



Received: January 20, 2025

Revised: March 01, 2025

Accepted: March 21, 2025

*Corresponding author: Mutiara Dea Ananda, Department of Management, Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia.

E-mail: mutiaradea17@gmail.com

FINANCE | RESEARCH ARTICLE

The Effectiveness of Financial Planning on the Performance of the Realization of Village Funds: A Study from Palupi Village, Palu City, Indonesia

Mutiara Dea Ananda^{1*}, Muhammad Yunus Kasim², Juliana Kadang³, F. Fera⁴

^{1,2,3,4} Department of Management, Faculty of Economics and Business, Universitas Tadulako, Palu, Indonesia. Email: mutiaradea17@gmail.com*

Abstract: This study aims to analyze the effectiveness of financial planning on the performance of the realization of urban village funds in Palupi Village, Palu City, in 2022-2024. The research method used is descriptive qualitative, utilizing secondary data in annual cash reports, village budgets, and realization of village funds. Results showed that budget realization reached 100% effectiveness in 2022 and 2023 but decreased to 91.5% in 2024 due to budget reallocation for other urgent priorities. The budget allocation shows the main focus on community empowerment activities, which reached 87.3% of the total budget in 2024. An evaluation based on agency theory indicates that the local government, as an agent, has tried to meet the community's needs as the principal. However, community participation in planning still needs to be improved. This research recommends increasing community participation and improving program implementation distribution to support the accountability and effectiveness of Village fund management. With these steps, it is expected that the management of urban village funds can support sustainable development and optimally improve community welfare.

Keywords: Village Fund, Effectiveness, Financial Planning.

JEL Classification Code: H72, H76, G38.

1. INTRODUCTION

Implementing regional autonomy allows regions to demonstrate their ability to exercise the authority to which they are entitled. Regional autonomy aims to improve the quality of public services that are integrated, transparent, sustainable, equitable, and affordable for the entire community. Regional autonomy is expected to improve the efficiency, effectiveness, and accountability of the public sector in Indonesia (Fadillah et al., 2023; Furqan et al., 2021). This support is expected to accelerate the realization of regional and village programs that are independent, prosperous, and democratic so that to carry out their autonomy; the regions can grow and develop according to their respective potential, which is reflected in a significant budget allocation from the central government (Ezyoni et al., 2022; Karim et al., 2019). Law No. 23/2014 defines regional government as the rights, powers, and obligations of autonomous regions to regulate and manage their government affairs and the interests of local communities by statutory regulations.

Regional financial management begins with the planning and preparing the Regional Budget (APBD). The delegation of authority and financial sharing between the center and the regions aims to ensure that the budget can be adjusted to the functions and responsibilities that have been determined. Local governments can form regional devices through various Regional Work Units (SKPD) as needed to support the implementation of their duties and functions (Arifin et al., 2017; Kasim et al., 2021; Tope et al., 2014). Local governments are responsible for transparent and accountable financial management through APBD accountability reports presented by Government Accounting Standards (SAP). However, fraudulent practices still hinder government performance in



achieving optimal goals (Din et al., 2022; Kahar et al., 2023; Ridwan et al., 2021). The urban village fund is an important policy of the Indonesian government that aims to accelerate development and improve citizens' welfare at the urban village level. Budgeting is a significant activity in local government administration (Karim et al., 2023). In the 2019 Draft State Budget, the General Allocation Fund (DAU) allocation is Rp417.8 trillion. An additional DAU of Rp3 trillion is allocated for the Village Fund program and distributed to more than 8,212 villages across Indonesia. The budget allocated to urban villages in urban areas that do not have villages is at least 5% of the total Regional Budget (APBD) after deducting the Special Allocation Fund DAK).

Financial planning includes activities ranging from planning, implementation, management, reporting, and accountability to financial supervision (Manumpil et al., 2022). Evaluation of financial management is crucial to assess the effectiveness of local governments in managing their financial resources. Accountable financial management is an obligation of government organizations and related bodies. , budget management requires careful planning so that a limited budget can be adjusted to the various needs of programs and activities and have a positive impact on the welfare of the community (Afriza et al., 2022; Farid et al., 2023; Sari et al., 2019).

