

Development of a Village Financial Governance Model (Case Study in Maitara Tengah Village, North Tidore District, Tidore Islands City)

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Abstract. *This study aims to develop an effective and accountable village financial governance model in Maitara Tengah Village, North Tidore District, Tidore Islands City. Departing from the challenges of low accountability, transparency, and participation in village fund management, this study uses a descriptive qualitative approach with a single case study. Data was obtained through in-depth interviews, participatory observation, and document analysis. The findings indicate that limited use of information technology, the absence of reporting SOPs, and weak institutional capacity are the main inhibiting factors. Based on this analysis, this study offers a collaborative-participatory village financial governance model that emphasizes the integration of the role of BUMDes and the village financial information system. This model is expected to be able to increase the efficiency of financial management, strengthen the original village income (PADes), and support the achievement of sustainable development at the regional level. The theoretical contribution of this study lies in enriching governance studies through a practical approach in small villages, while its practical contribution provides concrete recommendations for policy makers in designing an adaptive and sustainable village financial management system.*

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INTRODUCTION

The government allocated the State Budget (APBN) for village funds over the last ten years (2015-2025) has reached approximately 600 Trillion. This large portion of the budget is intended to support development, social empowerment, increase economic growth, and realize the welfare of rural communities. However, the fact is that there is still a social gap, especially the poverty disparity between villages and cities (Omweri, 2024; Waheduzzaman, 2010). The Central Bureau of Statistics (BPS) conducted a National Socio-Economic Survey (Susenas) from March 2023 to September 2024 which showed that the number of poor people in urban areas during the survey period reached an average of 7-8%, while the rural poor population was above 10%, namely 12.22% (Central Bureau of Statistics, 2024, 2025). So far, the government has only focused on development in cities (AS et al., 2022; Pratiwi et al., 2018; Rezkia & Greece, 2023), so the growth of cities has triggered an increase in urbanization (Eko et al., 2014; Zuhro, 2024; Spence et al., 2008; Buhaug & Urdal, 2013). International Corruption Watch (ICW) conducted research related to mapping cases by sector in government institutions resulting in villages as institutions with the highest percentage level of corruption cases at 32%, ICW also found a trend of corruption in the village sector since the implementation of village funds until 2022 the number of cases continued to increase (Jeandry et al., 2024; Prihatmanto et al., 2022; Br Purba et al.,

2022). The problem was affirmed by president Prabowo Subianto through one of his *astatuta*, namely "building from villages and from below for economic equality and poverty eradication" (Anggraeny et al., 2024).

Previous research on village fund management so far tends to focus on three aspects. First, studies that examine the impact of village fund management on increasing the value of the Village Development Index (Fartini et al., 2023; Rezkia & Greece, 2023; Subekan, 2020; da Costa Freitasl & da Costa, 2022; Fafurida et al., 2023). Second, studies that concentrate on examining the effect of village fund governance on the level of budget misappropriation. Financial governance must be based on the principles of good governance in line with existing regulations (Sufaidi et al., 2023; Hasanudin, 2023; Efunniyi et al., 2024). Third, studies that focus on analyzing the principles of good governance in village fund governance policies (Ali & Saputra, 2020; Amalia & Pertiwi, 2023; Natalia & Sujana, 2022; Susilowati et al., 2020; Suhardi et al., 2023). From existing studies, no studies have been found that focus on discussing the governance of village funds from the perspective of Good Financial Governance (GFG) in Maitara Tengah village.

The purpose of this research seeks to fill the research gap from previous studies that pay little attention to the GFG perspective as a development of good governance in governance and village policies that have not been widely studied. This paper will show that village governance and the principles of good financial governance are fundamental to understanding the dynamics of village budgets. In line with that, there are three research questions that will be raised from this paper, namely, First, how is the application of good financial governance principles in village financial governance in Central Maitara. Second, what are the factors that become obstacles in village financial governance in Central Maitara. Third, the impact of the principles of good financial governance on village development in Central Maitara.

The study of Good Financial Governance analysis of village financial governance policies in Central Maitara is important to do because it can refute or strengthen the corrupt management of village funds. Then this research can also answer what are the inhibiting factors in the application of GFG principles in the management of village funds. Good and correct financial governance is very helpful in increasing economic growth, social welfare, community empowerment and village development.

LITERATURE REVIEW

The study of village financial governance can be analyzed with various theoretical perspectives. In this study, the theory used is good governance. The concept of good governance has become a key pillar in strengthening the public administration system, including in the context of village governance. One of the figures who made in-depth theoretical contributions to the development of this concept is Henk Addink, through his work entitled *Good Governance: Concept and Context*, (Addink, 2019). In the book, Addink formulates good governance not merely as a managerial or technocratic concept, but as a normative legal principle that reflects the relationship between the state and citizens within the framework of democracy, the rule of law, and the protection of human rights.

Addink states that good governance is a metaconcept that stands parallel to two other major concepts in modern state theory, namely democracy and the rule of law. All three form a mutually reinforcing system in creating a legitimate, effective and responsive government. However, good governance adds a more concrete substantive dimension to how public policies are carried out in an accountable, participatory, and transparent manner. In a local context such as village governance, this concept is particularly relevant given the challenges faced in realizing effective village financial governance that is free from abuse of authority.

Furthermore, Addink emphasized that the principles of good governance must be applied within a multi-level governance framework, involving national, regional, and local levels. Therefore, village governance as the foremost unit of government that deals directly with the community is an integral part of the application of good governance principles. In this case, the

village is not only the object of central policy implementation, but also an active subject that is responsible for managing finances in a transparent, participatory, and accountable manner.

