewi et al., 2025).

Village Fund

Government Regulation No. 60 of 2014 defines the Village Fund as a fund sourced from the State Budget (APBN), allocted to villages, transferred through the Regency/Municipal Budget, and used to finance village governance, development implementation, community development, and community empowerment (Auliantari et al., 2022). Village funds are managed through a series of interrelated activities involving planning, organizing, implementing, and monitoring, by various stakeholders while utilizing available resources to achieve predetermined objectives. This is in accordance with Article 2 of Presidential Regulation No.60, which stipulates that Village Funds must be managed in an orderly manner, in compliance with applicable laws and regulations, and based on the principles of efficiency, economy, transparency, accountability, fairness, and property, while prioritizing the interests of the local community (Maharani & Mulyaningtyas, 2024). Accordingly, risk management constitutes an integral component of village fund administration to ensure that village funds are managed appropriately and in accordance with applicable regulations.

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Village fund administration

Village fund administration refers to the process of managing funds sourced from the State Budget (APBN) and allocated to villages through systematic financial administration, monitoring, and reporting of village revenues and expenditures in a transparent, accountable, and efficient manner (Setiawati & Hamzah, 2024). From a public administration perspective, problems encountered in village governance may hinder village development and affect the village government's responsibility to fulfill its responsibilities in addressing the needs of local comumunities. In this context, the provision of public services represents one of the government's fundamental responsibilities to ensure citizen's rights to public goods, public services, and administrative services (Rohmantika et al., 2022).

2. METHODOLOGY

This study employs a qualitative approach using the case study method. Qualitative research emphasizes interpretation and investigation of phenomena in their natural settings, enabling an in-depth understanding of individual experiences within social and cultural contexts and providing insights for decision-making or policy formulation (Nurrisa et al., 2025). A case study refers to the systematic examination of a particular event, situation, or phenomenon, commonly a social phenomenon, to identify the distinctive characteristics of the case under investigation (Ilhami et al., 2024). Data validity was ensured through triangulation by comparing data sources and methods.

The informants comprised officials from the West Lombok Inspectorate and village officials responsible for village fund management. Informants were selected using purposive sampling, involving five villages: Village SE, Village SA, Village B, Village DG, and Village M. Three villages had been associated with alleged corruption cases, whereas two had no reported corruption cases. Accordingly, the study analyzes differences in risk mitigation strategies and village fund administration between villages with and without corruption cases. Data were collected through documentary analysis of records and documents and in-depth interviews with informants.

3. RESULT AND DISCUSSION

Respondent Profile

The general profile of the respondents is presented in Table 1.

Table 1. Respondent Profile

Position	Number	Gender
Assistant Regional Inspector IV	1	Male
Auditor	1	Female
Village Secretary (SE)	1	Male
Village Secretary (SA)	1	Male
Village Secretary (B)	1	Male
Village Treasurer (B)	1	Female
Village Head (DG)	1	Male
Villge Treasurer (DG)	1	Female
Village Secretary (M)	1	Female

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Managerial Risk

This study identified a gap between village officials' statements and risks management practices. Although officials reported that risk management had been implemented participatively under the Village Law, Ministry of Home Affairs Regulation No. 20 of 2018, and the Ministry of Villages Regulation, implementation had limited formal documentation. This Village Secretary of Village B stated:

"We have a legal basis for implementing risk management, such as the Law, the Minister of Home Affairs and Villages Regulation."

In contras, the Village Head of village DG acknowledged:

"To date, we have not had a risk mitigation document."

Interviews with Assistant Regional Inspector IV and the Auditor indicated that risk management procedures remain informal, inconsistenly implemented, and insufficiently documented. In practice, risk management depends on officials' experience and the village head's,leadership style, including instances where the village head assumes treasurer responsibilities.This finding is consistent with the findings of (Taufik et al., 2019), who show that weaknesses in village management can be related to managerial aspects, particularly the competence of the apparatus, the accuracy of policies, and the suitability between planning and implementation. These conditions indicate that village fund management has not fully complied with Articles 23 and 27 of Ministry of Villages, Development of Disadvantaged Regions, and Transmigration Regulation No. 9 of 2020, as well as Article 94(1) and 63(2) of the Village Law.

These findings suggest that village governments should establish risk management procedures and formal mitigation plans under Articles 23 and 27. Democratic leadership should be strengthened through deliberations with the Village Consultative Body (BPD) and community participation under Article 94((1). Village financial management should ensure that the village treasurer performs responsibilities independently and professionally, without intervention from the village head, under Article 63(2). These recommendations are consistent with (Rani et al., 2023), who emphasize developing and documenting systematic risk management procedures to identify internal and external risks comprehensively and reduce potential misappropriation of village funds.

Financial Risk

Findings regarding suboptimal risk management have direct implication for village fund management. Although village officials stated that funds were managed according to applicable procedures and *Siskeudes* was used to record transactions accountably, several issues remain. The Village Secretary SA stated:

"All activities carried out have been handled in accordance with the competencies of the relevant village officials."

However, assessments by IPW IV and A identified delayed transaction recording, incomplete audit documentation, human resource placement misaligned with competencies, and financial risks. These include budgeting errors, incomplete accountability documentation, limited accounting capacity, fund misappropriation through personal use

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

and price mark-ups, and non-compliant procurement (Ministry of Home Affairs Regulation No. 20 of 2018, Article 47(1), 50, 10(1)(e), and 112–118). This finding is consistent with (Takdirmin et al., 2021), who argue that financial risk involves identifying and managing potential losses from financial processes.

To mitigate these risks, villages should record transactions daily in real time under Article 47(1), maintain complete documentation under Article 50, appoint a treasurer with at least Diploma III accounting qualification under Article 10(1)(e), and ensure accurate budgeting and transparent e-procurement under Articles 112–118. These measures are consistent with (Baderan et al., 2025), who emphsize comprehensive documentation, competent human resource, and effective information systems utilization.

