

**OPTIMIZATION OF VILLAGE FINANCIAL SYSTEM  
(SISKEUDES) FOR VILLAGE FINANCIAL ADMINISTRATION  
(CASE STUDY IN DOMPU VILLAGE GOVERNMENT, INDONESIA)**

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**Abstract**

*This study aims to understand and analyzing the village financial administration process using the SISKEUDES application that causes report delays and Finding solutions to the constraints faced in the village finance administration activities using the SISKEUDES application, with a qualitative approach. The population is village administration in Dompu district and taken 4 villages as sampling from 72 villages, and the number of respondents is 10 people. The data analysis technique used in this research is using the steps: Data collection, data reduction, data display, verification and confirmation of conclusions. The results showed that the level of human resources has a great impact on the performance of village officials in the administration activities, and in the administration process using SISKEUDES application there is fraud activity on the tax payment process so that it delays the delay in reporting the end-of-year accountability.*

*Keywords: Village financial system, SISKEUDES, Village administration, Indonesia*

## INTRODUCTION

Indonesia is known as a country rich in natural resource potential. But up to 70 years of independence, the natural wealth is not managed maximally, one of them because of the development paradigm that puts the village as an object that is not empowered. In fact, the poor are generally present in remote villages. The village is also synonymous with underdevelopment as well as the accumulation of productive workforce who are unemployed and waiting for their luck to get a job. Central Bureau of Statistics (BPS) released data, the poverty rate in Indonesia as of September 2014 reached 27.73 million people or about 10.96 percent of the total population of the archipelago. This figure is expected to increase if there is no greater intervention of middle and lower class people vulnerable to economic turmoil. These sad facts are beginning to be dismantled by the implementation of Law No. 6 of 2014 on the Village. "The development paradigm has changed, from rebuilding villages to building villages. The village has been acknowledged by the birth of a law that provides a portion to prioritize the village," said Village Minister, PDT and Transmigration Marwan Jafar. Minister Marwan explained that 'Desa Membangun' put the village as the subject of development, ie the party who planned, implemented, and as the beneficiaries of development. In this position, the higher authorities are in charge of strengthening, monitoring, and monitoring. This is an elaboration of the principle of subsidiarity. In the Village Law, it is understood that the village building is mainly implemented for the authority of the origin and authority of the local village ([www.kompas.com](http://www.kompas.com)).

Implementation of Law No. 6 of 2014 on the Village is in line with the National Development Program as stipulated in the National RPJM 2015-2019 which is "Building Indonesia from the edge by strengthening the areas and villages within the framework of NKRI". As a follow-up, in the APBN-P 2015 has been allocated Village Fund of ± Rp 20.776 trillion for 74,093 villages spread over Indonesia, and in the following years will continue to grow even more than 1 billion for each village. In addition to the Village Fund, pursuant to Law No. 6 of 2014 on Village Article 72, the village also manages the finances derived from the Village's Original Income and other Transfer Income in the form of Village Fund Allocation (ADD); Share of District and Municipal Taxes and Levies; and Financial Aid from Provincial / District / City APBD.

The amount of budget in the spring by the central government for the village would bring great potential risks in the implementation, Phenomenon of local officials who caught the case of the law should not be repeated again in the scale of village government. Village Government Apparatus and Village Consultative Bodies (BPD) should have an understanding of the laws and other regulations, and have the ability to carry out accounting and / or bookkeeping. Therefore, the government in this case the Ministry of Home Affairs, Ministry of Finance,

Ministry of Village Development of Disadvantaged Regions and Transmigration, Provincial Governments, District / Municipal and District Government are expected to further streamline their respective roles in conducting supervision and guidance in the financial management of this village .

In 2017, the Finance and Development Supervisory Agency (BPKP) together with other Government Internal Audit Officials (APIP) consisting of the Inspectorate of Ministries / Institutions / Pemda reaffirmed its determination to oversee village finances to make village development process more accountable. Together with the Ministry of Home Affairs, BPKP has encouraged village financial management accountability by developing village finance governance applications through the Village Finance System (SISKEUDES). Until now, the implementation level of SISKEUDES has reached 33.17% or 24,863 out of 74,954 villages across Indonesia until expected by 2019 all villages are already using the application. In order to encourage full implementation of SISKEUDES, BPKP coordinates with the Ministry of Home Affairs through the Directorate General of Village Administration to facilitate the implementation of SISKEUDES application gradually. In addition, BPKP also coordinates with the KPK appealed to all Village Heads to implement SISKEUDES application. Dissemination of the application is done by BPKP in cooperation with several universities and the Indonesian Institute of Accountants (IAI). For regions that have already implemented SISKEUDES, BPKP together with The World Bank (World Bank) has given appreciation as a form of appreciation.

