

Analysis of the Implementation of Sub-district Financial Management Based on Ministry of Home Affairs Regulation No. 20 of 2018 in Trimulyo Sub-district

Zirly Istiya Nur Hening¹⁾

zirlyistiyanurhening@mail.ugm.ac.id

Nisrina Putri Nuryana²⁾

nisrinaputrinuryana@mail.ugm.ac.id

Caecilia Puspaningtyas³⁾

caeciliapuspaningtyas@mail.ugm.ac.id

Al-Faris Ivan Nur Salim⁴⁾

al-farisivannursalim@mail.ugm.ac.id

¹⁾²⁾³⁾⁴⁾ Universitas Gadjah Mada

ABSTRACT

Sub-district financial management plays a crucial role in supporting sub-district development, but various challenges remain in its implementation, including potential irregularities and non-compliance with regulations. This study aims to analyze the implementation and level of compliance with the sub-district financial management cycle, as outlined in the Ministry of Home Affairs Regulation No. 20 of 2018, in Trimulyo Sub-district. The method used is a descriptive qualitative approach with data collection techniques through interviews, observation, and documentation. The results of the study indicate that, in general, sub-district financial management in Trimulyo Sub-district has complied with the provisions at each stage, namely planning, implementation, record-keeping, reporting, and accountability, although several challenges remain, such as uncertainty regarding the timeliness of reporting, a lack of clarity in record-keeping related to the closure of the Buku Kas Umum (BKU) or general cash book, and delays in receiving budget allocation information from the central government.

Keywords: Sub-District Financial Management, Ministry Of Home Affairs Regulation 20/2018, Transparency, Accountability, Sub-District Governance

INTRODUCTION

Law No. 6 of 2014 on Sub-districts grants sub-districts the authority to regulate and manage governmental affairs aimed at carrying out development and meeting the needs of the local community. This delegation of authority is part of a decentralization policy that positions sub-districts as agents of development. The management of government affairs and development at the sub-district level is highly dependent on sub-district financial management. Sound financial management has a direct impact on the sub-district community and the success of various development programs (Rahmatia, 2025).

In line with the increasing role of sub-districts, the government continues to optimize the allocation of sub-district funds as a form of support for sub-district development. According to a report by the Ministry of Finance, in 2025, the government allocated approximately Rp71 trillion in sub-district funds for more than 74,000 sub-districts in Indonesia, highlighting the significant responsibility sub-districts bear in managing finances effectively and accountably. The substantial allocation of sub-district funds will certainly provide opportunities for enhanced sub-district development. However, on the other hand, it also poses potential risks of misappropriation. Indonesia Corruption Watch (ICW) notes that the sub-district fund sector is one of the sectors with the highest number of corruption cases, with 154 cases in 2021, and potential state losses reaching Rp233 billion (Nurfaida et al., 2025).

Sub-district financial management is a fundamental aspect of sub-district governance because it is directly related to transparency, accountability, and the effective use of public funds in sub-district development. The government has established guidelines for sub-district financial management through Minister of Home Affairs Regulation No. 20 of 2018, which systematically regulates the sub-district financial management cycle, including the planning, implementation, record-keeping, reporting, and accountability stages. Furthermore, sub-district financial management must also adhere to the principles of transparency, accountability, and participation, and be conducted in an orderly and disciplined manner to ensure that budget expenditures are carried out appropriately and can be accounted for (Einar et al., 2026).

Several studies indicate that the implementation of sub-district financial management generally adheres to applicable regulations. The planning process was carried out effectively and in accordance with regulations in 92% of cases in the study by Amalia & Sugiartono (2021 in Tombokrejo Sub-district, which began the sub-district financial management planning process with the holding of hamlet meetings (*musdus*) followed by sub-district meetings (*musdes*), which were then used as guidelines in drafting the RPJMDes to be finalized into the RKPDes and APBDes. Additionally, financial management processes have largely been implemented by ensuring alignment and sustainability between each fiscal year's budget and strategic planning (Vinalia et al., 2023). However, sub-district financial management has not yet been fully optimized. In practice, sub-district financial management still faces various challenges, such as low community participation in the planning process (*Musrenbang*) and a mismatch between planning and budget implementation, as evidenced by high unspent budget balances (*SILPA*). Challenges also arise from a technological perspective, such as in the use of the *SISKEUDES* application due to limited staff capacity, inadequate hardware, and poor software quality (Kesek, 2024). Additionally, challenges persist at every stage of the sub-district financial management cycle, particularly regarding administrative procedures and sub-district officials' understanding

of regulations. These conditions indicate a gap between established regulations and on-the-ground implementation practices (Wio et al., 2023).