The effectiveness of financial planning reflects the extent to which management succeeds in achieving predetermined goals in terms of quality, quantity, and time. Effectiveness refers to the level of goal achievement and describes the success of individuals or organizations in achieving predetermined goals (Tiara et al., 2024). In every organization, activity, or program, effectiveness plays a crucial role by emphasizing the importance of achieving goals optimally, in line with the planning that has been prepared (Yapon et al., 2024). Palupi Village, located in Palu City, Central Sulawesi, is one of the recipients of urban village funds with great potential to be developed. Based on data from the Central Statistics Agency (BPS), the population in Palupi Village reached 7,837 people in 2024. In recent years, Palupi Village has shown significant progress in fund management. However, program realization still faces several obstacles, such as delays in implementation and a lack of community participation in the planning process. Research by Pattylima et al. (2023) found that the performance of the Village Government in managing Village funds in 2020 was successful, especially in the development and community empowerment sectors. Research by Dewi et al. (2022) shows that urban villages have performed well in planning, implementing, organizing, and supervising work plans. However, the COVID-19 pandemic has caused some programs not to be implemented according to the RKA, with the focus shifting to COVID-19 handling activities.

This research differs from previous studies because it focuses on analyzing the effectiveness of financial planning on the performance of the realization of village funds in Palupi Village. This study aims to examine data from annual cash reports and Village budgets to identify factors that contribute to the effective use of funds and provide recommendations to improve accountability and transparency in their management. The findings of this study are expected to provide strategic recommendations and support sustainable community development and empowerment. This study aims to analyze the effectiveness of financial planning on the performance of the realization of village funds in Palupi Village, Palu City, from 2022 to 2024. This research is important because it comprehensively evaluates how urban village funds are managed and their impact on the community. The results of this study are expected to provide recommendations to improve accountability, transparency, and community participation in the management of urban village funds, thereby supporting sustainable development and optimally improving community welfare.

2. LITERATURE REVIEW

The purpose of the literature review in this study is to describe the relevant main theories and provide a comprehensive picture of the effectiveness of financial planning on the performance of the realization of village funds in Palupi Village.

2.1. Agency Theory

Agency theory describes the relationship between a principal and an agent, where the principal hires the agent to carry out services on behalf. In this context, the people of Palupi Village are the principals, and the officials of Palupi Village are the agents (Muhammad et al., 2017). The



government as an agent has the responsibility to manage funds efficiently, ensure that funds match the needs of the community, present information, and include the community as the principal regarding all activities it carries out in order to provide maximum results for mutual welfare (Yulianti et al., 2023). This theory is relevant because it highlights the importance of accountability and transparency in the management of public funds.

2.2. Village Fund

Minister of Finance Regulation No. 8/PMK.07/2020 explains that village funding comes from the Regional Budget (APBD) and the General Allocation Fund (DAU), which is allocated to accelerate development at the village level. Government Regulation (PP) Number 17/2018 article 30 explains that the Regency / City Regional Government allocates a budget in the Regency / City Regional Budget (APBD) for developing village facilities, infrastructure, and community empowerment. The Ministry of Home Affairs issued a policy, namely Regulation of the Minister of Home Affairs No. 130/2018, concerning Activities for the Development of Village Facilities and Infrastructure and Community Empowerment in Villages, explained in Article 3 paragraph 1 that village facilities and Infrastructure development activities are also used as a form of essential social services that have a direct impact on improving the quality of life of the community. Urban village funds are an important instrument in improving the community's quality of life through development and empowerment.

2.3. Financial Planning

Planning is a crucial element in the budget cycle because it will determine the direction of budget implementation and achieving goals properly. In addition, planning is also the foundation of the budgeting mechanism (Setiowati et al., 2022). Reasonable and appropriate planning significantly impacts the implementation and results of activities (Wisra et al., 2020). Financial planning is a systematic process that is planned and organized. Financial planning includes various activities, from planning and implementation to management, reporting, accountability, and supervision of finances (Manumpil et al., 2022). Financial planning aims to ensure effective and efficient allocation of funds, reduce waste, and support accountability. At the Village level, financial planning is fundamental to realizing development programs and services for Village communities. In the context of regional financial planning, good regional financial planning should prioritize transparency, economy, efficiency, and effectiveness. In addition, this process must also be participatory, involve the community, and be accountable to the government and the wider community (Sulistiawan et al., 2019).

