GOLDEN RATIO OF TAXATION STUDIES
VOLUME 5, ISSUE. 2 (2025)
Website: https://goldenratio.id/index.php/grts/index

GOLDEN RATIO
ISSN [Online]: 2776-7868

TAXATION STUDIES | RESEARCH ARTICLE

Optimization of Village Fund Management in Pasar V Village, Indonesia

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ARTICLE HISTORY

Received: August 07, 2025
Revised: September 05, 2025
Accepted: November 30, 2025

DOI
https://doi.org/10.52970/grts.v5i2.1826

ABSTRACT
This study aims to evaluate the management of Village Funds in Pasar V Natal Village in accordance with the Indonesian Minister of Home Affairs Regulations Number 20 of 2018 and 2020. The evaluation focuses on the stages of planning, implementation, administration, reporting, and accountability, and analyzes their optimization in achieving outputs, outcomes, and impacts. The research employs a descriptive qualitative method with a case study approach. Primary data was collected through in-depth interviews with key informants (Village Head, Head of the Village Consultative Body (BPD), Financial Officer, Community Section Head, Community Leader, and a representative from the Community Empowerment Agency) and direct observation. Secondary data was obtained from document studies of the Village Budget (APBDes), financial reports, and relevant regulations. Data analysis was conducted interactively (data reduction, data display, and conclusion drawing) and validated through triangulation of sources and methods. The results indicate that the management of Village Funds in Pasar V Natal Village has been carried out in accordance with regulations in an administrative sense. All stages were executed in accordance with the principles of transparency and accountability, as evidenced by Village Deliberations (Musdes), public information boards, and tiered reporting. The outputs generated include infrastructure development (farm access roads and clean water facilities) and empowerment programs (MSME training and cash-for-work). The outcomes include improved quality of life, reduced unemployment rates, and increased Village Development Index (IDM) status. The long-term impact, beginning to emerge, is the strengthening of the local economy and of village self-reliance.

Keywords: Village Fund Management, Accountability, Transparency.
JEL Code: H70, H72, O10, R53

I. Introduction

Indonesia has implemented strategic policies to improve government agency performance and accountability, with a primary focus on transparency and accountability in public administration. These policies aim to provide a periodic reporting mechanism that ensures accountability not only to the public but also directly to the government. This is critical given the low levels of accountability within domestic institutions, as evidenced by the prevalence of fraud, financial misreporting, corruption in budget allocations, and non-transparent collaborations. These issues significantly undermine public trust in government performance, particularly in the management of national and local finances. Furthermore, public sector financial accounting standards often face numerous challenges, with significant implications for governance (Jaya, 2019). The importance of transparency and accountability in public financial reporting is paramount, as

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a lack of these principles often indicates the manipulation or "cooking" of financial reports. Effective financial management is an indicator of a region's success, from the village level to the national level (Jaya, 2019).

Financial management is crucial for both regional and village leaders and their staff, particularly given the substantial funds allocated to villages by the central government. This substantial flow of resources heightens the risk of financial mismanagement, often driven by personal interests within village administrations (Thoyib et al., 2020). Additionally, an insufficient understanding of village apparatuses in financial management leads to inefficiencies and ineffective management of village funds. According to a 2017 study by the Financial and Development Supervisory Agency (BPKP), 15,100 weaknesses were identified in the accountability of village fund management. The success of village development, a primary goal of village funds, hinges on the effective management of these financial resources by village administrators (Munti & Fahlevi, 2017). The management of village funds has been fraught with challenges, with numerous instances of village fund managers being implicated in legal cases related to mismanagement. These cases include scandals in the National Program for Community Empowerment (PNPM), subsidized rice programs (Raskin), and the allocation of village development funds (ADD), among others (Suwarno, 2019).