Implementation of SISKEUDES in Dompu by 2016 simultaneously in 72 village governments is new and alien to the village government in Dompu district because they used to use conventional way of doing village financial management, and they do not know and know how to use computers, so that BPKP and districts district government work hard in fostering the village government so that understand using computer and application SISKEUDES correctly, to accelerate the absorption and understanding of village government in the administration of village finances using SISKEUDES then each village is given a companion who understand and understand about the application SISKEUDES and rural village management. With the presence of SISKEUDES, the Head of BPK-PD, Head of BPD-PD, Head of BPD-PD, Head of BPD-PD, Head of BPD-PD, Dompu District attended Presidential invitation through State Secretary of Republic of Indonesia and Head of Development and Supervisory Board of Republic of Indonesia (BPKP RI) National Coordination of Government Internal Audit of 2017 at Gandhi Hall of BPKP Central Office in Jakarta. They were invited, because the Dompu and West Sumbawa Regency (KSB) Governments successfully implemented Village Financial Governance with Electronic Village Finance System in West Nusa Tenggara Province ([www.dompukab.go.id](http://www.dompukab.go.id)).

Budgeting and administration of village finances are vital in the application of SISKEUDES because it will have implications on the output of accountable and accountable reports while the budgeting process is an activity item to be carried out at the start of the stages starting with the preparation of the Village Budget which is the Government's annual financial plan Village based on RKP Desa which is an elaboration of RPJM Desa. Administration is an activity that is almost done every week of every fiscal year. this activity rests on the duty and responsibility of the treasurer. Diligence and thoroughness are a requirement in performing this activity, financial administration is the activity of recording all financial transactions, whether receipts or spending money in one year of broadcast. Especially the treasurer must understand some things that become the main provisions in financial administration so that financial administration activities take place properly and orderly. financial administration is one of the data that must be input into the SISKEUDES application other than budgeting and, is the most frequent data input in a budget year. Using the SISKEUDES application should the village financial report be completed in a timely manner, if the data input has been done correctly and orderly, but what happens is that reports from 70 villages experienced delays and only two villages were able to complete the report even though it was late, March 2017, which should be completed on January 30, 2017 after the budget stages run, the two villages are Calabai and Tembalae villages that can complete faster than 70 other villages.

What distinguishes this research from previous studies is that the focus of this research is more specific on the process of budgeting and administration of village finances with the application of SISKEUDES done by the village government. Where the researchers want to explore more deeply about the various obstacles that occur in the activities of budgeting and administration of village finances with the application SISKEUDES menyebabkan the occurrence of delay in the report that is not in accordance with permendagri no: 113 year 2014 article 37. While previous researchers examined the management of local government finances with the application SIMDA, which covers planning, budgeting, administration, reporting and accountability issues at the SKPD level.

The purpose of this research is to understand and analyze the process of budgeting and administration of village finance using SISKEUDES application, finding solution to the obstacles faced related to budgeting activities and administration of village finance using SISKEUDES application. The results of this study are expected to provide practical contribution in the form of useful information and reference for district government in Dompu in an effort to improve the quality of administration more effectively, that is by improving the quality of human resources, government internal control system, so the process of administration of village finance goes well and effective that impact on the accuracy of the process of making.

## LITERATURE REVIEW

Accounting Information System (SIA) is a computerized information system that processes financial data associated with transaction data in the accounting cycle and presents it in the form of financial statements to the management company. According Mulyadi (2001) "Accounting system is an organization of forms, records and reports coordinated in such a way as to provide financial information needed by management to facilitate the management of the company. Meanwhile, according to Widjajanto (2001) "Accounting information system is the composition of forms, notes, equipment including computers and equipment and communication tools, implementation personnel and a closely coordinated report designed to transform financial data into management information required. The purpose of Accounting Information System is (1) Processing and storing data of all financial transactions. (2) Processing financial data into information in management decision making. (3) Supervision of all village government financial activities. (4) Cost and time efficiency on financial performance. (5) Presentation of systematic and accurate financial data in the appropriate accounting period. SISKEUDES is an SIA application used in village government to process financial transaction data from recording, general ledger, bank book, tax book, auxiliary book, and register, to report.