2.4. Village Fund Realization

The implementation of the Village Fund is carried out through the development of physical infrastructure and community empowerment. The management of urban village funds is used to encourage community participation in empowerment activities at the urban village level (Anggraini et al., 2023). Optimal budget realization reflects good financial performance, which supports the achievement of the following development program (Putri et al., 2021). Research by Dona et al. (2020) highlights the importance of efficiently using the budget to support program success. Good performance of urban village fund realization will positively impact community development and empowerment. Palupi Village has shown significant progress in managing the funds as a recipient of urban village funds. However, there are still some obstacles, such as delays in program implementation and low community participation. Based on data from the Central Bureau of Statistics (BPS), the population in Palupi Village in 2024 reached 7,837 people. These challenges indicate the need for a more structured planning strategy to improve the effectiveness of realizing existing programs. This research aims to address these gaps by providing strategic recommendations to improve the effectiveness of village fund management in Palupi. Based on the literature review, this study proposes the hypothesis that the effectiveness of financial planning positively influences the performance of the realization of village funds in Palupi Village. This hypothesis is based on agency theory, which

emphasizes the importance of accountability and transparency in managing public funds and the importance of careful financial planning to achieve development goals and community empowerment.

3. RESEARCH METHOD AND MATERIALS

This research uses a qualitative descriptive method with a secondary data analysis approach. Secondary data is obtained from relevant documents such as annual cash reports, village budgets, and the realization of village funds in Palupi Village from 2022 to 2024. This study aims to describe and analyze the effectiveness of financial planning on the performance of the realization of village funds for three years. This research was conducted in Palupi Village, Palu City, Central Sulawesi, for four months. The sampling method used was purposive sampling, where documents were selected based on their relevance to the research objectives. The documents selected were official documents issued by the Palupi Village Government and covered 2022-2024. Data was collected through documentation techniques by collecting and analyzing official documents related to the realization of urban village funds. Document selection criteria were: (1) Official documents issued by the Palupi Village Government; (2) A document covering the period 2022-2024; (3) Documents relevant to the planning and realization of village funds, such as annual cash reports, village budgets, and realization of village funds. The data analysis technique uses qualitative descriptive analysis to analyze data from the required documents and measure the level of effectiveness based on the effectiveness ratio:

$$\text{Effectiveness Ratio} = \frac{\text{Urban Village Budget Realization}}{\text{Urban Village Budget Plan}} \times 100\%$$

Based on the decision of the Minister of Home Affairs Number 13 of 2006, the criteria for the effectiveness of financial performance are as follows:

Table 1. Financial Performance Effectiveness Criteria

No	Percentage of Effectiveness	Criteria
1	E ≥ 100%	Very effective
2	90% ≤ E < 100%	Effective
3	80% ≤ E < 90%	Effective enough
4	80% ≤ E < 90%	Less effective
5	E < 60%	Ineffective

4. RESULTS AND DISCUSSION

4.1. Effectiveness of Village Fund Budget Realization

The effectiveness of budget realization in Palupi Village is measured by comparing budget realization to the village budget plan. Based on sources obtained from the annual cash report data and the Palupi Village budget, the following are the results:

Table 2. Effectiveness of Budget Realization

Year	Budget Plan (Rp)	Budget Realization (Rp)	Effectiveness (%)	Effectiveness Criteria
2022	622.286.650	622.286.650	100%	Very effective
2023	684.499.820	684.499.820	100%	Very effective
2024	949.809.100	869.109.400	91,5%	Effective

Based on the data in Table 2, the implementation of Palupi Village's budget performance is classified as very practical and effective. From 2022-2023, the budget realization against the budget plan in Palupi Village reached 100%, which means it is very effective. This reflects careful planning and optimal implementation. However, it decreased in 2024 to 91.5%, which is classified as adequate. This decline was caused by adjustments to the budget allocation to support other urgent priority needs, which had implications for adjustments to Village programs. These adjustments demonstrate

the flexibility of village governments in responding to changes in community needs. However, a more in-depth evaluation of the impact of these budget adjustments on the effectiveness of planned programs is needed. In comparison, data from the Local Government Performance Report (LKPD) of Palu City in 2024 shows that the average effectiveness of budget realization of urban villages in Palu City is 85%. This shows that Palupi Village's performance is still better than the average of other villages in Palu City.