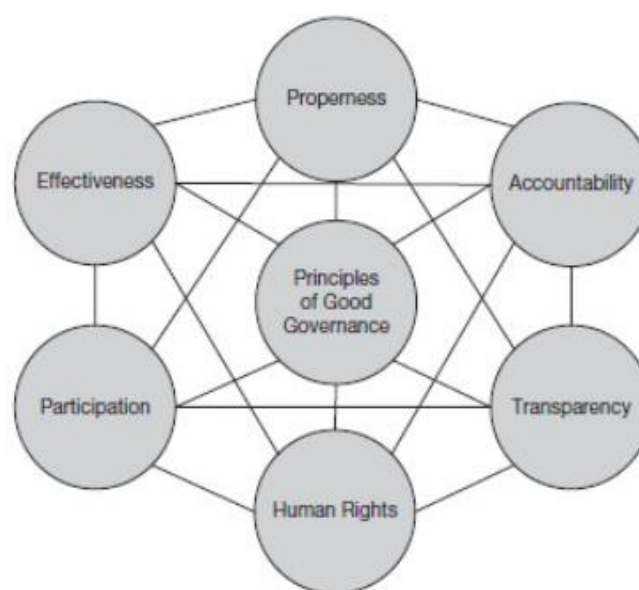


Figure 1. Principles of good governance by Henk Addink, (2019)

Henk Addink formulated six main principles of good governance as a normative and operational framework in government practice, namely: 1) Properness: regulates that all government actions, including village financial management, are carried out in accordance with legal procedures and principles of justice; 2) Transparency: ensures that village financial information, such as APBDes, budget realization reports, and audit results, are open and accessible to the public; 3) Participation: requires the active and meaningful involvement of the community in the process of preparing and monitoring the APBDes; 4) Effectiveness: requires that the use of village funds be directed efficiently and appropriately in achieving village development goals; 5) Accountability: requires the village government to be accountable for all financial management processes and results, both to the community and supervisory institutions; 6) Human Rights: directs village governance to respect the principles of social justice, equal access to resources, and non-discrimination.

In the context of developing a village financial governance model, the above principles can be used as a theoretical foundation as well as an evaluative framework. For example, in designing an ideal financial governance model at the village level, the principle of transparency can be translated into indicators of accessibility of financial documents, openness in village meetings, and the existence of a digital-based financial information system that is easily accessible to the public (Daempal et al., 2022; Janna & Susanto, 2025; Shofiana e al., 2025; Taufiqurokhman et al., 2025). Similarly, the principle of accountability encourages the need for periodic internal and external audits, as well as reporting mechanisms that can be accounted for administratively and socially.

A good governance model should also include participation as part of the design of a democratic village finance system. In this case, the community is not only involved in development planning, but also in the process of monitoring and evaluating the budget (Handayani et al., 2023; Kadir & Idris, 2021; Annahar et al., 2023). The principle of effectiveness will encourage the development of a model based on performance-based budgeting, which is budgeting that is oriented towards results and real impacts on the welfare of village communities.

Addink's thinking also provides a normative dimension to the issue of properness in village financial governance. Many village policies or decisions are formally legal, but may violate propriety if they contradict the values of justice, the principles of fair administration, or show

conflicts of interest. Therefore, the development of a village financial governance model must ensure that the entire process is not only legally valid, but also fair and moral.

By adopting Henk Addink's principles of good governance, the developed village financial governance model will have dimensions of integrity, legitimacy, and sustainability, and be able to become an instrument for villages in preventing corrupt practices, increasing public trust, and strengthening the position of villages within the framework of responsible autonomy.

METHODS

This research adopts a qualitative approach with a post-positivist paradigm to explore reality in more depth and consider the social and cultural contexts that influence research results. The data collection method in this research uses qualitative in-depth interviews and document studies. In this study, 13 (thirteen) informants will be interviewed consisting of Village Officials, Village Consultative Body (BPD) Youth, Village Women Cadres or community leaders of Maitara Tengah Village, Tidore Islands City. The analysis in this research uses several stages including:

First, primary and secondary data that has been obtained will be grouped and reduced according to the needs assisted by tools in the Nvivo 12 Pro application to facilitate the coding process as dimensions in the concept of financial governance. Second, Data reduction, the process of categorizing and shrinking data involves collecting important information relevant to the research problem, then the data is grouped based on the topic of the problem. Third, Data collection, Data that has been grouped in the form of interview results from informants and study of related documents is then compiled in the form of narratives, so as to form a series of information that has meaning in accordance with the research problem.

Fourth, Data Display, The data interpretation stage involves understanding the information that has been interpreted by respondents on the problem being studied. Fifth, Conclusion Drawing/verification, The process of drawing conclusions is based on the narrative that has been compiled in the previous stage, thus providing answers to research problems. Sixth, Data Triangulation: Researchers will explore the truth of data sources obtained from in-depth interviews and document studies through triangulation of data sources in order to obtain an objective view (insight) related to the object of research which can then give birth to broad knowledge to obtain valid truth.