Optimizing village fund management, particularly in financial reporting, has become increasingly important. Financial reports are prepared for the first semester and year-end, with submission deadlines at the end of July and January, respectively (Permendagri 113, 2014). Village heads are required to submit financial accountability reports to the district heads at the end of each fiscal year, detailing revenue, expenditures, and financing, as stipulated in the Village Regulation on Financial Reporting (Permendagri 113, 2014). However, many village governments still struggle with optimizing financial management practices. According to Permendagri No. 113, the government's role includes ensuring the proper disbursement of funds sourced from regional and national budgets to finance government operations, development activities, community empowerment, and social welfare. The fundamental goal of village funds is to foster inclusive economic growth and promote income distribution equity (Permendagri 113, 2014). The management of these funds involves careful planning, implementation, and accountability (Angkasa & Nuzirwan, 2022). According to Permendagri No. 20, 2020, village financial management involves planning, implementation, administration, reporting, and accountability (Fitriani, 2024). Village planning begins with Musyawarah Perencanaan Pembangunan (Musrenbangdesa), where community leaders, NGOs, and the village consultative body (BPD) collaborate to identify and prioritize the village's needs. This planning process is essential for ensuring that community needs are met both now and in the future.

The importance of optimizing village fund management, particularly through transparent and efficient planning, implementation, and reporting, cannot be overstated. This process is critical for ensuring that village funds are utilized in accordance with established regulations and that the community widely feels the benefits. The effective management of village funds sourced from national budgets must adhere to strict principles of transparency and accountability to prevent corruption and ensure that funds are allocated as intended (Meilany, 2020). In Pasar V Village, Natal Subdistrict, North Sumatra, several issues related to suboptimal fund management have been identified. For example, a former village head was convicted in 2020 for misappropriating village funds for the 2019-2020 fiscal year. The former head of the village failed to fulfill his obligations, particularly by failing to provide annual written reports on government activities to the Village Consultative Body (BPD) as required by law. This led to his conviction of 4 years and 3 months in prison, as ruled by the Medan Corruption Court.

Empirical data from the financial reports of Pasar V Village from 2018 to 2024 reveal fluctuations in village funds (DD) and the Village Allocation Fund (ADD). In 2019-2020, village fund allocations increased dramatically from IDR 251,307,274 to IDR 1,008,691,000, followed by decreases in 2021 and 2022, further compounded by fluctuations in the ADD. These fluctuations in fund allocations have a direct impact on village development, with some periods experiencing growth in infrastructure. In contrast, others witness stagnation due to underfunding in education and healthcare. The inconsistent distribution of village funds, despite their intended purpose of improving community welfare, highlights the challenges in effectively utilizing these funds, especially when communities lack the education and capacity to initiate change (see Table 1.1).

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The fluctuations in village funding underscore the need for improved management practices to stabilize and optimize resource use and achieve sustainable development. Given the financial challenges and complexities of managing these funds, optimizing village fund management in Pasar V Village is an urgent concern. It is not only about meeting the immediate needs of the community but also about strengthening the administration of village financial management as a public service. This research, therefore, aims to explore and analyze the optimization of village fund management in Pasar V Village, Natal Subdistrict, North Sumatra, focusing on the planning, implementation, and accountability stages of the process. By doing so, the study seeks to provide a comprehensive understanding of the barriers to effective village fund management and offer recommendations for improving governance and financial transparency at the village level.

This study is significant for both theoretical and practical reasons. Theoretically, it contributes to the body of literature on public financial management, specifically in the context of village funds. It offers new insights into the dynamics of village fund management, which can inform future research in public administration and local governance. In practice, the findings of this study will provide valuable recommendations to village officials and other stakeholders on how to improve the management and oversight of village funds. This research is expected to play a crucial role in enhancing the transparency and accountability of village fund management, thereby fostering more sustainable development in rural areas. The objective of this research is to assess and analyze the optimization of village fund management in Pasar V Village, with a focus on the planning, implementation, and accountability processes.

II. Literature Review and Hypothesis Development

2.1. Public Administration Theory

The concept of public administration originated from the broader scope of public governance. Public administration as a discipline evolved from the study of government administration, emphasizing the operational functions and processes of government institutions. Sawir (2021) describes public administration as the totality of activities conducted by government apparatus to achieve national objectives. Over time, the term "state administration" has broadened to encompass non-state institutions in governance, such as the private sector and civil society (Ekowanti & Tamrin, 2022). The term "public" broadens the understanding of governance beyond government entities, recognizing the roles of citizens and organizations in administrative processes. Chander and Plano, as cited by Sellang (2016), define public administration as the process by which public resources and personnel are managed and coordinated to formulate and implement public policies. This definition underscores that public administration is both an art and a science aimed at regulating public affairs and performing various tasks. In essence, public administration seeks to address public issues by improving organizational structures, human resources, and financial management. It is through these processes that governments strive to achieve societal welfare and public interests.