Based on the theories, regulations, and previous research findings outlined above, it can be concluded that sub-district financial management is a critical factor in supporting the success of sub-district development. Sub-district financial management is not merely an administrative matter but also reflects the level of transparency, accountability, and effectiveness of the sub-district government in exercising its authority. The better the management of sub-district finances, the more optimal the implementation of development programs and services to the community will be. Therefore, the implementation of Ministry of Home Affairs Regulation No. 20 of 2018 serves as the primary foundation for achieving good sub-district financial management.

In line with this, Daerah Istimewa Yogyakarta (DIY) province also administers a sub-district government located within the regencies/cities, known as *kalurahan*. Regulation of the Governor of the Daerah Istimewa Yogyakarta No. 2 of 2020 on Guidelines for Sub-district Administration defines a sub-district as a sub-district within the DIY province that constitutes a legal community with defined territorial boundaries and the authority to manage governmental affairs and community interests. In carrying out its governance, the sub-district government consists of the Lurah as the head of the sub-district and the Sub-district Consultative Body (Badan Permusyawaratan Kalurahan) as the representative of the sub-district community that performs participatory functions. The sub-district is tasked with administering governance, implementing development, fostering the community, empowering the community, and carrying out duties related to Istimewa affairs. Given these responsibilities, the sub-district must develop a good financial planning instrument through a budgeting process manifested in the form of the Sub-district Revenue and Expenditure Budget (APBKal). The APBKal serves as the foundation for the sub-district's financial management over a single fiscal year, functioning as the concrete manifestation of all the sub-district's duties and authorities into specific programs and activities.

However, several issues may arise during the process of translating strategic plans into the APBKal due to regulatory constraints and the dynamics of community needs, which can lead to discrepancies between planning and the actual fulfillment of those needs. It is crucial for sub-district governments to provide appropriate and effective avenues for contribution and participation forums by involving various community stakeholders to support public engagement in the deliberative process for sub-district development planning (Darin & Dai, 2022). Consequently, sub-district governments must establish and implement financial management systems that are well structured and rigorously tested to address existing challenges. Based on these conditions, the issues identified in this study are how the sub-district financial management cycle is implemented at each stage, including planning, implementation, record-keeping, reporting, and accountability, in Trimulyo Sub-district, and to what extent its implementation aligns with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018.

This study will analyze the sub-district financial management cycle based on the implementation of Ministry of Home Affairs Regulation No. 20 of 2018 in Trimulyo Sub-district. This study aims to provide a comprehensive overview of the implementation of each stage in the sub-district financial management cycle. Thus, this study is expected to provide a deeper understanding of sub-district financial management and serve as a basis for evaluation in improving the quality of sub-district financial governance. Therefore, this study aims to analyze

the sub-district financial management cycle based on the implementation of Ministry of Home Affairs Regulation No. 20 of 2018 in Trimulyo Sub-district. This study focuses on analyzing each stage in the sub-district financial management cycle and identifying the obstacles encountered in its implementation, so that it is expected to contribute to improving the quality of transparent, accountable, and effective sub-district financial management.

RESEARCH METHOD

The method used in this study is a qualitative approach. Qualitative research is a method that examines objects in their natural state through inductive data analysis that move from specific to general with an emphasis on interpreting the research findings (Sugiyono, 2021). Qualitative research, or naturalistic research, is conducted under natural conditions to openly describe the social situations related to the research subject (Nursyahbani et al., 2023). Given the topic of this study, this method aims to provide an in-depth understanding by examining the implementation of sub-district financial management in accordance with applicable regulations.

Research Design

This study employs a descriptive approach by describing all data or research objects, analyzing and comparing them based on reality, and providing solutions to the problems encountered (Rengkuan et al., 2023) The research was conducted by realistically describing the events occurring in the research objects without applying any treatment or manipulation to them. The use of this qualitative descriptive research design aims to provide a realistic description and analysis of financial management implementation in Trimulyo Sub-district without any intervention on the research objects.

Research Object and Subject

The research object is the focus of the study and is necessary for obtaining data and providing comprehensive knowledge regarding the research objectives (Fernando et al., 2021). The object of this study is the financial management process in Trimulyo Sub-district, Jetis District, Bantul Regency, Daerah Istimewa Yogyakarta province. Research subjects are the parties serving as sources of information and data in a study (Naamy, 2019) The research subject in this study is the Sub-district Secretary or Carik of Trimulyo Sub-district.