Administration of Village Finance and Reporting, Implementation of administration activities in line with the implementation of APBDes and all stages in the administration of village finances conducted by the village treasurer. The village treasurer is obliged to record every receipt and expenditure and closing the books at the end of the month in an orderly fashion. The village treasurer is also required to account for money through an accountability report. The accountability report is submitted monthly to the village head and no later than the 10th of the following month. Administration of revenue and expenditure by the village treasurer uses a general ledger.

Article 37 of Perpendagri No. 113 of 2014 states that the village head submits reports on the realization of the implementation of APBDesa to the Regent in the form of: first semester report and lapora semester akhirenahun. The realization report of APBDesa implementation shall be submitted no later than the end of July of the current year and the report of the end of the year shall be submitted no later than the end of January of the following year.

Sources of Village Finances are all rights and obligations in the context of administering village government which can be assessed by money, including all forms of property related to the rights and obligations of the village. Village finances come from the village's original revenue, APBD and APBN. Implementation of village government affairs which is the authority of the village is funded from APBDesa, central government assistance, and local government assistance. Implementation of local government affairs organized by the village government is

funded from the APBD, while the meaning of village finances. Based on (Law Number 32 Year 2004 Article 212 Paragraph 1), the definition of village finance is all the rights and obligations of the village that can be assessed with money, and everything in the form of money or in the form of goods that can be used as village property with respect to the exercise of the right and obligations.

The village income source as a whole is used to characterize all village authorities that are the responsibility of the village. The funds are used to mark the implementation of village authority covering government administration, development, community empowerment, and community thus, village revenues sourced from APBN are also used to mark the authority. Sources of village finance or village income as mentioned in Government Regulation Number 72 Year 2005 Article 68 (1), states that the source of village income consists of: a). Village Original Income, which consists of village business results, village wealth results, self-help outcomes and participation, gotong royong results, and other legitimate village original revenues; b). Revenue share of the Regency / Municipal tax at least 10% (ten per cent), for the village and from the District / City retribution partly for the village; c). Central and regional financial balancing funds received by the Regency / City for the village of at least 10% (ten per cent), for which the proportion is allocated to each village which is the Village Fund Allocation; d). Financial assistance from the Government is assistance from Provincial Government, District / City Government in the framework of implementing government affairs; e). Grants and donations from non-binding third parties. Based on Government Regulation No. 72 of 2005 Article 68 paragraph (1) stating that the source of village income is part of the central and fiscal balance funds received regency/city. In order for the Village Budget Fund (ADD) to achieve the desired goals and be realized well, in accordance with the mandate of the Law, it is necessary to have the mechanism of planning, distribution, use, reporting and accountability as well as monitoring the Village Fund Allocation.

Village-based program funds are actually quite large in many Ministries / Agencies, but to arrive at the identification stage that a Ministry / Institution fund program will actually be reallocated to the Village Fund and the amount of funds of the Ministry / Institution program that will be reallocated to the Village Fund requires intensive coordination between the parties (Ministry of Finance, Ministry of Home Affairs, Bappenas, and Ministry of Technical Affairs) and the establishment of clear criteria. The Village Fund is a fund sourced from APBN that is allocated for the transferred through APBD of regency and municipality which is used to finance the implementation of governance, development implementation, social development. Village funds are one of the crucial issues in village legislation, budget calculations based on the number of villages taking into account population size, poverty rate, geographic area and

geographical difficulties in order to improve the welfare and equity of village development. Because the issue is so crucial, the senators considered, the administration of village governance requires guidance and supervision, especially the implementation of village activities. The Village Fund or ADD budget is the financial share earned from the tax-sharing share and part of the central and district financial balance funds received by the district. The source of income for the Village as a whole is used to mark all the authorities under the responsibility of the Village. The funds are used to mark the implementation of village authority covering governance, development, community empowerment, and community. Thus, revenues sourced from the APBN are also used to mark the authority.

## **RESEARCH METHOD**

### **Research Design**

This study adopted a qualitative approach. What is meant by qualitative research is research that intends to understand the phenomenon of what is experienced by the subject of research holistically, and by way of description in the form of words and language, in a special context that is natural and by utilizing various scientific methods, Moleong 2017).