2.2. Agency Theory in Governance

Agency theory, primarily concerned with the relationship between agents and principals, is crucial for understanding the dynamics of local government operations, particularly in light of decentralization. According to the theory, an agent (such as a government official) is contracted to perform specific tasks on behalf of the principal (the public), with the agent being accountable for their actions (Jensen & Meckling, 1976). In the context of local government, particularly since the implementation of regional autonomy in 1999, agency theory has been used to explore the relationships between local executives (agents) and the citizens (principals). The theory highlights potential conflicts of interest that arise when agents prioritize personal or political gains over the principal's interests, leading to inefficiencies and, in some cases, unethical behavior in governance (Meyer & Rowan, 2006). Furthermore, agency theory posits that agents, especially in the public sector, may avoid risk and focus on minimizing accountability in financial matters to protect their positions

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(Eisenhardt, 1989). In the case of village fund management, the local government, acting as the agent, must adopt strategies that ensure effective service delivery to the public, the principal. Effective governance in this context requires transparency and accountability, particularly in the management of public funds. A mismatch between agent behavior and the principal's expectations can result in mistrust and inefficiencies, particularly in the mismanagement of village funds (Henderson, 2018).

2.3. Village Development Theory

Village development is an integral part of national development, focusing on enhancing the quality of life and human resources in rural areas. It aims to create a self-sufficient, prosperous, and equitable rural society by leveraging local potential and capabilities (Jaya, 2019). The classical trickle-down model of development, which promotes growth through productivity and production centers, has been criticized for its top-down approach. Contemporary theories advocate for more inclusive, bottom-up strategies that emphasize the active participation of local communities in development processes (Meutia, 2017). Village development is essential not only for improving infrastructure and services but also for promoting social capital and fostering community participation, which can drive long-term social change. Governments at the village level play a crucial role in creating an environment that encourages community initiatives, resource mobilization, and public participation in governance. According to Malawat (2022), the success of rural development hinges on the active engagement of local communities, especially in decision-making and in the effective use of village resources. The local government's role is to facilitate this process, ensuring that the community's needs are met and that the community is actively involved in development decisions.

2.4. Village Fund Allocation

Village funds, as stipulated in Law No. 6 of 2014, are a crucial mechanism in financing village governance, development, and community empowerment. These funds, sourced from the national budget and transferred through the regional government, must be allocated efficiently to ensure adequate support for local governance (Fitriani, 2024). The allocation of village funds is critical in the implementation of local development projects, such as infrastructure, education, and health services. According to Paselle et al. (2018), the Alokasi Dana Desa (ADD) comprises at least 10% of the financial transfers from the national government to local governments. This fund must be used for public services and community empowerment. Despite the significant allocation of funds, challenges in managing these funds persist. Fluctuating allocations and irregular disbursements have led to inconsistent village development, with some areas experiencing growth while others stagnate due to mismanagement or underutilization of resources (Meilany, 2020). The problem is further compounded by the lack of capacity in managing village funds, leading to inefficiencies and, in some cases, legal issues related to fund misuse (Suwarno, 2019).

2.5. Accountability in Village Fund Management

Accountability in village fund management refers to the responsibility of village governments to manage public funds transparently, in accordance with established policies and regulations. Anggraheni et al. (2022) emphasize that village governments must ensure that all financial activities are reported accurately and in compliance with legal standards. Accountability ensures that village funds are used for their intended purposes and that public officials are held responsible for any misuse of these funds. Akuntabilitas is a crucial concept in governance, particularly at the local level, where financial mismanagement can directly affect the community. According to Solihah et al. (2022), accountability requires that village governments provide transparent financial management reports to both the local community and higher authorities. This principle is fundamental to maintaining public trust and ensuring that village funds contribute to meaningful development outcomes. Moreover, accountability mechanisms, such as regular audits and performance

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evaluations, are essential in preventing corruption and fostering responsible financial management (Lutfiani et al., 2024).