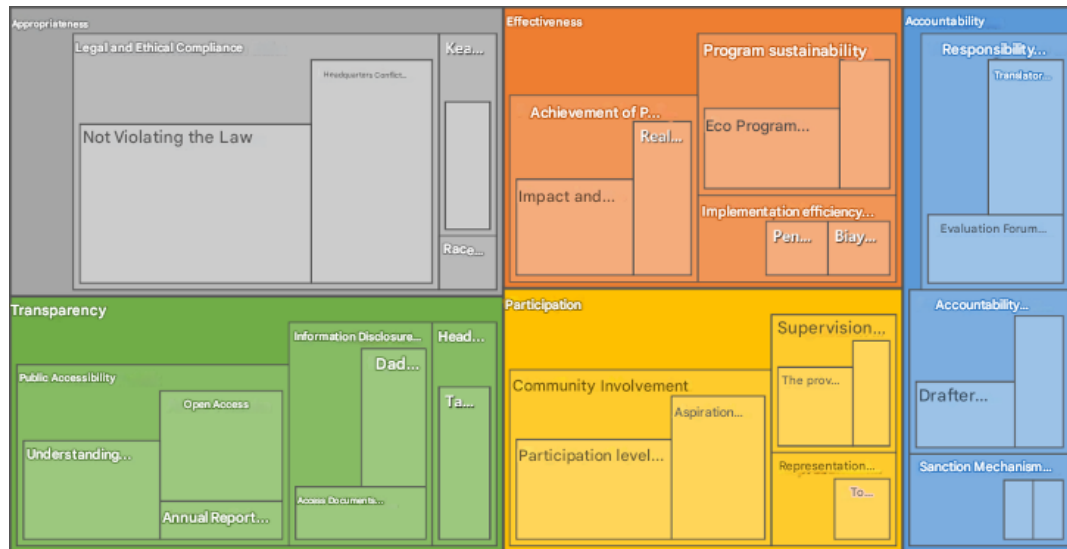
RESULTS AND DISCUSSION

Data Processing of Research Results

The discussion of village financial governance capacity in Maitara Tengah is analyzed using the concept of good financial governance as an effort to align with the principles and objectives of village funds in the mandate of the law. According to (Addink, 2019) the operationalization of the concept of good governance has been successfully tested in several countries and proven to be a factual and ideal standard of administrative governance. Because all basic public values including ethics in state financial administration are inherent in the concept of good governance. The concept of good financial governance characterizes five fundamental principles as a conceptual perspective to understand whether or not a governance in government is good. Henk Addink (2019) outlines these principles which consist of: 1) Properness; 2) Transparency; 3) Participation; 4) Effectiveness; 5) Accountability.

Each dimension has its own sub-dimensions and measurement indicators. In the dimension of appropriateness, the subdimensions of administrative law and ethics, procedural justice and rationality of fair consideration will be explained. Then in the transparency dimension, it will be described how the disclosure of Maitara Tengah village financial information, then public accessibility and also the fairness of information that must be conveyed evenly. The third dimension is participation based on community involvement in planning, supervision and control. The fourth dimension focuses more on explaining effectiveness to understand the achievement of development goals, the efficiency of program implementation and the sustainability of

development results. Meanwhile, the last dimension, namely accountability, is more focused on administrative responsibility, the existence of sanction and correction mechanisms and the social responsibility of the Maitara Tengah village government to the community.



Based on the results of data processing on each dimension of good governance in the hierarchy chart above, it shows that the dimension of propriety is quite dominant than other dimensions. While the next dimension is followed by the dimensions of transparency, effectiveness of participation and accountability. It can be concluded that the dimensions of propriety and transparency are the dominant topics discussed by informants and respondents. To see the interview data based on the word frequency of all informant statements collected, it can be seen that the words that are often used and appear as a picture and their percentage value in the figure below:

Figure 3. Results of data processing in the form of word cloud related to village financial governance in Central Maitara

Word	Length	Count	Weighted Percentage (%)
Village	4	82	4.0
Community	10	38	1.0
Finance	8	26	1.0
Information	9	23	1.0
Program	7	23	1.0
Report	7	22	1.0
Development	11	22	1.0
Funds	4	21	1.0
Residents	5	21	1.0

Source: Results processed by researchers with Nvivo 12 Pro Tools

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Compliance Dimension

The dimension of properness is one of the main principles in the framework of good governance as developed by Henk Addink in his book *Good Governance: Concept and Context* in 2019. According to Addink, propriety does not simply refer to formal compliance with the law, but also emphasizes the importance of integrity, fairness, and rational consideration in every public decision-making process (Addink, 2019). Decency becomes a bridge between written rules and ethical values that must be internalized in the practice of government administration. Interview data in Maitara Tengah Village shows that the principles of propriety as formulated by Addink have been pursued in village financial governance. The Village Head, BPD, and community leaders consistently emphasize the importance of legal compliance, integrity, procedural fairness, and fair consideration in every process of village financial administration. In line with the following quote from the village head of Maitara Tengah:

"We always strive so that all village financial documents, from planning to accountability reports, are prepared in accordance with applicable rules and regulations. We ensure that the APBDes has been reviewed by the sub-district and village facilitators. To avoid conflicts of interest, we do not involve close relatives in the management of village development projects. Every budget decision has also gone through the village deliberation forum. However, sometimes there is very little enthusiasm from the community. It's different when the community gets information about social assistance or BLT. We realize that public trust depends on compliance with the law and administrative ethics". (Interview: Muhlis Malagapi "Village Head", May 19, 2025)

The statement from the Head of Maitara Tengah Village was also affirmed by informant Ismail hadi as the Head of Hamlet who assessed that the management of village funds had been running quite well and was law-abiding. Every development or project is announced openly through the village forum. No open violations of the rules were found. However, the community leader emphasized the importance of active supervision from the community so that governance is more administratively orderly. He believes the village is moving in a better direction in terms of administrative and legal compliance as follows:

"So far, I see that the process of managing village funds has been carried out quite well and in compliance with the law. Every development or project is usually announced in an open forum. I have never seen any practices that violate the rules openly. Even so, the community

must still actively monitor. I believe that our village is moving towards a more orderly administration." (Interview: Ismail Hadi, Hamlet Head, May 20, 2025)

In line with the statement conveyed by informant Andi Bahri Nurdin as a member of the BPD as follows:

"The BPD periodically reviews the draft APBDes and ensures that it complies with applicable regulations. We also check the financial reports to see if the process is in line with procedures. In making decisions, we always remind them not to involve people with vested interests and to be open in providing information on financial management. Although there are some budget projections and reports that I don't know everything about. I usually have to pick up the ball. But overall I think there is a seriousness from the village government to avoid irregularities." (Interview, Andi B as a member of the BPD of Maitara Tengah Village, May 20, 2025)

Based on the explanation above, it shows that the principles of propriety as formulated by Addink have been pursued in village financial governance. The Village Head, BPD, and community leaders consistently emphasize the importance of legal compliance, integrity, and procedural justice in order to avoid dirty and fraudulent practices. Administrative and legal efforts also address the challenges of a corruption-free village environment as surveyed by ICW. However, in determining village financial governance policies in Maitara Tengah, not everything is decided based on consensus. It depends on incidental phenomena and the condition of the problem. As quoted from Informant Umi Kalsum Yamin as the Village Finance Clerk.