This research was conducted in four villages, namely; two villages classified as late to complete the report, namely the village of Jambu and the village of Lune and the next two villages were successful completing their financial statements faster than other villages of Calabai and Tembalae villages. For Calabai and Tembalae villages, villages are considered successful in managing village finances electronically using SISKEUDES and both villages have been invited to attend the BPKP coordination meeting. RI in Jakarta, which was attended by the President of RI. To obtain the information needed in this research, the researcher uses 6 informants who are the village head and treasurer of village finance management. In addition, the informants also came from the village government coaches who served to assist the management of village finance.

### **Types and Sources of Data**

Bungin (2015), describes the method of collecting data is "in what way and how the required data can be collected so that the final results of the study are able to present valid and reliable information". Arikunto (2002), argues that "research methods are the various ways researchers use in collecting research data". The ways in question are interviews, and documentation studies. Data collection methods used in this study include:

### ***Interview Method Interview***

Is a process of conversation with masud to construct about people, events, activities, organization motivation, feelings and so on by two parties, namely the interviewer (interviewer) who ask questions with people who at interviewee (interviewee) Bungin (2015). There are several advantages of data collection through interviews, such as interviewers can make direct contact with informants who will be excavated information, data obtained in depth, interviewed can reveal the contents of his heart more broadly, questions that are not clear can be repeated and directed the more meaningful. Interviews are conducted in depth and unstructured to the subject of research with guidelines that have been made.

### ***Documentation Method***

Arikunto (2002) documentation method is "looking for data in the form of notes, transcripts, books, newspapers, magazines, inscriptions, meeting minutes, leggers, agenda and so on". Nawawi (2005) states that "documentary study is a method of collecting data through written relics mainly in the form of archives and including books on opinions, theorems relating to the question of investigation".

### ***Data Analysis Techniques***

This research is descriptive research, with more of a description of the results of interviews and documentation studies. The data have been obtained will be analyzed qualitatively and described in the form of descriptive. According to Moleong (2001), data analysis is "the process of organizing the sequence of data, organizing it into a pattern, category and basic description". The definition provides an overview of how important the position of data analysis is viewed in terms of research objectives. The main principle of qualitative research is to find the theory of data. Data analysis techniques used in this study is to use the steps as proposed by Bungin (2003), namely as follows:

### ***Data Collection***

Data collection is an integral part of data analysis activities. The data collection activity in this research is by using interview and documentation study.

### ***Reduction of Data***

Data reduction, is defined as the electoral process, focusing on simplification and transformation of raw data that emerged from written records in the field. Reduction has been done since data



collection begins by creating a summary, encoding, tracking themes, creating clusters, writing memos and so on with the intention of excluding irrelevant data / information.

### ***Display Data***

Display data is a description of a set of arranged information that provides the possibility of drawing conclusions and taking action. The presentation of qualitative data is presented in the form of narrative text. The presentation can also be in the form of matrices, diagrams, tables and charts.

### ***Verification and Confirmation***

Is the final activity of data analysis. Withdrawal of conclusions in the form of interpretation activities, namely finding the meaning of data that has been presented. Between data display and conclusion there are data analysis activities. In this sense the analysis of qualitative data is an ongoing, repetitive and ongoing effort. Data reduction issues, data presentation and conclusions / verification are success stories in sequence as a series of related analysis activities. Further data that has been analyzed, explained and interpreted in the form of words to describe the facts in the field, meaning or to answer research questions that are then taken only the substance. Based on the information above, each step in the process is done to obtain the validity of the data by reviewing all available data from various sources that have been obtained from the field and personal documents, official documents, pictures, photos and so forth through interview method supported by documentation study.

## **RESULTS AND DISCUSSION**

The results of the research found in the field by the researchers bring the level of education or human resources provide a very important influence where for 2 villages that are fast reporting level head village education and the treasurer is bachelor all while 2 villages are late to complete reports education level of village head and treasurer only high school graduates. Field findings indicate that several factors underlie the delay in reports on village financial administration. These factors are the low human ability, morality and honesty is lacking, pressure, opportunity and rationalization.