2.6. Village Fund Management and Optimization

Optimizing village fund management is an ongoing challenge, particularly in ensuring these funds are used effectively to achieve community development goals. Mawardi et al. (2024) define optimization as the process of improving the effectiveness and efficiency of resource allocation, ensuring that village funds are maximized for their intended purposes. Louisa Abe Mariance Aud (2020) identifies three key indicators of optimization: output, outcome, and impact. In the context of village fund management, output refers to the immediate results of fund allocation, such as improvements in infrastructure and public services. Outcome measures the medium-term effects, such as improved quality of life and economic conditions for villagers. At the same time, impact assesses the long-term effects, such as enhanced community resilience and sustainable development. These indicators help assess whether village funds are used effectively to address community needs (Aud, 2020). However, despite the potential for positive impacts, the management of village funds often faces challenges stemming from political influence, a lack of transparency, and insufficient monitoring (Angkasa & Nuzirwan, 2022). These challenges highlight the need for stronger accountability mechanisms and for integrating participatory processes into village fund management. Furthermore, there remains a significant gap in research exploring how different governance structures and political contexts influence the effectiveness of village fund management, particularly in decentralized governance systems (Meutia, 2017).

III. Research Method

3.1. Research Design and Approach

This study employs a qualitative research design, which is well-suited to exploring complex phenomena in their real-life contexts. As noted by Abdussamad (2021), qualitative research is particularly valuable for studying natural settings, where the researcher serves as the primary instrument. This method allows for in-depth exploration of phenomena through data collection techniques such as triangulation, inductive data analysis, and a focus on understanding meanings rather than generalizing findings. The research is designed to describe, analyze, and evaluate the village fund management process in Pasar V Natal Village, in accordance with applicable regulations, specifically Permendagri Nos. 20 of 2018 and 2020. The aim is to provide a detailed understanding of the governance and management of village funds, focusing on real-world experiences and challenges encountered in the field.

3.2. Population and Sample

The participants in this study are key stakeholders involved in the management of village funds in Pasar V Natal Village, North Sumatra. The sample includes the Village Head, the Head of the Village Consultative Body (BPD), the Financial Officer, the Head of Community Services, a Community Leader, and a representative from the Community Empowerment Agency. These individuals were selected deliberately because they hold pivotal roles in the planning, implementation, and accountability for village fund management. In total, the sample consists of six informants, each with relevant expertise and firsthand experience in the subject matter.

3.3. Data Collection Procedures

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Data for this research were collected using multiple qualitative methods, including in-depth interviews, direct observation, and document analysis. Triangulation was employed to enhance the validity and reliability of the data. In-depth interviews were conducted with key informants to obtain detailed narratives on the processes, challenges, and perceptions surrounding the management of village funds. Additionally, direct observation of village activities, including public information displays and infrastructure development projects, was conducted to gather physical evidence of the implementation of village fund allocations. Documentary analysis was conducted to verify the data obtained from interviews and observations. Key documents analyzed included the Village Financial Plan (APBDes), village financial reports, meeting minutes from village deliberations (Musdes), and relevant regulations such as Permendagri No. 20 of 2020.

3.4. Instruments and Measures

The primary instrument for data collection in this study was the researcher, with specific guides developed for each data collection technique. An interview guide was prepared, containing open-ended questions focused on the five stages of village fund management (planning, implementation, administration, reporting, and accountability), as well as indicators of outputs, outcomes, and impacts. The observation guide was used to record physical evidence, such as the presence of public information boards, the condition of infrastructure, and the organization of village records. Finally, a document guide was employed to facilitate the systematic analysis of official documents, such as the APBDes and financial reports, to support triangulation and validate the interview data.

3.5. Data Analysis Techniques

The data collected were analyzed using qualitative content analysis, with a focus on structural and systematic interpretation rather than rigid categorization. According to Miles and Huberman (1994), the analysis process involved three main stages: data reduction, data display, and conclusion drawing. Data reduction involved summarizing and focusing on the relevant data from interviews, observations, and documents, discarding irrelevant information while highlighting key quotes and themes. The data were then presented in a narrative format, with descriptive summaries of the findings in Chapter IV, supported by matrices and tables that identify relationships among the stages of fund management. Finally, the researcher concluded to interpret the findings in light of the research objectives, including evaluating the alignment of practices with regulations, identifying challenges such as human resource limitations and community participation, and providing strategic recommendations.