"In the practice of village financial management, ideally every budget allocation should be discussed in village meetings so that all parties can provide input. However, in reality, not all decisions can wait for a consensus process. Sometimes, especially for needs that are urgent or have clear benefits, such as the procurement of mangrove seedlings for reforestation, the village head makes the decision directly. Usually, such decisions are made with consideration of time, field conditions, and the urgency of the program. As the Head of Finance, we still carry out the administrative function and ensure that accountability is in accordance with the rules, although the process does not always go through a full deliberation forum. The important thing is that the use of the budget remains transparent and accountable to the community and our superiors." (Interview, Umi Kalsum yamin, May 22, 2025)

In the dimension of propriety Addink also emphasizes procedural justice efforts (Addink, 2019). The decision-making process must be fair, transparent, and involve public participation. Appropriateness requires deliberation mechanisms and information disclosure so that all parties can monitor and provide input on public policies. In interviews, the village deliberation forum became the main forum for budget decision-making, although it was recognized that community participation was still low except for certain agendas such as the distribution of social assistance or BLT. In the context of Maitara Tengah Village, youth groups were involved in the deliberation forum several times, although they were not always invited or representative. As the following quote from informant Nur Afni Udin as a village youth leader:

"So far, village youth usually have representatives in village meetings, especially if there is an important agenda such as program planning or budget discussions. But, the representatives take turns, it's not always the same person, and also not always all youth are invited every time there is a deliberation. Sometimes we are invited to convey our aspirations or ideas, but there are also meetings that are only attended by village officials and community leaders. Even so, we still try to actively convey our aspirations through the representatives who attend, so that the voices of the youth are still heard." (Interview, village youth leader, May 22, 2025)

Based on this statement, it shows that in the practice of financial management and decision-making in Maitara Tengah Village, there is flexibility according to context and needs. The Head of Finance admitted that unilateral decisions by the village head are sometimes necessary for the effectiveness of certain programs, while village youth still try to actively voice their aspirations even though their presence in the deliberation forum is alternate and not always regularly invited. This practice reflects the real dynamics of village governance, where the principles of participation and effectiveness coexist.

Transparency Dimension

Budget transparency is a concept related to the use of budgets in an organization or institution. Budget transparency means that information about budget use, including costs, revenues, and expenditures, must be provided clearly and openly to the public or interested parties. The purpose of budget transparency is to increase accountability and certainty in the use of the budget, as well as to ensure that the use of the budget is in accordance with the goals and objectives set. village budgets sourced from the central government and local governments must be accounted for by the village government. Therefore, information disclosure in financial management is not just a legal obligation, but the right of the village community to know how village funds are used to improve community welfare. In this study, researchers asked three informants related to the disclosure of information on village fund management in Maitara Tengah. The following are excerpts from interviews with the village government, village supervisor and community:

"We provide information on village finances through the village information board and also during deliberation forums. At the beginning of each year, we announce the village budget plan and the previous year's realization. In addition, the community can also request a copy of the financial report if needed. We feel it is important to build public trust through transparency. People in Maitara Tengah Village are more active in following information because access is easier now." (Interview with Village Head, Mukhlis Malagapi, May 19, 2025).

This statement was also reinforced by the results of an interview with an element of the Maitara Tengah village supervisor from the Village Consultative Body agency as follows:

"As a member of the BPD, I see efforts from the village government to convey information openly. For example, the APBDes is displayed in the village office and explained in community meetings. However, sometimes the information is still general and not very detailed. We encourage information to be presented more clearly and easily understood by the community. Transparency is very important to prevent misunderstandings and maintain the trust of the community." (Interview with Village Consultative Body, Apriyanti Talib, May 21, 2025)

The village government of Maitara Tengah Kota Tidore Kepulauan provides information disclosure using media, such as social media, banners and project boards. But in transparency, it is not only the delivery of information openly, but there are several things that require special attention such as ease of access. Providing easy access to financial management information. In this case, access means that financial information can be easily understood by the community and information can be accessed without obstacles. Therefore, in transparency, the village government must provide access that is easy to understand and easy to obtain by the community, especially with regard to financial management. The Maitara Tengah village government provides easy access to information to the public but sometimes it is less detailed so that it is less understood by the community. This statement is also reinforced by the results of interviews with elements of community leaders as follows:

"I know that information about village funds is often posted on information boards. But sometimes we as residents do not understand the details. Even so, we can ask village officials directly if we need an explanation. In the past, information like this was difficult to obtain,

but now it is more open. I appreciate this change because the community is more aware of the direction in which the budget is being spent." (Interview with Community Leader, Nur Afni Udin, May 22, 2025)

From the results of interviews with community leaders above, it can be interpreted that access to finance is easily obtained through various media. However, there is still a lack of public understanding of the details of budget management for village development, which requires the government to take initiative steps to provide understanding to the community. In addition, the information provided by the government should have the principles of justice, which means that access to information can be provided equally to all groups without any privileged groups. With the implementation of equitable information, the entire community can know the direction of the policies that will be carried out by the village government.