Data Collection Techniques

Data collection techniques are a strategic stage in a study because it is through this stage that the required data is obtained (Sugiyono, 2021). Thus, by selecting the appropriate data collection techniques, relevant and reliable data will be obtained. Data collection was conducted using interviews, observation, and documentation.

1. The interviews were conducted using a semi-structured approach, which involves preparing a list of interview questions in advance, but allowing for flexibility during the interview to explore the respondents' answers (Fadila et al., 2025). The questions were designed to explore the research subjects' experiences and knowledge regarding sub-district financial management. Thus, the interviews were conducted with the Sub-district Secretary or Carik of Trimulyo Sub-district as the informant.
2. Observations were conducted directly on the research subjects to closely observe the financial management activities being carried out. In this study, the researcher conducted non-participatory observation by observing without involving in the events taking place.

Observations were conducted by observing the financial management process of Trimulyo Sub-district.

3. Documentation. Documentation in the form of vertical government regulations, sub-district regulations, planning documents (Sub-district Government Work Plan), and budgeting documents (Sub-district Revenue and Expenditure Budget) were obtained to analyze the systematic consistency of the system.

Data Analysis Techniques

Data analysis is the process of systematically organizing data obtained through relevant data collection techniques, categorizing it to identify patterns, and formulating conclusions (Abdussamad, 2021). The data analysis technique used in this study is qualitative data analysis based on the Miles and Huberman interactive model, as cited in (Nursyahbani et al., 2023). The following steps were carried out in processing the qualitative data.

1. Data reduction

The data, consisting of interview transcripts and secondary documents such as planning and budgeting documents, must be examined in detail. Based on the interview transcripts obtained, the researcher conducted data reduction by summarizing and selecting key points related to the sub-district financial management process. Once the data analysis reached the data reduction stage, the process continued by coding the data, identifying patterns, and grouping the obtained data.

2. Data Display

The reduced data was then displayed in the form of a cycle chart with details on the steps carried out in each cycle. Additionally, data in the form of documents covering financial management regulations was presented in tabular form to identify gaps or the alignment of implementation with the research object.

3. Conclusion

Data verification in qualitative research is conducted continuously throughout the research process. Preliminary conclusions are drawn up based on data presented in tables and charts. These preliminary conclusions must be systematically validated to support answers to the research questions.

RESULTS AND DISCUSSION

Sub-district budget management is carried out in accordance with the provisions of applicable laws and regulations, specifically Minister of Home Affairs Regulation (Ministry of Home Affairs Regulation) No. 20 of 2018 on Sub-district Financial Management. Generally, sub-district financial management encompasses the stages of planning, implementation, record-keeping, reporting, and accountability. The researcher will present the application of Ministry of Home Affairs Regulation No. 20 of 2018 in sub-district financial management for the 2026 fiscal year in Trimulyo Sub-district, Jetis District, Bantul Regency in Table 1.

Table 1. Comparison of the Financial Management Planning Process for Trimulyo Sub-district with Ministry of Home Affairs Regulation No. 20 of 2018

Stage	Ministry of Home Affairs Regulation No. 20 of 2018	Implementation in Trimulyo Sub-district
Planning	Sub-district financial planning is carried out through the preparation of	The Trimulyo Sub-district compiles the Sub-district Budget (APBKal) in stages