Human Resources Risks

Village officials identified human resource (HR) challenges, including differences in individual capacity and personality, limited understanding of information technology and regulations, and low work motivation. Mitigation efforts include training, consultations with the Village Consultative Body (BPD) and community, and regular coordination meetings. Village Secretary SE stated:

> "HR challenges in the village are primarily related to a lack of basic competencies and limited knowledge among village officials regarding procurement, planning, and cost estimates, which hinder implementation."

Similarly, Village Treasurer DG explained:

> "The main human resource constraint in the village is a limited understanding of information technology (IT)."

In contrast, the assessments by IPW IV and A identified constraints including inadequate understanding of finance officer responsibilities, appointment based on personnel availability rather than technical competence, and low competence and motivation due to internal conflicts, disharmonious relationships, and limited resource. These condition contribute to administrative errors, weak planning and accountability, and reduced governance and public services effectiveness. These findings are partly consistent with (Okpriyanto et al., 2026), who found that human resource risks in village fund management are associated with limited capacity among village officials, particularly in operating financial systems, which may result in reporting delays and ineffective budget absorption.

Based on these findings, the village has not complied with Ministry of Home Affairs Regulation No. 83 of 2015, particularly Article 12(1), Article 13(2), Article 16(1), and Article 90. Accordingly, villages should recruit officials through open and transparent selection with an independent committee under Article 13(2), appoint officials based on required competencies under Article 12(1) and 16(1), and meet applicable requirements to avoid dismissal under Article 90. This recommendation aligns with (Hafiludin & Atmojo, 2020) who conclude that open recruitment improves village government human resource quality.

Supervisory Risk

The quality of human resources can influence village fund oversight. Oversight is carried out internally by the Village Consultative Body (BPD) and community, and externally by the

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Inspectorate, the State Audit Board (BPK), and the Financial and Development Supervisory Agency (BPKP). The Village Financial Management System (Siskeudes) and the Government Internal Control System (SPIP/SPI) are considered adequate to ensure transparency and prevent misuse. Village Secretary SA stated:

"That oversight is conducted by the BPD and community internally, and the Inspectorate, BPK, and BPKP as externally."

In addition, Village Secretary B stated:

"The village has implemented an Internal Control System (SPI) using the SISKEUDES application, which regulates the official disbursement of funds through a Payment Request Letter (SPP). This SPI through SISKEUDES is sufficient to prevent the risk of misuse of village funds."

IPW IV confirmed that villages have implemented an Internal Control System (ICS), considered adequate by the Inspectorate to prevent misuse. However, A assessed that internal oversight remains limited due to informal mechanisms and inadequate documentation. Consequently, although (SPI) has been implemented, its effectiveness remains insufficient, as indicated by inadequate accountability, limited audit coverage, insufficient human resources capacity, and weaknesses in verifying accountability documents. This findings is consistent with (Seba et al., 2026), who found that although APIP has implemented risk-based audits, weaknesses in risk communication, resource, information transparency, and coordination can limit the effectiveness of supervision in village fund management.

These findings indicate that the village has not complied with Ministry of Home Affairs Regulation No. 73 of 2020, Article 4(1), 15(2), and 20, and Ministry of Villages Regulation No. 21 of 2020, Articles 8 and 12. Therefore, the village is advised to strengthen internal oversight through formal mechanisms and documentation under Article 4(1) and 15(2), prepare audit reports with verification and follow-up under Article 20, and strengthen SPI through BPD training on accountability-document varification under Articles 8 and 12 to minimize financial risks. This recommendation is consistent with (Padang et al., 2024), who emphasize strengthening BPD capacity, information transparency, and community participation to ensure oversight.

Operational Risk

Village officials stated that the village government has established Standard Operating Procedures (SOPs) based on the duties and responsibilities of village officials to support good governance. The Village Medium-Term Development Plan (RPJMDes) and Long-Term Development Plan (RPJN) are translated into the annual Village Government Work Plan (RKPDes) and incorporated into the Village Revenue and Expenditure Budget (APBDes) through the Village Financial Management System (Siskeudes). Routine maintenance of village assets and infrastructure is also carried out to support operational continuity. Village Secretary SE stated:

"The village government has clear Standard Operating Procedures (SOPs) as guidelines for the performance of duties and responsibilities by village officials to support good and sustainable governance."

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Furthermore, Village Secretary B stated:

"Village equipment and infrastructure are included in the village financial system in accordance with the RKP and APBDes, ensuring routine maintenance and continuity of village operations."

However, IPW IV and A found that most villages had not established documented SOPs or written business continuity plans to address operational disruptions, resulting in a reactive approach to operational management. Routine maintenance of equipment and infrastructure also remaind limited because village funds are primarily allocated to physical development, while supervisory verification and monitoring have not been optimal. These findings are consistent with (Kambuaya et al., 2026), who found that weak documentation, procedures, and internal oversight can increase operational risks and hinder the efficient and effective use of Village Funds. These conditions indicate that villages have not fully complied with the requirements of Articles 23 and 27 of Ministry of Villages Regulation No. 9 of 2020, and Article 117 of Ministry of Home Affairs Regulation No. 20 of 2018. Accordingly, villages should develop documented SOPs and business continuity plans under Articles 23 and 27, allocate funds proportionally for routine fixed-assets maintenance under Article 117 and conduct periodic verification and monitoring by the Inspectorate. This recommendation is consistent with (Hilmi et al., 2024), who argue that training in administrative SOP development improves the quality of public services delivered by village officials.

Compliance Risk

The distribution and management of village funds are carried out according to applicable regulations and Standard Operating Procedures (SOPs) through routine audits and evaluations by the Regent, Inspectorate, the State Audit Board (BPK), the Financial and Development Supervisory Agency (BPKP), the sub-district Head, and the Community and Village Empowerment Agency (PMD). These mechanisms ensure compliance and transparency. Village Head DG stated:

"Compliance of village fund management with laws and SOPs can be ensured through compliance audits conducted by various institutions such as the Inspectorate, the BPK, and the BPKP."