Based on the findings above, the governance of village funds in Maitara Tengah is carried out optimally. The process of accountability of village funds is carried out in several ways, namely conveying to BPD and community leaders about the management of village funds. The second is to post details of the use of village funds on village social media, namely on Instagram media. The third is printing billboards that are displayed around the village office, and the last is writing the details of the use of village funds on the project board. The project board is a board of planned activities that use village funds as well as a realization of the use of village funds. From this description, it is clear that the process of transparency in the use of village funds in Maitara Tengah is optimally implemented. It is not only the people of Maitara Tengah who can monitor the management of village funds but everyone can monitor the management of village funds because it is available on various media including social media such as village intagram. However, there are still limitations in the ease of information to be understood by the community. This certainly needs more encouragement from the Maitara Tengah village government to provide an understanding of village financial governance evenly by adhering to the principles of justice.

Dimensions of Participation

Community participation in the management of village funds is a very important process in ensuring the success of development programs and the development of rural communities. The main objective of community participation in village fund management is to involve the community in every decision-making process, problem identification, and use of village funds. This is done to ensure that development programs are in line with the needs of the community and provide maximum benefits to them. Community participation helps in identifying potential problems or obstacles that may arise during the process of managing funds for development, so that corrective measures or adjustments can be taken immediately to ensure the smoothness and success of the development program. The following are the results of interviews conducted on community participation and forms of community participation in the management of village funds in Maitara Tengah:

"We always involve the community in village development planning meetings. Every resident who attends is free to propose programs that are needed in their neighborhood. We then record these aspirations and consider them in the preparation of the APBDes. Many of the community's proposals have been accommodated through village meetings, especially those concerning basic needs and economic empowerment. We believe that the active participation of the community will strengthen the legitimacy and success of village development." (Interview with Village Head)

From the results of the interview above, it can be seen that the Maitara Tengah village government involves the community in development programs through village deliberations, especially development programs needed by the local community such as basic needs and economic empowerment. This indicates that the Maitara Tengah village government implements participatory financial governance in the allocation of the development budget. In addition, participation also requires public control and supervision through various supervisions such as the formation of a village supervisory team or commonly called the Village Consultative Body

(BPD) or other self-help institutions. The Maitara Tengah Village Government was found to have established village financial governance supervisory bodies such as the BPD and involved various community leaders in development budget planning. This can be seen from the following interview results:

"The BPD also ensures that village meetings are open and invite all elements of the community. We try to ensure that the planning process involves not only village officials, but also traditional leaders, youth, and women. In recent years, the enthusiasm of the community to attend and express their opinions has increased. We believe that the success of development programs cannot be separated from the involvement of citizens from the early stages. Therefore, we fully support transparency and participation in every deliberation forum. However, there are still some obstacles that we face, especially in financial governance issues, our role there is only a formality of absorbing aspirations but not policies." (Interview BPD Maitara Tengah)

This statement is also reinforced by an interview with a community leader in Maitara Tengah village as follows:

"I myself regularly attend village meetings because I want to ensure that the community's voice is heard. We feel appreciated because many of our proposals are heard by the village government, but the problem is that they are not included in the village work program. For example, road repairs and fishing gear assistance for small fishermen were the result of the deliberation and were not realized by the village. This shows that the village government is open to community input, but many inputs are not implemented in development. We also feel that we have a shared responsibility for development." (Interview with Maitara Tengah Community Leader)

Based on the existing description, it can be concluded that the process of managing village funds in Maitara Tengah is carried out by involving the community. All communities are involved in the absorption of aspirations for village fund management, which means that they not only participate but also take part in providing aspirations for village financial governance. In addition, the Maitara Tengah village government also formed various supervisory bodies to oversee the budget allocation of village development programs. However, it was found from the field findings above that the concept of village transparency is still formalistic and one-way, limited to the delivery of information without a feedback mechanism or active involvement of the community in evaluating and overseeing budget implementation.

Dimensions of Effectiveness

In the context of village governance, the subdimensions of achieving development goals and the efficiency of program implementation are the main indicators of successful village financial governance. Achieving development goals requires that each planned program is actually realized and provides benefits according to community needs. Meanwhile, the efficiency of program implementation emphasizes the importance of optimal budget and time management, so that each activity can be implemented on target and on time. Based on the research findings in the effectiveness dimension of village financial governance in Maitara Tengah, the budget allocation priority agenda is in accordance with the needs of the community. As quoted in the following informant's statement:

"We design development programs by taking into account the priority needs of the community. For example, skills training for youth and housewives has given positive results in increasing family income. We have also built infrastructure such as neighborhood roads and waterways with the support of village funds. Program evaluation is conducted regularly with village officials and facilitators. As a result, the community is starting to feel the direct impact of the effective use of village funds." (interview with Village Head, May 19, 2025)

Effectiveness in the absorption of village budgets is largely in place. However, there are several findings that need to improve post-realization actions for the sustainability of their

impact. Based on the evaluation results in the village, there are several programs that require maintenance efforts after development. As information in the following interview excerpt:

"We see that on average, many of the programs funded by the APBDes have run according to plan, even though there are errors of a few percent, due to tactical factors and so on. Some physical developments have improved community access and mobility, such as village roads and small bridges. However, we also noted the need for improvement in the post-development maintenance aspect. We propose that there should be a long-term monitoring system so that development is not only physically completed but also has sustainable benefits. Effectiveness is not only about results, but also the impact." (Interview, chairman of BPD, May 21, 2025)

The above statement was also affirmed by informant Asma Senen as a youth leader in Maitara Tengah village.