3.6. Validity/Reliability or Trustworthiness

To ensure the validity and reliability of the findings, the study employed triangulation by comparing data from interviews, observations, and document analysis. This approach enabled cross-validation of the data, thereby enhancing the credibility of the results. Additionally, the study adhered to the principles of transparency and consistency in data collection and analysis, ensuring that the findings were grounded in multiple sources of evidence. The use of diverse data collection methods also contributed to the trustworthiness of the research, enabling the researcher to corroborate the information from different angles. Ethical considerations in this study were addressed by obtaining informed consent from all participants and ensuring they were fully aware of the study's purpose, procedures, and their rights as informants. The researcher ensured confidentiality and anonymity by assigning codes to participants and safeguarding the data from unauthorized access. Furthermore, the study adhered to ethical guidelines for conducting research with human subjects, ensuring that all interviews and observations were carried out with respect for

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participants' privacy and dignity. In reporting the findings, the researcher also ensured that participants' identities and sensitive data were protected, in line with ethical research standards.

IV. Results and Discussion

4.1. Results

This study evaluates the management of Village Funds in Pasar V Natal Village, focusing on the planning, implementation, administration, reporting, and accountability stages as prescribed by Permendagri No. 20 of 2020. The results indicate a comprehensive and participatory approach to fund management, with varying degrees of success across the stages.

a. Planning Stage

The planning process for the management of village funds involves preparing the Village Medium-Term Development Plan (RPJMDes), the Village Government Work Plan (RKPDes), and the Village Budget (APBDes), all of which are developed through village deliberations (Musdes). These documents reflect the village's priorities and are shaped by input from the Village Consultative Body (BPD), local community leaders, and marginalized groups. Key informants emphasized the importance of participatory planning, which was viewed as a cornerstone for ensuring that the village fund allocations align with the community's actual needs. However, challenges were noted in the capacity of village officials to create realistic and anticipatory budgets that account for socioeconomic dynamics.

b. Implementation Stage

The implementation phase involves the actual allocation of funds to projects such as infrastructure development, community empowerment, and administrative activities. Interviews revealed that the process is generally transparent and accountable, with a focus on the timely and efficient execution of plans. However, delays in the execution of some activities were attributed to limited human resources within the village government. Despite this, there were visible improvements in infrastructure, such as the construction of access roads and water facilities, as well as successful programs aimed at reducing unemployment.

c. Administration Stage

In terms of administration, the village government employs a rigorous accounting system using the Siskeudes application for financial recording. Observations confirmed that the records are correctly maintained and in compliance with the prescribed regulations. Nevertheless, there were minor delays in data entry, primarily due to limited technical skills among some staff members. Despite these challenges, the overall financial administration was deemed effective in ensuring transparency and accountability.

d. Reporting Stage

Regarding reporting, the village government submits periodic financial reports, including the Realization Report (LKPPD) and the Performance Accountability Report (LPPD), to the BPD and the district government. The reports are displayed on the public information board and are shared in community forums. However, some community members still expressed a lack of understanding regarding the content of these reports, suggesting that while administrative transparency is achieved, the effectiveness of information dissemination could be improved.

e. Accountability Stage

Finally, the accountability process was conducted in accordance with the regulations, with village officials submitting annual accountability reports to the BPD, district authorities, and the public. Interviews revealed that the accountability mechanism is vital for ensuring that village fund management is scrutinized

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and that any discrepancies are addressed promptly. However, challenges remain with community participation in the oversight process, which could be enhanced through more interactive forums or digital platforms.