However, IPW IV, explained that the Regent's supervisory function is not always conducted directly by the inspectorate due to its broad responsibilities. Nevertheless, the Inspectorate continues to facilitate and oversee supervisory mechanisms to ensure effectiveness and accountably. This finding reflects Ministry of Home Affairs Regulation No. 73 of 2020, Article 6(2), assigning the Inspectorate responsibility to facilitate, guide, and conduct effective supervision. It is also consistent with (Almizan, 2025) who highlights the Inspectorate's operational limitations due to its broad responsibilities.

Other Risk

Environmental risks, including pollution, flooding, and earthquakes, as well as asset management risks (such as misuse and incomplete inventories) and social issues (including conflicts of interest and disharmonious relationships) are addressed through record-keeping, deliberations, community involvement, and oversight by the Village Consultative Body (BPD) and community. As confirmed by Village Secretary B:

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

"Major risks can occur if village assets are not managed effectively, therefore, the village always records its assets to prevent misuse and audit related problems."

This statement was reinforced by Village Secretary SA, who explained:

"Social risks arising from differences of opinion within the community are addressed through consensus, maintaining harmony and the sustainability of village development."

However, IPW IV and A identified weaknesses in village asset management, including incomplete inventories, inadequate administration, unclear ownership, suboptimal utilization, and potential misuse. They also identified social risks from disharmonious relatioships and limited financial transparency that contributes to social jealousy. The findings are consistent with (Tamburaka et al., 2024) and (Dewi et al., 2025), who argue that village asset management risks are associated with inadequate asset security, while social risks arise from community disharmony. These findings indicate non-compliance with Articles 2, 7, 9, and 14 of the Village Regulation on Village Asset Management, as well as Ministry of Home Affairs Regulation Number 1 of 2016. Therefore, the village government is advised to establish an asset inventory team through a Village Head Decree (SK), ensure orderly asset administration and security through authorized managers, involve the Village Consultative Body (BPD) in monitoring, and ensure accountable asset disposal. These measures are consistent with Articles 4, 5, 19, and 21 of Ministry of Home Affairs Regulation No. 1 of 2016. This recommendation is supported by (Rahdiana et al., 2025) who reported a 35% increase in Village Original Revenue (PADeS) through productive assets optimization, transparency, and stronger collaboration. These practices may serve as model other villages.

Village Fund Administration

Integrated village fund management encompasses planning through the Village Development Planning Forum (*Musrenbangdes*) and the Village Medium-Term Development Plan (*RPJMDes*), implementation in accordance with the Village Budget (*APBDes*) under the supervision by the Village Consultative Body (*BPD*), systematic financial administration through the Village Financial Management System (*Siskeudes*), regular reporting to the Sub-district Head and the Financial and Development Supervisory Agency (*BPKP*), accountability through village deliberations meetings, public transparency through the dissemination of village information, and comprehensive accountability to prevent irregularities while promoting sustainable development (Ra'is & Rini, 2024).

Planning

In accordance with Minister of Finance Regulation No. 145 of 2023 and Minister of Village Regulation No. 7 of 2023, village fund management must involve community participation and the Village Consultative Body (BPD) in village development planning meetings (Musrenbangdes) to ensure planning reflects village needs and priorities. The findings indicate that the community and BPD actively participate in *Musrenbangdes* and the preparation of the *RPJMDes*, *RKPDes*, and *APBDes*. This participation is facilitated through meetings involving farmers, the Family Welfare Movement (*PKK*), and Youth Organizations (*Karang Taruna*), to gather development priorities. This was confirmed by Village Head DG:

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

"In the past few years, everyone has been involved in the community and the BPD. Every decision we make is based on the results of these discussions."

Village Secretary B further emphasized:

"The RPJMDes serves as a guideline for the preparation of the RKPDes, and the RKPDes serves as the basis for the preparation of the APBDes, so the three are interconnected and sustainable."

Furthermore, Village Secretary S stated:

"The involvement of community groups such as farmers, the Family Welfare Movement (PKK), and Youth Organizations (Karang Taruna) contributes significantly to the success of village programs by ensuring that they are aligned with community needs and receive broader public support."

These findings were corroborated by IPW IV and A, who emphasized substantial community involvement, although not all aspirations could be accommodated due to budget limitations and deliberation priorities. Village Funds are regulated by national priorities under Ministerial Regulations No. 7 of 2023 and No. 2 of 2024. Consequently, budget constraints justify prioritizing community aspirations. This finding is consistent with (Siahaan et al., 2024), who demonstrated that these regulations establish priorities, including stunting reduction, poverty alleviation, and food security, limiting *APBDes* flexibility and requiring villages to prioritize mandatory programs over less urgent local aspirations.

Implementation

The implementation of Village Funds is carried out through village deliberations to determine activity priorities in accordance with the *RPJMDes, RKPDes,* and *APBDes*. Challenges such as delays in fund disbursement and a lack of community ownership are addressed through special village deliberations (*Musdesus*) and by reporting these issues to the sub-district goverenment. This was confirmed by Village Secretary M:

"Delays in fund disbursement result in delays in activity implementation, while frequent regulatory changes require the village goverenment to make rapid adjustments."

Village Head DG further clarified:

"The main obstacle to the implementation of Village Funds is the low sense of community ownership, as some residents perceive the funds merely as government assistance."

However, according to IPW IV and A, delays in recording financial transactions result in discrepancies between expenditure document dates and application records. In addition, limited village human resources capacity in financial administration, technical planning, and internal control increases the risk of irregularities and incomplete documentation. Delays in recording transactions are inconsistent with Article 47(1) and 72 of Minister of Home Affairs Regulation No. 20 of 2018, which require timely recording and reporting. Likewise, limited capacity and incomplete documentation are inconsistent with Article 10 and 106, which require orderly administration and accurate records, as well as Articles 5, 15, 24, and 39 of

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Minister of Home Affairs Regulation No. 73 of 2020 concerning preventive supervision and administrative sanctions.