In the administration of village finance, it requires the skill or skill of the treasurer and the village head. The village head in implementing the village fund management is assisted by PTPKD from the village apparatus one of whom is the village treasurer with the task of administering the village. But in the implementation of the administration there is still not understood by the village treasurer. This is due to the lack of understanding of the village

treasurer on regulation and lack of knowledge and information to support his duties. The level of village treasurer's capability still needs to be pursued in order to increase competence. Competence is a combination of motivation, attitude, character, knowledge and abilities that should always be sought to increase in a sustainable manner. The village treasurer should have a desire to learn new things especially in administering village finances to support his duties. Spencer (1939: 9) in Darmayanti (2011) explains that competence is part of a deep and inherent personality, as well as predictable behavior in various circumstances and work tasks. In order to support the ability of village financial administration in improving the competence, the facilitation team to improve the ability of village apparatus of Dompu Regency is BPMPD, and INSPEKTORAT Dompu District has several times to provide training, socialization and assistance to village financial management, namely Village Head, Village Secretary, Village Treasurer and PTPKD. In addition the facilitation team provided direct counseling down in the field and provided space to the village fund manager for consultation. The training was conducted in collaboration with BPKP, an IT village-based village financial management training on the procedure of input using Siskeudes application.

In realizing the accountability of village fund management and financial administration must be supported with adequate resources so that the goals to be achieved can be realized. Without individuals possessing skills or competencies, it is impossible for an organization to achieve its goals. Werther and Davis (1996) stated that human resources are employees who are ready, capable and alert in achieving organizational goals.

Low HR capability. The complexity of village financial management plus limited human resource capacity often creates deviant practices laden with violations of existing rules and legal norms. The facts of field findings indicate that problematic villages in village financial administration tend to be in line with conditions where the capability of the village head and low treasurer. Based on the formal education profile that has been taken by the village chief and the treasurer on average only graduated from high school even though it has fulfilled the level of education required to be the village head. As for qualifying nomination to become head of village, filled with education outside of school with Package C equal to SMA.

The various elements identified in village financial administration are in line with elements in the fraud triangle theory (Cressey, 1953 in Kaseem and Higson, 2012). The deviation that leads to the fraud occurs also due to the ability of the village finance manager in this case the village head and treasurer in financial finance. This also reinforces the opinions of Wolfe and Hermanson (2004) who developed the fraud triangle theory by adding abilities as elements that cause fraud. In this context, such fraud takes place during the year 2016 which

impacts on the delay of the report and will of course lead to delays in the disbursement of village funding funds next in 2017.

Secondly, the morality and honesty are lacking. Factors of morality and honesty of village head and treasurer trigger fraud. Fraudulent practices that occur solely because of the individual himself. Research Atmadja and Saputra (2017), revealed that moral or ethical values as factors that need to be considered in financial management. The main problem of the culture of corruption is the morality of our individual nation, because the morality of a person is determined by the environment and social interaction. Today, people's morality is reduced by the dominant political interests of the time. The state through government has deliberately established stigma and behavior abuse, by legalizing corruption among government officials. It can not be denied that the level of corrupt practices among state officials makes the public withdraw its support of the government. Trust and public expectations of the government can be said to decline, even apathetic tend to the government and its legal apparatus.

So also with the results of research Keraf and Imam (1995: 70-77) in Luayyi (2010) which reveals that one of the principles in business ethics is honesty. Honesty aspects of business include; honesty manifests in fulfillment of contractual and contractual terms. Honesty also finds its form in the supply of goods and services with good quality, and lastly honesty concerns the working relationship within the company. The principle of honesty is closely related to the aspect of belief. This trust is the basic capital that will generate substantial profits in the future. In this context, the researcher considers that the morality and honesty of the village finance management, especially the treasurer and the village head, becomes a fundamental factor that must be owned. Low morality and honesty lead the individual to do away with the rules. The researcher in this case agrees with Ratmono et al. (2014) in Arles (2014) that those involved in fraud are driven by the interaction between forces in the individual's personality and the external environment. Then the occurrence of cheating tends to be greater if someone is in situational pressure, there is a chance, and strengthened the integrity of the perpetrator and the weakness of supervision and coaching.

Third, the push (pressure). The aspect pressure or push may underlie the fraud on the village financial pennies. The facts of field findings indicate that the practice of deviant village heads and treasurers in the administration because it is influenced by the source (root) problem that is the existence of financial needs and greed.