4.2. Financial Planning Based on Annual Budget Allocation

Palupi Village's annual budget data for the last year shows a significant increase in fund allocation from 2022 to 2024. This can be seen from the following table 2:

Table 3. Palupi Village Budget

Activities	2022 (IDR)	2023 (IDR)	2024 (IDR)
General Administration of Regional Devices	51.035.550	40.715.720	34.945.200
Provision of Government Support Services	67.620.000	64.150.000	18.000.000
Maintenance of Regional Property	40.465.900	40.260.000	45.053.500
Village Empowerment	306.720.000	304.869.050	758.800.000
Empowerment of Community Institutions	156.445.200	234.505.050	12.310.700

The results in Table 2 are data from the annual budget of Village Palupi and the 2022- 2024 annual cash report obtained from the Regional Finance and Assets Agency (BKAD) of Palu City. The increase in the annual budget that has occurred in the last three years shows the commitment of the Palupi Village government to strengthening development at the village level, especially in empowering village communities. This focus on empowerment aligns with community-based development strategies that can improve long-term welfare. In 2024, the budget allocation for community empowerment activities reached 87.3%, demonstrating the district government's top priority in improving community capacity and participation in development.

4.3. Budget Distribution by Quarter

The quarterly budget distribution is designed to support program implementation in stages. Based on sources obtained from data from the annual cash report and budget of Village Palupi, the following are the results:

Table 4. Budget by Quarter

Year	Quarter 1 (Rp)	Quarter 2 (Rp)	Quarter 3 (Rp)	Quarter 4 (Rp)	Total (Rp)
2022	91.447.350	102.214.350	226.329.500	215.795.450	635.786.650
2023	122.354.280	133.937.230	215.154.530	213.053.780	684.499.820
2024	214.352.350	215.252.350	223.252.350	216.252.350	869.109.400

The relatively even budget distribution every quarter shows reasonable planning efforts in maintaining the continuity of program implementation.

4.4. Budget Allocation Focus

The focus of the budget allocation provides an overview of development priorities in Village Palupi. The following is the budget allocation data for Village Palupi:

Table 5. Budget Allocation Focus

Year	Total Budget Implemented (Rp)	Village Empowerment (Rp)	Empowerment Percentage (%)
2022	622.286.650	306.720.000	49%
2023	684.499.820	304.869.050	44,5%
2024	869.109.400	758.800.000	87,3%

A significant increase in the focus on urban village empowerment activities in 2024 indicates a change in strategy to strengthen community capacity as social capital for development. This increase also indicates greater attention to supporting facilities in empowering urban villages.

4.5. Effectiveness of Financial Planning

The gradual increase in the budget from year to year indicates better structured financial planning to support the evolving needs of Palupi Village. The large proportion of Village community empowerment reflects the focus on social development. However, there are still gaps in implementation, particularly in general administration activities, and the provision of government support services is relatively lower than in other activities.

4.6. Effectiveness of Village Fund Performance

The increase in quarterly budget allocations in the second semester of each year indicates that programs are realized near the end of the fiscal year, which may pose a risk of low efficiency in implementation. The budget surge in Village Empowerment 2024 is a challenge to ensure effectiveness and tangible benefits for the community. The performance of the realization of urban village funds in 2022-2023 was classified as very effective and well utilized, while the decline in effectiveness occurred in 2024. This is because activities were not carried out correctly. In 2024, part of the Palupi Village activity budget was diverted to other urgent priority needs in Palupi Village.