4.2. Discussion

The results show that the management of Village Funds in Pasar V Natal Village largely complies with the regulatory frameworks outlined in Permendagri No. 20 of 2020. However, several critical areas require improvement to optimize the village fund management process fully.

a. Effectiveness of Planning and Participation

The study found that the planning process is participatory and transparent, involving a broad range of stakeholders, including the BPD, village officials, and community representatives. This approach aligns with the principles of good governance, as highlighted by Angkasa and Nuzirwan (2022), who emphasize the importance of participatory planning in local government administration. However, challenges in village officials' capacity to develop realistic budgets were also noted, echoing findings from prior studies (Meilany, 2020) that indicate that limited technical skills among local government staff can hinder the effectiveness of financial planning. The findings underscore the need for targeted capacity-building efforts to ensure that budgets are not only aligned with community needs but also adaptable to changing circumstances.

b. Impact of Transparency and Accountability

Transparency in financial reporting was generally achieved, as evidenced by the publication of financial reports on the public information board. However, the effectiveness of this transparency in informing the public remains limited, as some community members did not fully understand the financial documents. This finding resonates with earlier studies (Suwarno, 2019) suggesting that, while administrative transparency is often achieved, its impact on community trust and participation can be undermined by poor communication strategies. To enhance transparency and effectiveness, the study recommends using more interactive and engaging communication methods, such as community meetings and digital platforms.

c. Challenges in Human Resource Capacity and Accountability

The implementation of village fund programs was generally effective, with notable improvements in infrastructure and community services. However, delays in some projects were attributed to limited human resources and technical capacity among village officials. This finding supports the work of Thoyib et al. (2020), who argue that human resource limitations are a common challenge in rural governance. Moreover, despite formal systems of reporting and accountability, the study found that community participation in oversight activities remained limited. This suggests that while the formal accountability mechanisms are in place, their effectiveness could be enhanced by increasing community engagement in the monitoring process. As noted by Jaya (2019), involving the community in monitoring and evaluation processes can significantly improve the quality and impact of public services.

d. Contribution to Local Development and Community Empowerment

The findings suggest that the management of village funds in Pasar V Natal has had a significant positive impact on local development, including improved infrastructure and increased economic opportunities. These results align with the findings of Ekowanti and Tamrin (2022), who argue that effective village fund management can contribute to broader development goals, such as poverty reduction and community empowerment. However, the study also identified challenges in ensuring that the benefits of village fund programs are equitably distributed, particularly for marginalized groups such as women and the elderly. This highlights the need for future village fund initiatives to focus more on inclusive development strategies, ensuring that development benefits all segments of the community.

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e. Implications for Future Research

While this study provides valuable insights into the management of village funds, it also points to several areas for future research. One critical area is the need for more in-depth studies on the role of community participation in the monitoring and evaluation of village fund programs. As Widanti (2022) suggests, community involvement in oversight can significantly enhance governance effectiveness and ensure that development interventions are responsive to local needs. Additionally, further research could explore the impact of digital tools and platforms, such as the Siskeudes system, on improving financial administration and accountability at the village level.

V. Conclusion

This study reveals that the management of village funds in Pasar V Natal Village has been significantly optimized and aligns with the principles of good governance as outlined in the Minister of Home Affairs Regulation No. 20 of 2020. The main findings indicate that the optimization of village fund management is reflected in participatory planning through Village Deliberations (Musdes), practical implementation, orderly administration, and accountable reporting. Furthermore, this success is visible in improved infrastructure and reduced unemployment. However, despite the progress, several challenges remain, such as the underrepresentation of marginalized groups in decision-making, limited transparency in the publication of financial reports, and weak internal oversight, which could create opportunities for the misuse of village funds.

From a theoretical perspective, this research contributes to the understanding of the application of sound governance principles in the management of village funds at the local level. This study strengthens the argument that community participation, transparency, and accountability are key factors in the effective and sustainable management of village finances. The practical implications of this research include recommendations to increase participation by vulnerable groups, improve financial transparency, and strengthen internal oversight. The village government is advised to engage more marginalized groups in decision-making processes and update public communication methods to improve community understanding. Additionally, strengthening oversight capacity by forming internal village oversight teams and involving the community in monitoring physical projects is crucial to preventing the misuse of village funds.

However, this study also has limitations. First, the focus on Pasar V Natal Village limits the generalization of the findings to other villages with different characteristics. Second, methodological limitations, such as the lack of systematic long-term impact evaluation, are also noted. Therefore, future research is recommended to include a broader sample from diverse villages to gain a more comprehensive understanding of village fund management. Further research could also focus on evaluating the long-term impacts of village fund programs, including analyzing economic welfare, social outcomes, and their influence on sustainable development at the village level.

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ISSN [Online]: 2776-7868

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