To ensure compliance with Article 47(1) and 72, regular training for *Siskeudes* operators is required to ensure prompt chronological recording and timely submission of financial realization reports. To comply with Articles 10 and 106, monthly monitoring by the District Professional Assistance Team (*TPPK*) is necassary to ensure accurate financial administration through *Siskeudes*. Furthermore, compliance with Articles 5, 15, 24, and 39 requires strengthened preventive supervision through document verification and periodic internal audits to minimize violations and sanctions. This finding is consistent with (Adi & Baroroh, 2021), who demonstrated that *Siskeudes* training significantly improves village financial management effectiveness.

Administration

The administration of Village Funds is carried out through the SISKEUDES application, with financial transaction recorded by the treasurer or designated operator. Accountability reports are submitted to the Village Consultative Body (*BPD*), sub-district and district goverenments. The challenges include delays in recording financial transaction and Minutes of Proceedings (*BAK*), as well as incomplete supporting documentation. The Secretary of Sesela Village confirmed that these challenges are associated with the large volume of transaction requiring recording and verification, and network disruptions during data entry. This was confirmed by village Secretary SA, who stated:

> "The obstacles faced by treasurers generally relate to incomplete documents, changes in technical regulations, and incomplete proof of expenditure, which lead to reporting delays."

According to supervision conducted by IPW IV and A, delays in recording expenditure transactions in SISKEUDES resulted in discrepancies between expenditure document dates and system records. These discrepancies were attributed to the treasurer's limited understanding of tax regulations, duties, and application operation. This situation was exacerbated by limited human resource capacity, high administrative workload, weak internal coordination, and insufficient training. Consequently, although accountability reports were submitted to the Regional Community and Village Empowerment Agency (*BPMD*) and the Village Consultative Body (*BPD*), these challenges hindered Village Fund administration. These conditions are inconsistent with Article 26(1) of Law No.6 of 2014 concerning Villages, which requires transparent and accountable financial management; Article 11 of Goverenment Regulation No. 43 of 2014, which requires timely financial recording; and Article 15 of Minister of Finance Regulation No. 145 of 2023, which requires accurate data in financial management applications.

To ensure compliance with these provisions, villages are required to provide training for treasures on tax regulations SISKEUDES, record transactions chronologically, and disseminate transparent financial reports through deliberations and official platforms. This finding is consistent with (Priyadi et al., 2023) who demonstrated that SISKEUDES-based financial accounting training significantly improved officials' capacity, particularly that of treasurers.

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Reporting

The village treasurer's accountability report must be submitted by 31 December, accompanied by original payment documents and prepared transparently. The primary challenge is the delay in obtaining accountability documents (*SPJ*) from activity implementers. Village Treasurer B, who stated:

"The main obstacle in reporting is usually the difficulty in obtaining proof of payment (SPJ) from the shop."

Meanwhile, supervision by IPW IV and A identified delays in year-end accountability reports due to slow financial transaction recording and incomplete supporting documents. These challenges were compounded by limited village officials' capacity in document administration, technical planning, internal control, and administration management, increasing the risk of irregularities. These delays are inconsistent with Article 51 of Law No. 6/2014 because they undermine public interest through inadequate administrative transparency. They also conflict wit Article 29, wich requires the village head to supervise the internal control system implemented by the treasurer and SISKEUDES operator, and Article 52, which provides administrative sanctions for negligent officials. Accordingly, the village head should strengthen internal control through daily SISKEUDES monitoring, regular operator training, and monthly internal audits to prevent reporting delays and administrative negligence.

Accountability

The research findings indicate that obstacles to preparing village fund accountability reports include tight work schedules, material price revisions, administrative errors, and limited human resources. These obstacles are addressed through team coordination, oversight by the Village Consultative Body (BPD) and community, and regular evaluations. This was confirmed by the Village Head of DG:

"Many activities are running concurrently, so report preparation is often delayed. Changes in prices or field conditions require document revisions."

The findings of IPW IV and A indicate that the main obstacles include treasures' limited understanding of tax regulations, functional duties, and SISKEUDES, coupled with limited village official capacity. These challenges are compounded by incomplete supporting documents, such as invalid receipts and inappropriate expenditure documentation, causing reporting delays due to heavy workloads and limited technical guidance. Audit findings indicate non-compliance with Articles 16-21 of PP 12/2019, which regulate treasurer duties, including understanding tax regulations and inspecting supporting documents; Articles 70-72 of Permendagri 113/2014, which require village financial management functions; Article 8(2) of Law No. 6/2014, and Article 5 of Permendesa PDTT No. 13/2020, which require improving human resource competencies and optimizing SISKEUDES; and Articles 105-109 of Permendagri 113/2014 and Article 34 of PP 43/2014, which require valid supporting documents and timely reporting.

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

To comply with these regulations, village officials should provide regular treasure training, strengthen human resource capacity through technical guidance, ensure complete and valid supporting documents, and prepare financial reports on time through dedicated schedules. These recommendations align wit (Fauzia & Rahayu, 2024), who emphasize timely preparation and submission of *APBDes* accountability reports and effective time management despite heavy workloads.

Transparency

Transparency in village fund management is implemented through budget and activity announcement boards, official websites, and social media such as Facebook, hamlet heads, the Village Consultative Body (BPD), and integrated health post (posyandu). Despite community request for detailed information, Village Secretary SA confirmed:

> "The most important thing is that we are transparent, but we do not provide detailed pricing information individually, as this would confuse the community. Usage is generally communicated in accordance with central regulations. However, sometimes the community asks for more details, which can be a challenge for us."