4.7. Evaluation Based on Agency Theory

As an agent, the Palupi Village government has shown good responsibility in managing funds, which is reflected in the increasing budget allocation focusing on community empowerment. This reflects the agent's efforts to fulfill the expectations and desires of the principal. However, it should be noted that external factors, such as changes in government policies and the community's socioeconomic conditions, also influence the effectiveness of Village fund management.

4.8. Strategy Recommendation

Strategic recommendations that researchers can provide for urban villages in improving the performance of their local governments and their communities are:

1. Community Participation: Increase community involvement from the planning stage to ensure that budget allocations reflect the needs of the Palupi Village community. For example, the Village apparatus acts as an intermediary for the community to accommodate suggestions and input from the Palupi Village community to be conveyed to the local government.
2. Program Realization Monitoring: This program focuses on monitoring empowerment programs with the most significant allocations to avoid waste or inappropriate use.
3. Annual Performance Evaluation: Conduct annual evaluations based on program success indicators to measure the budget's effectiveness in improving the community's quality of life.

5. CONCLUSION

This study, which aims to analyze the effectiveness of financial planning on the performance of the realization of village funds in Palupi Village, Palu City, from 2022 to 2024, resulted in several important conclusions. The effectiveness of budget realization showed excellent performance in 2022 and 2023, reaching 100%. Although there was a decline to 91.5% in 2024, this achievement is still classified as practical based on the Ministry of Home Affairs standards. This decline indicates challenges in maintaining program consistency due to urgent priority changes. In addition, more structured financial planning over the years, reflected in sustained budget increases, demonstrates the Village government's commitment to supporting development at the local level. Budget allocations increasingly focused on community empowerment, especially in 2024, underscore the importance of community capacity building and participation in community development. Although the quarterly

budget distribution shows efforts to maintain program continuity, there needs to be more attention to monitoring, especially in periods with higher allocations. Applying the principles of agency theory shows that the Palupi Village government, as the agent, seeks to fulfill the community's expectations as the principal through a focus on community empowerment reflected in increased budget allocations.