"In my opinion, most of the village programs are right on target. The construction of clean water facilities and road repairs really help our daily activities. There is also a small business assistance program that is greatly felt by the women here. However, we hope that an evaluation is also conducted to find out which programs are less successful. We want the village budget to be used for things that really have an impact." (Interview, Asma Senen, Youth leader, May 20, 2025)

However, slightly different from the information conveyed by Siti A. Jabar, the Secretary of Maitara Tengah Village, emphasized that in the realization of the budget every year, not all programs that have been planned can be fully realized. She cited the example of the paving program in several hamlets, which could not all be built due to access constraints and other technical factors. This shows that, despite careful planning, the achievement of development goals is often hampered by realities on the ground that cannot always be predicted or controlled.

"In implementing the village budget every year, not all planned programs can be fully realized. There are always some activities that are not realized due to various obstacles in the field. For example, in the paving program in several dusun, not everything can be built according to the initial plan. Sometimes problems with road access, land conditions, or other technical factors hamper implementation." (Interview, Village Secretary, May 19, 2025)

Ulfa Talib, a community leader, highlighted the time efficiency aspect of program implementation. She said that budget implementation was often not in accordance with the schedule that had been informed. Assistance that should have been received by the community at a certain time, sometimes experienced delays, although in the end it was still realized. This phenomenon indicates challenges in managing time and resources, which has an impact on the public's perception of the efficiency of village governance.

"I see for myself that budget implementation in the village does not always run according to the schedule that has been informed beforehand. Sometimes programs or assistance are realized, but the timing is often late from the announced schedule. For example, assistance that was supposed to be received by the community in a certain month, was in fact only received a few weeks or even a month later." (Interview, community leader, May 20, 2025)

Effectiveness in achieving development goals in the village has not been fully optimized. Technical constraints, access, and external factors often cause some programs not to be realized, even though planning has been carried out in a participatory manner and according to community needs. This indicates a gap between planning and realization, which requires a mechanism for continuous evaluation and policy adaptation. The efficiency of program implementation also still faces challenges, especially in terms of timeliness and distribution of benefits to the community. Delays in the realization of budgets and assistance programs indicate the need for improvements in time management, coordination between village officials, and increased administrative capacity so that program implementation can run more smoothly and on schedule.

The implication for village financial governance is the need to strengthen monitoring and evaluation systems, as well as increase transparency and accountability in every stage of budget management. Effectiveness and efficiency must be the main orientation, not only in planning, but also in implementation and reporting, so that village development goals can be achieved in a real and sustainable manner.

Table 2. Results of word frequency data processing of financial governance in Maitara Tengah village

Subdimension of Effectiveness	Interview Findings	Theory Implication Addink (2019)
Achievement of Development Goals	Not all programs are realized; there are technical constraints	Need for policy evaluation and adaptation; realization must be in accordance with community needs
Efficiency of Program Implementation	Implementation is often behind schedule	Time and resource management must be optimal; accountability of program implementation
Sustainability of Development	Village fund allocation also supports local economy and infrastructure	Need to explore the inclusion of complex problems so that the allocation of funds can be effective and sustainable.

The effectiveness dimension in the financial governance of Maitara Tengah Village, as understood through Henk Addink's theory (2019), demands the achievement of development goals and the efficiency of program implementation in real terms. Interview data shows that these two aspects still face challenges at the implementation level. Therefore, strengthening the planning, implementation, and evaluation systems is essential to make village financial governance more effective, efficient, and results-oriented for the benefit of the community.

Dimensions of Accountability

Accountability in the management of village funds is a form of accountability carried out by the village government to report and present activities that have been carried out to the community. This includes accountability for the management of funds to higher authorities (vertical accounting) and accountability to the wider community (horizontal accounting). Accountability plays an important role in village financial governance because accountability is related to the transparency, honesty and integrity of the government in carrying out the duties and mandates given by the community and the central and local governments.

In financial governance accountability can also be interpreted as administrative responsibility to the public. therefore, every activity related to the public interest needs to be accounted for to the public. Accountability and responsibility are not only given to superiors but also to the wider community. This is in line with the results of interviews with the head of Maitara Tengah village with the following statement:

"Every year, we prepare an accountability report on the use of village funds transparently and according to procedures. We submit this report to the BPD, sub-district government, and local government. We also receive audits from the regional inspectorate and follow up on all recommendations given. In preparing the report, we involve the treasurer and the village finance team to ensure accurate data. We believe that accountability is the key to public trust." (Interview with Mr. Muhlis Maligapi, 19 May 2025)

This statement is reinforced by the results of interviews conducted with elements of the Village Consultative Body as follows:

"We receive and examine the accountability report submitted by the village head. We check the correspondence between the written report and the real conditions in the field. If there are notes or discrepancies, we convey them in writing so that they are immediately corrected."

We also requested quarterly budget realization reports to ensure regular monitoring. However, sometimes financial reporting is not on time due to a lack of human resource capacity in preparing financial reports." (Interview with Mr. Andi, May 21, 2025)

From the above statement, it can be seen that the Maitara Tengah village government has demonstrated accountability in financial governance through the preparation of accountability reports transparently and according to procedures reported to the Village Consultative Body (BPD), sub-district government and local government. In addition, the Maitara Village government also receives every audit conducted by the regional inspectorate and follows up on all recommendations given and is routinely supervised by the Village Consultative Body. However, there are often still various obstacles in financial reporting such as untimely preparation due to lack of human resource capacity. Furthermore, social accountability in financial governance must also be carried out by the village government, meaning that the village government must also convey accountability to the wider community on a regular basis. This is intended to gain public trust in the village government. Conversely, a lack of social accountability will cause public trust as the owner of legitimacy to decline. This is in line with the results of the interview as follows:

"I once attended a year-end accountability forum held by the village government. There, the village head explained all the uses of funds and program achievements. The community was allowed to ask questions and make suggestions. In my opinion, it was a good form of transparency. However, lately, financial management accountability is rarely carried out, even no longer, so public trust has begun to decline. We hope that this practice will continue every year so that the community knows where the village money is spent." Interview with community leader Asma Senen, May 20, 2025)

From the description above, it can be concluded that the Maitara Tengah village government conducts administrative accountability to the government above it, but sometimes there are still various technical obstacles due to lack of human resource capacity in preparing financial reports. In addition, social accountability is not published regularly. This has led to a decrease in the level of public trust in the village government of Maitara Tengah, Tidore Islands City.