Cressey with his theory Fraud Triangle mentions that there are three factors causing individuals to make a fraud one of which is a factor of impulse (pressure) shown needs or financial problems, luxury lifestyles and greed or greed. Fraud is generally defined as cheating or deception in order to gain material and non-material benefits. The results of this study led to

the factors that trigger the deviation that is currently known by the term Fraud Triangle. People who engage in fraudulent activity due to the interaction of impulses derived from within the individual personality are related and from the external environment.

This impetus is classified into three general categories: pressure, opportunity and rationalization (Hall and Singleton, 2007: 264 in Widarti 2015). Pressure is the impetus of people to commit fraud. Pressure can include almost anything including financial and non-financial. In the case of finance as an example of a drive to have material goods. Non-financial pressures encourage someone to cheat, for example, to cover up poor performance due to job demands for good results.

In this study it was identified that the village head and the treasurer had the urge or pressure to act deviant due to the need for financial and greed. Family needs where village heads and treasurers want to use tax money as an additional cost that supports their daily lives. Then greed, where the village head and treasurer already have a salary and some allowances, but are still looking for more extras from fraudulent deeds.

Fourth, opportunities (opportunity). Opportunities or opportunities contribute greatly to the cause of fraud by the treasurer in the administration of village finances. To illustrate these conditions, the field findings indicate that the opportunity factor is translated into several sources (root) of the problem that is the result of a miscalculation of taxes by the SISKEUDES application which must be paid in every shopping activity, so they make it as an excuse not to pay taxes, and waiting for the exact clarity in tax payments. Actually they could have calculated manually for the amount of taxes to be paid because they had been trained to calculate taxes by the taxation. So there is no reason for them not to pay taxes on the grounds of unclear tax calculations by apps.

The lack of community involvement in supervising the performance of village heads and treasurers also provides an opportunity for fraud. Putra et al. (2014) reveals that there is no public interest to be involved in overseeing village financial management. Understanding of the people who lack of village financial management becomes one of the root causes of apathy community. The research of Suwandi (2015) also reveals a new thing in which the lack of community oversight of the program or administration activities in addition to the lack of understanding and knowledge, some communities assuming it does not really matter because it does not benefit him.

Fifth, justification; Individuals who commit acts of corruption, often feel what they do is not wrong and trying to find justification reasons so as not to violate the rules. This condition also occurs in the case of fraud in the administration of village finances. The facts of the field

findings indicate that village heads and treasurers have tried to avoid the violations committed by seeking justification by using loopholes such as turning on existing applications and rules.

Molida's research (2011) in Widarti (2015) reveals that rationalization becomes a fundamental element of fraud. The perpetrator of fraud always seeks justification rationally to justify his actions. As Elder, et al. (2008): 375 in Widarti (2015) affirms that attitudes, characters or set of ethical values make management or employees dishonest acts, or they are in an environment that gives them considerable pressure to cause them to justify committing acts the dishonest one.

Cressey in Arles (2014) explains that the justification of a shelter occurs when the offender wants to please his family and his loved ones, the offender feels entitled to something more (position, salary, promotion) for long serving, or the perpetrator takes part profits because the company has generated huge profits. In the context of the use of village budgets, justification for irregularities by village heads on the grounds of public interest. But for the researcher, the reason is far-fetched because it is not in accordance with the existing reality and tends to be contradictory to the rules that want to ensure that the use of the budget must be targeted so as to provide the greatest benefit to society, not for the personal interests of the village head.

## **CONCLUSION**

First, the administrative activities that result in delays in the report in this study is the process of tax payments that are not made by the treasurer, by reason of tax calculations using the wrong SISKEUDES application and tax calculations performed by taxation and inspectorate in training conducted by taxation other than that the cause of the delay of the report in the activities of the stylists are less human resources, which actually in the tax calculation does not depend on the application SISKEUDES, they can calculate manually.

Second, the solution of the constraints that occur for the payment of taxes is expected to be a special regulation that regulates so that each activity must complete the tax payers first can be disbursed budget activities so that no more who do not pay taxes. Then for human resources, the capacity building of village institutional elements in understanding the management of village finances, especially the administration of villages such as training, coursework and strengthening the role of sub-district in the framework of fostering and supervising the budget at the village level.

The conclusions in this study can not be separated from the existing limitations, among others related to the lack of informants, especially from external village government. Research on the village financial system is expected to be able to increase the informants, especially from

external sources, among others from the Financial and Development Supervisory Board (BPKP) as the system developer.

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