REFERENCES

- Afriza, W., Muslimin, & Husnah. (2022). Analysis of Financial Performance of the Regional Government of Parigi Moutong District. *Tadulako International Journal of Applied Management*, 4(3), 30–40.
- Angraini, R. C., & Anwar, S. (2023). Pengaruh Sistem Pengelolaan Dana Village Dan Sistem Informasi Pengelolaan Keuangan Daerah Terhadap Kualitas Laporan Keuangan Dimediasi Akuntabilitas. *Journal of Economic, Business, and Accounting (COSTING)*, 7(1), 1622–1631. <https://doi.org/10.31539/costing.v7i1.6305>
- Arifin, Nurdin, D., & Yusnita, N. (2017). Analisis Proses Perencanaan Penganggaran Hibah dan Bantuan Sosial yang Bersumber dari Anggaran Pendapatan dan Belanja Daerah (Studi Pada Dinas Pendapatan Pengelolaan Keuangan dan Aset Daerah Kabupaten Morowali). *Jurnal Katalogis*, 5(12), 86–98. <http://jurnal.untad.ac.id>
- Dewi, E. N. S., & Trisnarningsih, S. (2022). Kebijakan Pemanfaatan Dana Village Dalam Meningkatkan Kegiatan Pemberdayaan Village. *Syntax Literate: Jurnal Ilmiah Indonesia*, 7(12), 19134–19157.
- Dewi, F. S., & Andayani, S. (2022). Efektivitas Pengelolaan Dana Desa Dalam Pembangunan di Desa Klurak Kecamatan Candi Kabupaten Sidoarjo Tahun 2019. *Jurnal Ilmiah MEA (Manajemen, Ekonomi, Dan Akuntansi)*, 6(1), 259–274.
- Din, M., Munawarah, M., Ghozali, I., Achmad, T., & Karim, F. (2022). Governance of Financial Management and Regulation-Based Fiscal Accountability. *Journal of Governance and Regulation*, 11(2), 116–123. <https://doi.org/10.22495/jgrv11i2art10>
- Dona, E. M., & Lestari, V. A. (2020). Analisis Laporan Realisasi Anggaran Untuk Menilai Kinerja Keuangan Pada Kantor Badan Pendapatan Daerah Kabupaten Oku. *Balance : Jurnal Akuntansi Dan Bisnis*, 5(2), 135. <https://doi.org/10.32502/jab.v5i2.2877>
- Ezyoni, M. H., & Putera, R. E. (2022). Efektivitas Alokasi Dana Desa Kabupaten Solok Selatan Pada Tahun 2020. *Transparansi : Jurnal Ilmiah Ilmu Administrasi*, 5(2), 121–129.
- Fadillah, M. I., & Sembiring, M. (2023). Efektivitas Pengelolaan Dana Village Dalam Mewujudkan Good Governance Pada Village Sei Rengas Permata Kecamatan Medan Area Kota Medan. *COSTING: Journal of Economic, Business and Accounting*, 7(1), 1360–1376.
- Farid, S., Kadang, J., Auriza, M. Z., Bachri, S., & Samudera, S. (2023). Optimalisasi Tata Kelola Keuangan BUMDes Guna Mewujudkan Pemerataan Dan Pertumbuhan Ekonomi Desa Balaroa Pewunu. *Jurnal Abdimas (Journal of Community Service): Sasambo*, 5(2), 412–420.
- Furqan, A. C., Wardhani, R., Martani, D., & Setyaningrum, D. (2021). Financial reporting, public services and local executives' re-electability in Indonesia. *Cogent Business and Management*, 8(1), 1–22. <https://doi.org/10.1080/23311975.2021.1939229>
- Kahar, A., Furqan, A. C., & Tenripada, T. (2023). The Effect of Budget, Audit, and Government Performance: Empirical Evidence From Indonesian Regional Governments. *Economy of Regions*, 19(1), 289–298. <https://doi.org/10.17059/EKON.REG.2023-1-22>
- Karim, F., Laupe, S., Zahra, F., & Latowale, I. (2023). The impression of information system internalization on the sustainability of the quality of financial reports and their impact on local government performance. *International Journal of Public Policy and Administration Research*, 10(3), 87–98. <https://doi.org/10.18488/74.v10i3.3505>
- Karim, S. A. H., Lahay, M., Monoarfa, Z., Adam, R. P., & Suardi. (2019). Pengaruh Kompetensi Aparat Desa, Komitmen Keberhasilan Pengelolaan Keuangan Desa (Studi Kasus Desa Buntongi Kec.Ampana Kota Kab.Tojo Una Una). *AJ : Agribusiness Journal*, 13(2), 18–24.
- Kasim, M. Y., Nugraha, M. E., Marwiah, S., & Haisi, R. (2021). Evaluation of Financial Performance of Regional Governments (Case Study of Morowali Regency Government). *Tadulako Social Science and Humaniora Journal*, 2(1), 23–39. <https://doi.org/10.22487/sochum.v2i1.15544>
- Manumpil, A., & Sumual, F. M. (2022). Analisis Perencanaan Keuangan APBD Pada Badan Keuangan Kabupaten Kepulauan Sangihe Tahun Anggaran 2018. *Jurnal Akuntansi Manado (JAİM)*, 3(2), 157–166. <https://doi.org/10.53682/jaim.v3i2.3027>
- Muhammad, Z., Nurdin, D., Haris, N., & Miru, S. (2017). The Effect of Risk Management and Good Corporate Governance on Financial Performance and Its Impact on the Firm Value. *IOSR Journal of Business and Management*, 19(05), 94–105. <https://doi.org/10.9790/487x-19050594105>
- Pattylima, L. J., Lopian, M. T., & Welly Waworundeng. (2023). Kinerja Pemerintah Village Dalam Pengelolaan