However, A identified limited use of websites and social media and a lack of understanding of public information disclosure, inconsistent with Law No. 14/2008 concerning Public Information Disclosure and Article 25 of Minister of Home Affairs Regulation No. 20/2018. Such non-compliance may result in administrative sanctions, including warnings from the Information Commission (Perki No. 1/2018), delayed village fund disbursement, or inspectorate findings. Therefore, intensified information disclosure training is needed to improve public understanding and participation. Strengthening digital infrastructure through sub-district goverenment collaboration to ensure stable internet access is also recommended to support real-time transparency and prevent sanction. This recommendation aligns with (Aidin, 2025), who recommends collaboration among sub-district stakeholders to strengthen digital infrastructure, improve public satisfaction, and prevent sanctions from inadequate transparency.

Accountability

Village fund accountability is implemented progressively through reporting to the community, Village Consultative Body (BPD), sub-district head, and regent through the Village Government Implementation Report (LPPD), Village Government Financial Report (LKPPD), and Village Financial System (Siskeudes) application. Accountability is achieved through transparent deliberation, although challenges include document revisions and incomplete administration. Village Secretary SA confirmed:

"There may be things that need to be revised and documents that need to be completed."

Similar findings were identified by IPW IV and A, with obstacles including delayed transaction input, incomplete evidence, limited human resource capacity, invalid documents, inadequate coordination between financial and physical reports, and limited technical assistance. These findings are inconsistent with Articles 105-109 of Permendagri 113/2014 (as amended by Permendagri 20/2018), requiring timely SISKEUDES input and coordination between financial and physical reports; Article 34 of PP 43/2014, requiring complete and valid

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

evidence; and Article 8(2) of Law No. 6/2014 and Article 5 of Permendesa PDTT No. 13/2020, requiring improved human resource capacity through technical assistance.

To avoid violations, village officials should enter transactions into SISKEUDES on time, coordinate financial and physical reports, ensure complete and valid evidence before archiving, and improve capacity through regular training and technical assistance. This recomendation aligns with (Suliyati, 2020), who explains that archive control is centralized in the Village Secretariat, including verification of transaction documents before processing and storage to ensure valid, complete archives and prevent ineffective retrieval that may trigger administrative sanctions.

4. CONCLUSSION

This study concludes that village fund management in West Lombok has weaknesses across all risk dimensions and therefore does not align with good village governance principles. Managerial and financial risk management remain largely informal; transaction recording is often delayed; accountability documentation is frequently incomplete or invalid; treasurer and financial staff placement is not competency-based; and irregularities persist in budgeting and procurement. In terms of human resources, village officials are not appointed based on abilities, qualifications, and performance. Limited understanding of information technology, financial regulations, and taxation remains a concern, while internal conflicts affect public administration and service delivery. Although the Internal Audit System (SPI) and Village Financial System (Siskeudes) are in place, internal oversight mechanisms and documentation remain informal, resulting in inadequate verification of transaction evidence and accountability documentation.

Operationally and in compliance, many villages lack written (SOPs) and sustainability plans. Asset maintenance is a low priority, while asset administration remains disorganized, creating risks of damage, unclear ownership, and misuse. Planning is relatively participatory; however, implementation, administration, reporting, accountability, transparency, and responsibility remain hampered by delayed Siskeudes data entry, incomplete documentation, heavy workloads, and limited public information media. This study has limitations. First, it covers limited villages in West Lombok, limiting regional representativeness. Second, data primarily came from interviews, making findings dependent on informant honesty and openness. Third, no in-depth quantitative analysis examined internal control effectiveness of financial risks levels. Time and resource constraints also limited field observations. Future researchers should expand the study to more villages or districts, combine qualitative and quantitative approaches, examine internal control and audit effectiveness, explore social and cultural factors influencing village officials, and involve communities through participatory research to improve transparency, accountability, and village financial governance.

5. REFERENCES

Adi, F. K., & Baroroh, A. (2021). Pelatihan Siskeudes Perwujudan Efektivitas Pemerintah Desa Di Kecamatan Jatipurno. *Al Basirah Jurnal Pengabdian Masyarakat*, *1*(1), 37–44. https://doi.org/10.58326/jab.v1i1.2

Aidin, M. (2025). Transformasi Digital Administrasi Desa Melalui Sistem Informasi Desa :

Kajian Pustaka Tentang Faktor Pendukung Dan Penghambat. *Nusantara Journal of Multidisciplinary Science*, *2*(8), 1661–1674. https://jurnal.intekom.id/index.php/njms/article/view/1158/927

Aini, F. N., & Huda, N. (2022). Manajemen Risiko dalam Meminimalisir Wanprestasi pada Koperasi Syariah (Studi Kasus di KSPPS Nurul Hidayah Desa Klaseman). *Syarikat: Jurnal Rumpun Ekonomi Syariah*, *5*(1), 1–16. https://doi.org/10.25299/syarikat.2022.vol5(1).9302

Almizan, Y. (2025). Analisis Pelaksanaan Pengawasan oleh Inspektorat Daerah Kabupaten Sambas. *Jurnal Global Futuristik*, *3*(1), 35–45. https://doi.org/10.59996/globalistik.v3i1.702

Auliantari, B. F., Indriani, E., & Mariadi, Y. (2022). Implementasi Pengelolaan Dana Desa Menggunakan Aplikasi Siskeudes Di Desa Jatisela. *Jurnal Riset Mahasiswa Akuntansi*, *2*(3), 416–433. https://doi.org/10.29303/risma.v2i3.255

Badali, M. A., Setiawan, I., & Urahmah, N. (2014). Pengelolaan dana desa pada desa pulantani kecamatan haur gading kabupaten hulu sungai utara. *Jurnal Keuangan Daerah, Pusat Dan Kearsipan*, *2*(1), 1–10.