Factors Hindering Village Financial Governance in Central Maitera

Based on interviews with the Village Head, BPD, and community leaders in Maitara Tengah Village, several key factors that hinder the realization of good village financial governance were identified. The Village Head revealed that the utilization of the Siskeudes (Village Financial System) application was not optimal due to limited human resources and access to technology. Many reporting processes are still carried out manually due to the absence of standardized reporting SOPs. Unstable electricity and internet networks are the main obstacles in the digital financial input and reporting process. This has resulted in delays and irregularities in financial reporting.

"Although we try to be transparent and accountable in the management of village finances, of course there are still some obstacles that we face. One of the main challenges is the utilization of the Siskeudes application, which is not yet optimal due to limited human resources and access to technology. We still do a lot of reporting processes manually because there is no standardized reporting SOP, and sometimes technical instructions from outside parties also arrive late. The electricity and internet networks in our village are also still unstable, which often hampers the process of digital financial input and reporting. In addition, internal monitoring mechanisms and coordination with the kecamatan still need to be strengthened, so that the evaluation and follow-up process can run more effectively. This obstacle is not." (Interview, Village Head, May 19, 2025)

Village heads and BPD highlighted the need to strengthen internal monitoring mechanisms and coordination with the kecamatan. Supervision from the sub-district and village facilitators was not considered intensive, especially in the technical aspects of reporting. The BPD

also noted the absence of a standardized SOP for village financial reports, resulting in low consistency of reporting and documentation. As per the following interview:

"As a supervisory institution, we see that in general village financial management is quite transparent, but there are still limitations in the consistency of reporting and documentation. This occurs because there is no standardized SOP for village financial reports, so each year the format and content of the report can be different depending on the operator. In addition, although villages have access to the Siskeudes application, the use of the application has not been maximized, often only partially used and the rest remains manual. We also see that supervision from the kecamatan and village facilitators has not been intensive, especially in the technical aspects of reporting. Even in coordination forums, there are often communication delays due to geographical conditions and electricity network constraints that cause information not to be conveyed quickly." (Interview, Village Secretary, May 22, 2025)

Community leaders said that access to information related to village financial accountability reports is still limited. Not all residents know when reports are published, and most people do not understand how to read village financial reports. Community supervision of the use of village funds has not been optimal due to the lack of understanding and community involvement in the supervision process.

"We as citizens do see the good intentions of the village government to be open, but in practice there are still limitations in accessing routine and easy-to-understand information. For example, not all residents know when the accountability report is published or how to read it because it is still done manually. We heard that the village actually has an application for finances, but it is rarely fully utilized due to constraints such as electricity and internet that is sometimes down or weak. We also saw that supervision is not done regularly, and the community does not yet understand how to supervise the use of village funds. However, we believe that if there are system improvements and training, village financial management can improve." (Interview, community leader, May 21, 2025)

The above explanations show that the geographical condition of the village often causes delays in communication and information distribution. The unstable electricity network also slowed down the reporting and coordination process between village officials. Referring to Henk Addink's theory, the inhibiting factors found in Maitara Tengah Village have a direct impact on achieving the objectives of good village financial governance. Limitations in the use of financial applications and manual reporting reduce the level of transparency and accountability. The uncertainty of reporting formats and schedules makes the accountability process less open and difficult to monitor by the community and village supervisory institutions (Addink, 2019).

Technical and human resource constraints cause program realization to not run optimally. Delays in reporting and program implementation have an impact on the effectiveness of village budget use, so that development goals are not achieved as planned (Sampulawa & Nindiasari, 2023). The lack of access to information and public understanding of village financial reports results in a lack of public participation and oversight. In fact, active community participation is one of the main pillars of good governance that can encourage the realization of better governance (Pasaribu, 2022). Limited infrastructure and unstandardized SOPs make villages less adaptive to changes in regulations and needs in the field. This has the potential to cause a mismatch between the policies taken and the real needs of the community (Addink, 2019).

Table 3. Integration of inhibiting factor findings

Inhibiting Factors	Interview Findings	Impact on Governance (Addink Theory)
HR & Technology	Siskeudes not optimized, manual reporting, unstable electricity/internet network	Decreased transparency and accountability
Monitoring & Coordination	Weak internal/external oversight, non-standard SOPs	Effectiveness and efficiency of implementation is disrupted
Information Access & Understanding	Citizens lack knowledge and understanding of financial reports	Low public participation and oversight
Geography & Infrastructure	Slow communication and information distribution, unstable electricity	Low policy adaptability and responsiveness

Source: Results processed by the researcher (2025)

The findings in the interview data are broadly in line with the results of interview data processing in Nvivo 12 Pro. From the coding process based on the dimensional principles of good financial governance, the statements of 13 informants regarding factors that become obstacles can be inventoried and grouped into a percentage of the number of problems that often arise, as shown below:

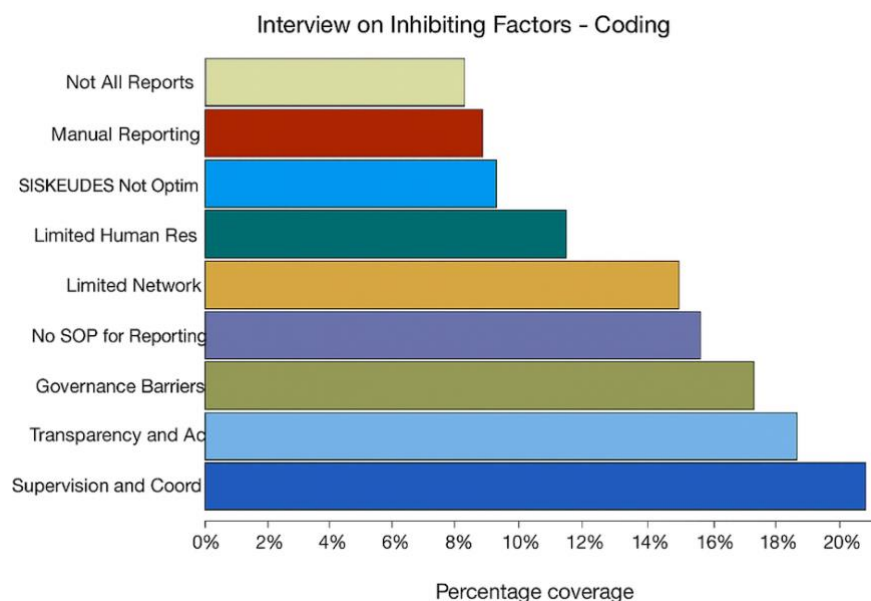


Figure 7. Percentage coverage related to Maitara Tengah village fund governance

Source: Processed by researchers (2025)

Based on the results of data processing based on Percentage coverage based on the grouping of problems inventoried regarding the village financial governance model in Maitara Tengah shows five categories of problems with the highest percentage, namely: Supervision and coordination, transparency, governance barriers, no reporting SOP and network limitations.

The level of transparency and accountability in financial management in Maitara Tengah Village indicates an initial commitment towards the implementation of good governance principles. This is reflected in the practice of publishing information through the village information board, as well as the process of preparing the Village Government Work Plan (RKPDDes), which has gone through formal planning stages. This practice indicates that the administrative governance structure in the village has begun to accommodate the principle of information disclosure, as mandated in Permendagri No. 20/2018 on Village Financial

Management. However, when examined further, the implementation of transparency has not been comprehensive, consistent, and sustainable.

Transparency is still formalistic and one-way, limited to the delivery of information without a feedback mechanism or active involvement of the community in evaluating and monitoring budget implementation. The information published does not cover all aspects of the budget cycle, such as changes to the APBDes, expenditure realization, or program performance indicators. Thus, although there is an element of openness, transparency has not yet touched on the participatory aspects that allow the community to be part of the process of social control and democratization of village governance. The limited financial literacy of the community and the lack of space for public dialog also weaken the thrust of transparency to a more substantive level.

Meanwhile, accountability in financial reporting faces technical and structural challenges. Technical constraints such as the limited capacity of village officials in preparing and documenting financial reports in a timely manner and the lack of technical assistance from external parties mean that village financial accountability reports are not presented systematically and easily accessible. In practice, accountability reports on the use of village funds are not always routinely published to the community, either through village deliberation forums or other public information media. As a result, the accountability process becomes elitist, where accountability is only directed to higher government institutions (e.g. sub-districts or inspectorates), without building horizontal accountability to citizens as the owners of the legitimacy of the village budget.

This condition indicates that the implementation of the principles of good financial governance in Maitara Tengah Village has only touched on administrative and procedural aspects, and has not yet developed into substantive governance that places the community as the main actor in public control and supervision. For this reason, it is necessary to strengthen the capacity of village institutions, increase community financial literacy, and establish collaborative mechanisms between the village government, BPD, and citizens in designing, implementing, and evaluating budget-based policies and programs in an open and participatory manner. Without this transformation, village financial governance will remain trapped in the practice of formality, and unable to realize inclusive and sustainable transparency and accountability:

CONCLUSION

Based on the analysis conducted to answer the research questions, the practice of financial governance in Maitara Tengah Village shows that the implementation of the principles of good financial governance in Maitara Tengah Village has only touched the administrative and procedural aspects, not yet developed into substantive governance that places the community as the main actor in public control and supervision. For this reason, it is necessary to strengthen the capacity of village institutions, increase community financial literacy, and establish a collaborative mechanism between the village government, BPD, and citizens in designing, implementing, and evaluating budget-based policies and programs in an open and participatory manner. Without this transformation, village financial governance will remain trapped in the practice of formality, and unable to realize inclusive and sustainable transparency and accountability.

Furthermore, there are several factors that hinder financial governance in Maitara Tengah Village including: 1) limited human resources, 2) low public awareness, 3) limited information and technology infrastructure, 4) Internal Control function, 5) strong culture of closed local bureaucracy.

SUGGESTION

Strengthening Human Capacity and Fiscal Literacy: Village governments, together with the Community Empowerment Office and related agencies, need to organize regular technical training for village officials on financial management, the use of SISKEUDES, and the preparation

of accountable reports. This training should also target the community through community-based fiscal education to encourage participation and social control.

Optimization of the Village Financial Information System: It is necessary to strengthen village digital infrastructure so that the SISKEUDES application can run optimally. In addition, a village information portal or online public transparency media (e.g. village website) should be created to openly present APBDes data, budget realization, and accountability reports to the public.

Development of Collaborative Governance Models: Village governments are advised to adopt a collaborative governance model that includes the integration of participatory planning, program implementation based on local needs, and an accountable reporting system. The active involvement of the BPD, community leaders, and vulnerable groups in all stages of the budget cycle needs to be institutionalized in the village SOP.

Revision and Synchronization of Technical Regulations: Local and central governments need to review overlapping regulations and provide more contextualized operational guidelines for island villages. More flexible derivative regulations are needed to support innovations in village financial governance, including the management of BUMDes as a strategic entity driving the local economy.

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