- Dana Village (Suatu Studi Di Village Uwuran 2 Kecamatan Amurang Kabupaten Minahasa Selatan Selatan). *Jurnal Eksekutif*, 3(1), 1–7.
- Peraturan Menteri Dalam Negeri (Permendagri) No. 13 Tahun 2006 Tentang Pedoman Pengelolaan Keuangan Daerah., 1 (2006). <https://peraturan.bpk.go.id/Home/Details/126455/permendagri-no-13-tahun-2006>
- Putri, R. S. E., & Munandar, A. (2021). Analisis Kinerja Keuangan Pemerintah Daerah Kotamalang Tahun Anggaran 2016-2020. *Jurnal Ilmu Manajemen, Ekonomi, Dan Akuntansi*, 5(3), 2296–2313.
- Ridwan, R., Indriasari, R., Mayapada, A. G., Djalil, N. M., Jurana, J., & Parwati, N. M. S. (2021). The Meaning of Fairness in Government Financial Statements: A Phenomenology Study. *Journal of Accounting Research, Organization and Economics*, 4(2), 164–172. <https://doi.org/10.24815/jaroe.v4i2.21025>
- Sari, J. ninsi, Kasim, M. Y., & Bidin, C. rianty k. (2019). Analisis Kinerja Keuangan Pemerintah Daerah Sigi Periode 2012-2016. *Jurnal Ilmu Manajemen Universitas Tadulako*, 5(1), 51–59. <https://doi.org/10.62668/ecotechnopreneur.v1i02.53>
- Setiowati, I., Ismail, T., & Kobir, M. A. (2022). Analisis Kinerja Pengelolaan Dana Alokasi Khusus Fisik Pada Pemerintah Daerah Lingkup KPPN Serang. *Syntax Literate ; Jurnal Ilmiah Indonesia*, 7(1), 1770. <https://doi.org/10.36418/syntax-literate.v7i1.6353>
- Sulistiawan, A., Ispriyarsa, B., & Ristyawati, A. (2019). Bentuk Dan Mekanisme Perencanaan Keuangan Daerah Yang Partisipatif Guna Mewujudkan Akuntabilitas Publik. *Jurnal Pembangunan Hukum Indonesia*, 1(2), 146–157. <https://doi.org/10.14710/jphi.v1i2.146-157>
- Tiara, T., Fattah, V., Kadang, J., & Anisah, A. (2024). Efektivitas Dan Efisiensi Penggunaan Aplikasi Backoffice Sistem Dalam Mengelola Anggaran Di BPS Kota Palu. *Maeswara : Jurnal Riset Ilmu Manajemen Dan Kewirausahaan*, 2(2), 53–61.
- Tope, P., & Darman. (2014). Efektivitas dan Efisiensi Pengelolaan Pendapatan Asli Daerah untuk Menjamin Ketercukupan Kapasitas Fiskal Daerah Otonomi Baru Kabupaten Mamuju Utara provinsi Sulawesi Barat. *Jurnal Aplikasi Manajemen*, 12(1), 135–142.
- Undang-Undang Republik Indonesia Nomr 23 Tahun 2014 Tentang Pemerintahan Daerah, Pub. L. No. 23, 1 1 (2014). [https://peraturan.bpk.go.id/Download/28013/UU Nomor 23 Tahun 2014.pdf](https://peraturan.bpk.go.id/Download/28013/UU%20Nomor%2023%20Tahun%202014.pdf)
- Wisra, H. Karim, S. A., Adam, R. P., S. S., N. N., & Verawaty, S. (2020). Implementasi Pengelolaan Dana Desa Bidang Pemberdayaan Masyarakat Ditengah Gejolak Turbulensi Keuangan Desa (Studi Kasus Desa Buntongi Kecamatan Ampana Kota Kabupaten Tojo Una Una). *Agribusiness Journal*, 13(2), 87–94. <https://doi.org/10.15408/aj.v13i2.13955>
- Yapon, Y., & Nugroho, H. S. (2024). Efektivitas Alokasi Dana Desa terhadap Pemberdayaan Masyarakat di Desa Condongcatur Kabupaten Sleman. *Transparansi : Jurnal Ilmiah Ilmu Administrasi*, 7(1), 109–125. <https://doi.org/10.31334/transparansi/v7i1.3307>
- Yulianti, V., Wulandari, D. S., & Sopiha, S. (2023). Analisis Stabilitas Keuangan dan Tekanan Eksternal Terhadap Kecurangan Laporan Keuangan dengan Pendekatan Teori Keagenan. *Journal of Trends Economics and Accounting Research*, 3(4), 519–528. <https://doi.org/10.47065/jtear.v3i4.643>