Baderan, U. S., Lantowa, F. D., Makur, D. S., & Idji, R. A. (2025). Manajemen Administrasi dan Keuangan di Desa Bajo, Kecamatan Tilamuta, Kabupaten Boalemo. *Jurnal Pemberdayaan Ekonomi*, *4*(2), 69–75. https://doi.org/10.35912/jpe.v4i1.4828

Bafa, H., Erawati, T., & Primastiwi, A. (2021). Pengaruh Badan Usaha Milik Desa (Bumdes) Dan Profesionalisme Pengelolaan Aset Desa Terhadap Pendapatan Asli Desa Wunlah Kecamatan Wuarlabobar Kabupaten Kepulauan Tanimbar Provinsi Maluku. *Jurnal Ilmu Akuntasi*, *3*(September), 1–23.

Dewi, T., Gumilar, G. G., & Ramdani, R. (2025). Residu Demokrasi , Menggali Makna Konflik Sosial Politik Pasca Pemilihan Kepala Desa : Analisis Fenomenologi Empirik. *Innovative: Journal of Social Science Research*, *5*(4), 12127–12138.

Fabiola, B., & Yuwono, W. (2023). Analisis Manajemen Risiko Bagian Hubungan Masyarakat pada Instansi Pemerintah. *Jurnal Bangkit Indonesia*, *12*(2), 1–6. https://doi.org/10.52771/bangkitindonesia.v12i2.240

Fauzia, K. A., & Rahayu, D. (2024). Meningkatkan Akuntabilitas Keuangan Desa di Indonesia Melalui Pelaporan Terstandar. *Jurnal Ekonomi, Manajemen, Bisnis Dan Akuntansi Review*, *4*(1), 12. https://doi.org/10.53697/emba.v4i1.1714

Ginting, A. H., Widianingsih, I., Mulyawan, R., & Nurasa, H. (2023). *Manajemen Risiko Pemerintah Desa dan Dana Desa Administrasi di Indonesia*. https://doi.org/https://doi.org/10.3390/su152416706

Girsang, I. R., Purba, I. R., & Naibaho, P. R. E. (2016). Analisis Pertanggungjawaban Pengelolaan Dana Desa Nagori Sinar Baru Kecamatan Silimakuta Kabupaten Simalungun. *Jurnal Ilmiah Akuntansi*, *4*(1), 1–23.

Hafiludin, M., & Atmojo, M. E. (2020). Seleksi Terbuka Perangkat Desa (Studi Kasus: Desa Sendang Sari Kabupaten Kulon Progo dan Desa Panggung Harjo Kabupaten Bantul Tahun 2017). *Jurnal Ilmu Administrasi Negara (JUAN)*, *8*(1), 21–34. https://doi.org/10.31629/juan.v8i1.2176

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Hilmi, A. N., Fanida, E. H., Ma'ruf, M. F., Megawati, S., Eprilianto, D. F., Taqwa, M. D. A., & Romadhon, A. K. (2024). Pelatihan Penyusunan Standar Operasional Prosedur Administrasi Pemerintahan untuk Optimalisasi Pelayanan Publik Desa. *Community Development Journal*, *5*(1), 2374–2381.

Husaeni, R. M. A., & Suantha, K. K. (2019). Pengaruh Alokasi Dana Desa Terhadap Pemberdayaan dan Peningkatan Kesejahteraan Masyarakat di Desa Padamulya. *Jurnal Ekonomi, Manajemen, Dan Akuntansi*, *11*(2), 41–57. https://doi.org/https://doi.org/10.35870/jemsi.v11i2.3945

Ilhami, M. W., Nurfajriani, W. V., Mahendra, A., Sirodj, R. A., & Afgani, M. W. (2024). Penerapan Metode Studi Kasus Dalam Penelitian Kualitatif. *Jurnal Ilmiah Wahana Pendidikan*, *10*(9), 462–469. https://doi.org/10.5281/zenodo.11180129

Irianto, G., & Amirya, M. (2024). Kendala dan Strategi Implementasi Manajemen Risiko di Pemerintah Daerah Indonesia. *Jurnal Pendidikan Ekonomi*, *12*(2), 302–312. https://ejournal.undiksha.ac.id/index.php/EKU%0AKendala

Jumsar, M., Qadar, J., & Burhanuddin, B. (2025). Akuntabilitas Pengelolaan Alokasi Dana Desa (ADD) Desa Lattimu Kecamatan Bola Kabupaten Wajo. *Kajian Administrasi Publik Dan Ilmu Komunikasi*, *2*(1), 46–54. https://doi.org/https://doi.org/10.62383/kajian.v2i1.94

Kambuaya, M. K. P., Sesa, P. V. S., & Marisan, A. W. Y. (2026). The Effect of Financial Risk Analysis on Sustainable Village Development in Jayapura Regency. *Jurnal Ilmiah Akuntansi Kesatuan*, *14*(1), 215–230. https://doi.org/10.37641/jiakes.v14i1.5086

Kasim, A., Rimi, A. M., Abdurrahim, Supriyadi, & Purnamasari, A. I. (2023). Restorative Justice to Prevent Village Fund Corruption Crimes : A Constitutional Law and Indonesian Criminal Law Perspective. *International Journal of Criminal Justice Science*, *18*(1), 97–112. https://doi.org/10.5281/zenodo.4756207

Liwang, A., Sayidah, N., & Ady, S. U. (2024). Strategi Penerapan Manajemen Risiko Berbasis Sni Iso 31000 : 2018 Dalam Rangka Peningkatan Kinerja Instansi Pemerintah Daerah Kabupaten Kaimana. *Jurnal Minfo Polgan*, *12*(2), 2871–2880. https://doi.org/10.33395/jmp.v12i2.13424

Ludmilla, R. (2023). Penerapan Manajemen Risiko dalam Pemerintahan Negara-Negara di Asia. *COMSERVA Indonesian Jurnal of Community Services and Development*, *2*(11), 2487–2501. https://doi.org/10.59141/comserva.v2i11.675

Maharani, S. D., & Mulyaningtyas, M. (2024). Peran Perangkat Desa Dan Sistem Pengendalian Internal Terhadap Akuntabilitas Pengelolaan Dana Desa Sumber Brantas. *Jurnal Ekonomi Manajemen Sistem Informasi*, *13*(1), 115–127. https://doi.org/10.37476/jbk.v13i1.4411

Marwati, M., Gumilar, G. G., & Ramdani, R. (2024). Penerapan Manajemen Risiko Dalam Pengendalian Internal Pemerintah Di Badan Perencanaan Pembangunan Kabupaten Bekasi. *Communnity Development Journal*, *5*(2), 3250–3255.

Nasution, I. R., & Budianto. (2025). Analisis Sistem Informasi Dana Desa Terhadap Transparansi dan Akuntabilitas Pengelolaan Keuangan Desa (Studi Kasus : Desa Tanjung Hataran Kabupaten Simalungun). *Universitas Dharmawangsa*, *19*(1), 523–530.

Nurrisa, F., Hermina, D., & Norlaila. (2025). Pendekatan Kualitatif dalam Penelitian : Strategi , Tahapan , dan Analisis Data. *Jurnal Teknologi Pendidikan Dan Pembelajaran*, *02*(03), 793–800. https://jurnal.kopusindo.com/index.php/jtpp/index E-ISSN

Okpriyanto, D., Leniwati, D., & Malik, N. (2026). Risiko Pengelolaan Dana Desa dan SILPA dalam Perspektif Akuntabilitas Publik Kecamatan Tugumulyo Musi Rawas. *Jurnal Akuntansi Dan Ekonomika*, *16*(1), 64–72. https://doi.org/10.37859/jae.v16i1.11408

Padang, P., Tamba, I. N., Manik, V. L. B., & Ivanna, J. (2024). Peran Badan Permusyawaratan Daerah (BPD) Dalam Mengawasi Pengelolaan Dana Desa Di Desa Laut Dendang. *Jurnal Dimensi Hukum*, *8*(1), 49–54.

Perkasa, S. G., & Bawono, A. D. B. (2023). Pengaruh Dana Desa (Dd) Pendapatan Asli Desa (Pades) Dan Alokasi Dana Desa (Add) Terhadap Pengalokasian Belanja Sub-Bidang Perdagangan Dan Perindustrian. *Economics and Digital Business Review*, *4*(2), 245–253.

Polidu, I., Nento, H. P., & Batu, M. (2025). *Aspek hukum dan tantangan transparansi dalam pengelolaan dana desa di indonesia. 3*(1), 23–32.

Priyadi, I. H., Halida, U. M., Ardiansyah, F., & Faiqoh, N. (2023). Pelatihan akuntansi keuangan desa berbasis SISKEUDES sebagai upaya peningkatan akuntabilitas pengelolaan keuangan di Desa Bicorong Pakong Pamekasan. *Pêrdikan: Journal of Community Engagement*, *5*(1), 17–26. https://doi.org/https://doi.org/10.19105/pjce.v5i1.8063

Ra'is, D. U., & Rini, Y. T. (2024). Transparansi Dan Akuntabilitas Pengelolaan Dana Desa: Analisa Tren Pengelolaan Dana Desa 2016-2024. *JADMENT: Journal of Administration and Development*, *1*(2), 89–102. https://doi.org/10.62085/jadment.v1i2.13

Rahdiana, F. P., Ratna, N. D., & Saefulrahman, I. (2025). Pengelolaan Aset Desa Di Desa Ciburu Wetan Berdasarkan Permendagri No 1 Tahun 2016 Pasal 7 Tentang Pengelolaan Aset Desa. *Jurnal Review Pendidikan Dan Pengajaran*, *8*(2), 6380–6389. https://doi.org/10.31004/jrpp.v8i2.47379

Rani, F. H., Tanzili, M., Rusyidi, Y., Marlina, H., Ardha, D. J., Krisna, M., Hasmiati, R. A., & Rafie, P. A. (2023). Mitigasi Resiko dalam Penggunaan Dana Desa. *Jurnal Aksi Dosen Dan Mahasiswa*, *1*(2), 87–98. http://jurnal.dokicti.org/index.php/jadmas/index

Rohmantika, N., Yulyanti, E., Wahyuni, H., & Pratiwi, U. (2022). Pelatihan Digitalisasi Data Desa bagi Perangkat Desa Condongsari untuk Mengoptimalkan Layanan Administrasi Desa. *JURNAL TEPAT : Teknologi Terapan Untuk Pengabdian Masyarakat*, *5*(2), 310–322. https://eng.unhas.ac.id/tepat/index.php/Jurnal_Tepat/article/view/312

Sa'adah, R. A., Baihaqi, A., & Jumadi. (2025). Partisipasi Masyarakat, Musyawarah Perencanaan Pembangunan Desa (Musrenbangdes) Di Desa Lampihong Kanan Kecamatan Lampihong Kabupaten Balangan. *Jurnal Kebijakan Publik*, *2*(2 SE-Artticle), 845–856. https://ejurnal.stiaamuntai.ac.id/index.php/PPJ/article/view/1158

Safitri, S.A., & Suparwito, V. R. (2023). Analisis Manajemen Risiko dalam Mewujudkan Good Governance pada Aspek Keuangan di Pemerintah Kota Yogyakarta Menggunakan ISO 31000. *JISHUM : Jurnal Ilmu Sosial Dan Humaniora, 2,*(1,), 1-8. https://doi.org/10.57248/jishum.v2i1.258

Savitri, E., Andreas, & Diyanto, V. (2019). The effectiveness of village fund management.

International Journal of Scientific and Technology Research, *8*(9), 1373–1377.

Seba, O., Bajari, A. H., & Juliana, A. (2026). Peran Inspektorat Sebagai Aparat Pengawas Intern Pemerintah (APIP) Dalam Mewujudkan Good Governance Pada Kabupaten Lanny Jaya. *Journal of Administration and Educational Management*, *9*(2), 306–312.

Setiawati, H., & Hamzah, A. H. P. (2024). Analisis Risiko dan Keberlanjutan Lingkungan pada Sentra Industri Batik Klampar Kabupaten Pamekasan Madura Provinsi Jawa Timur. *Universitas Terbuka*, *1*(2), 3047–6569.

Siahaan, F. K., Sinurat, M., & Siboro, D. T. (2024). Analisis Pengelolaan Dana Desa Di Desa Lumban Silintong Kecamatan Balige Kabupaten Toba. *Jurnal Minfo Polgan*, *13*(20), 1270–1282. https://doi.org/https://doi.org/10.33395/jmp.v13i1.14050

Sitanggang, J. Y. B., Tohang, L. B., & Rizal, M. (2026). Risiko Hukum dan Kepatuhan dalam Organisasi: Tinjauan Literatur terhadap Faktor Penyebab, Dampak, dan Strategi. *Jurnal Ilmu Ekonomi Dan Bisnis*, *4*(2), 36–41. https://creativecommons.org/licenses/by-nc-sa/4.0%0ACorresponding

Sriwinarti, N. K., & Fadilla, L. N. (2025). Dimensi Akuntabilitas terhadap Pengelolaan Dana Desa pada Desa-Desa di Kecamatan Lingsar Kabupaten Lombok Barat. *Jurnal Manajemen Bisnis Kewirausahaan*, *4*(2), 24–37. https://doi.org/https://doi.org/10.56910/jumbiwira.v4i2.2440

Suliyati, T. (2020). Pengelolaan Arsip Desa Kabupaten Rembang dalam Menunjang Pemerintahan Desa. *Jurnal Undip*, *4*(4), 493–507. http://ejournal.undip.ac.id/index.php/anuva%0APengelolaan

Takdirmin, Faisal, S. Z. A., Faisal, S. F. R., Dani, A. R., & Tahir, K. (2021). Manajemen Risiko Keungan. *Jurnal Ilmiah Pendidikan Dasar*, *32*(3), 167–186.

Tamburaka, S., Jamil, I. A. B. A., Hasbudin, Awaluddin, I., Dharmawati, T., Ramadhan, A. M. F., Islami, L. N., & Adam, B. M. (2024). Implementasi Manajemen Risiko dalam Pengelolaan Aset Pemerintah Daerah Kota Kendari. *Jurnal Studi Ekonomi, Keuangan, Dan Manajemen*, *07*(12), 7367–7374. https://doi.org/10.47191/jefms/v7-i12-45

Tang, S. A., Maro, Y., Gorang, A. F., & Maruli, E. (2022). Pengaruh Alokasi Dana Desa dan Dana Desa Terhadap Kesejahteraan Masyarakat Desa. *Jurnal Ilmiah Wahana Pendidikan*, *8*(9), 384–399. https://doi.org/10.5281/zenodo.7209226

Taufik, N. M., Pradesa, H. A., & Agustina, I. (2019). Persepsi risiko pada pemerintahan desa sebuah tinjauan dari perspektif perangkat desa di kabupaten Bandung. *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, *16*(3), 120–135. https://doi.org/10.32812/jibeka.v16i1.353

Telaumbanua, A., & Ziliwu, N. (2022). Analisis Dampak Pengelolaan Alokasi Dana Desa Terhadap Peningkatan Kesejahteraan Masyarakat. *Jurnal Akuntansi, Manajemen Dan Ekonomi*, *1*(1), 108–123. https://doi.org/10.56248/jamane.v1i1.21

Telaumbanua, G. R., Waruwu, S., & Lase, D. (2022). Analisis Kinerja Kepala Desa Dalam Pelayanan Publik. *Jurnal Akuntansi, Manajemen Dan Ekonomi*, *1*(2), 303–311. https://doi.org/https://doi.org/10.56248/jamane.v1i2.45

Usri, S. A. S., Dunakhir, S., & Samsinar, S. (2025). Analisis Pengelolaan Keuangan Dana Desa (Studi Kasus Desa Dampang Kabupaten Bulukumba). *Jurnal Ilmiah Manajemen,*

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X

Ekonomi Dan Akuntansi, *5*(6), 23–31. https://doi.org/https://doi.org/10.55606/jurimea.v5i2.965

Wijayanti, R., & Taufik, N. I. (2022). The Role of Village Funds to Improve Community Welfare: A Study in West Bandung Regency. *IJEBD (International Journal of Entrepreneurship and Business Development)*, *5*(1), 155–163. https://doi.org/10.29138/ijebd.v5i1.1641

Yazo-Cabuya, E. J., Herrera-Cuartas, J. A., & Ibeas, A. (2024). Organizational Risk Prioritization Using DEMATEL and AHP towards Sustainability. *Sustainability (Switzerland)*, *16*(3). https://doi.org/10.3390/su16031080

Zein, A. W., Sembiring, D. S., & Ningsih, E. J. (2025). Peran Strategis Dana Desa dalam APBN : Meningkatkan Kesejahteraan Masyarakat Desa. *Jurnal Publikasi Ekonomi Dan Akuntansi*, *3*(2), 204–213. https://doi.org/https://doi.org/10.61132/anggaran.v3i2.1425

Zulaini, L., & Linda, L. (2024). Akuntabilitas Desa Maju. *Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi*, *9*(1), 37–47. https://dx.doi.org/10.24815/jimeka.v9i1.26855

Zuliati, F., Sayrani, L. P., Andaya, M. N. D., & Rene, M. O. (2025). Efektivitas Aplikasi Sistem Keuangan Desa (SISKEUDES) dalam Pengelolaan Keuangan Desa (Studi Kasus di Desa Raporendu Kecamatan Nangapanda Kabupaten Ende). *Jurnal Ilmiah Manajemen, Ekonomi Bisnis, Kewirausahaan*, *12*(2), 964–979. https://doi.org/https://doi.org/10.30640/ekonomika45.v12i2.4562

DOI: https://doi.org/10.17509/jrak.v14i2.102248
p- ISSN 2338-1507 e- ISSN 2541-061X