Stage	Ministry of Home Affair Regulation No. 20 of 2018	Implementation in Trimulyo Sub-district
	<p>the Sub-district Revenue and Expenditure Budget by the Sub-district Secretary in accordance with the Sub-district Work Plan (RKP). This draft is discussed and approved jointly with the Sub-district Council (BPD) no later than October and evaluated by the Regent/Mayor within 20 working days before being enacted as a Sub-district Regulation no later than December 31. The Sub-district Revenue and Expenditure Budget (APBKal) must be presented to the community and can only be amended once a year following the same procedures as during the initial drafting.</p>	<p>based on the Sub-district Medium-Term Development Plan (RPJMKal) and the Sub-district Annual Work Plan (RKPKal), aligning programs from the central, provincial, and regency governments in accordance with the provisions of the Bantul Regent's Regulation. The planning process involves the community through the Sub-district Development Planning Meeting (Musrenbangkal) in collaboration with the Sub-district Advisory Board (Bamuskal) and various community organizations to set priorities based on urgent needs. The preparation of the Budget Estimate (RAB) uses data from market price surveys compared to the local government's established standards. One of the challenges faced is the delay in receiving budget allocation information from the central government, so the sub-district must use indicative allocations as a temporary reference and adjusts after the definitive allocations are issued.</p>
Implementation	<p>Sub-district financial management is carried out through a cash account at a bank designated by the Regent or Mayor. The Sub-district Finance Officer and the Head of the Finance Section are responsible for preparing the DPA no later than 3 days after the APBKal is approved. The DPA is then verified by the Sub-district Secretary and approved by the Sub-district Head. Each request for fund disbursement is submitted via a Disbursement Request Form (SPP), prioritizing self-managed activities, and all expenditure must be supported by valid documentation and subject to tax withholding by the Sub-district Finance Officer. A final report on the implementation of activities must be submitted to the Sub-district Head no later than 7 days after the activity is completed. The management of the Sub-district Budget Surplus (SiLPA), reserve funds, and capital contributions is carried out in</p>	<p>The implementation of activities in Trimulyo Sub-district is managed by the Sub-district Secretary and Section Heads in accordance with the responsibilities outlined in the DPA, ranging from outreach, technical preparation, to physical implementation. Each request for fund disbursement is submitted via an SPP and verified by the Sub-district Secretary to ensure all documents are in order, funds are available, and the proposed prices are reasonable, after which approval from the Sub-district Head is awaited. Payments are processed non-cash using the sub-district treasury account based on a bank token system, and all financial administration is managed through the SISKEUDES application.</p>

Stage	Ministry of Home Affair Regulation No. 20 of 2018	Implementation in Trimulyo Sub-district
	accordance with the designated uses outlined in the Sub-district Budget (APBKal).	
Record-keeping	Sub-district financial management is carried out by the Finance Officer, who is responsible for treasury affairs by recording every revenue and expenditure transaction in the General Cash Book, which is closed at the end of each month. This practice is supported by subsidiary ledgers covering bank records, taxes, and advances. All revenues are deposited directly into the sub-district cash account, while expenditures are made in accordance with the Sub-district Work Plan (RAK Desa) approved by the Sub-district Head and supported by receipts. The Finance Officer is required to submit the General Cash Book to the Sub-district Secretary no later than the 10th of the following month for verification and evaluation purposes.	Financial management in Trimulyo Sub-district is carried out by the Finance Officer, who serves as the sub-district treasurer, by recording all transactions in the General Cash Book (BKU), a cash-based system supported by the SISKEUDES application as the primary recording system.
Reporting	The Sub-district Head is required to submit a report on the implementation of the Sub-district Budget (APB) for the first semester to the Regent/Mayor no later than the second week of July. Additionally, the accountability report on the realization of the Sub-district Budget for the end of the year must be submitted no later than three months after the end of the fiscal year, in accordance with the provisions of the Sub-district Financial Management Regulation.	Trimulyo Sub-district regularly prepares financial reports using SISKEUDES data, which covers revenue, expenditure, and financing in the BUK. Information regarding the Sub-district Budget (APBKal) is also communicated to the public through the official website, social media, and banners in the sub-district area as a form of transparency and accountability.
Accountability	The Sub-district Head submits the accountability report on the implementation of the Sub-district Budget (APBDes) to the Regent/Mayor no later than three months after the fiscal year ends. This is established by the Sub-district Government through a Sub-district Regulation and must be accompanied by financial statements, a report on the implementation of activities, and a list of programs carried out in the sub-district. The report must be made available to the public and	The Trimulyo Sub-district Administration prepares a report on the implementation of the Sub-district Budget (APBKal) that includes a comparison of the budget and actual expenditure as part of its year-end accountability. The results of the evaluation and audit findings are used as learning materials for planning the coming year. The Trimulyo Sub-district Administration demonstrates its commitment through discipline in finalizing the Sub-district Budget

Stage	Ministry of Home Affairs Regulation No. 20 of 2018	Implementation in Trimulyo Sub-district
	must at least include the implementation of the Sub-district Budget (APBDes), the implementation of activities, activities that have not been completed, the remaining budget, and the address for complaints.	(APBKal), as it has never experienced delays, always completing the process by the end of December at the latest.

Source: Data Analysis Results, 2026

Discussion

1. Planning

The implementation of planning in Trimulyo Sub-district has generally been in accordance with the provisions or guidelines set forth in Ministry of Home Affairs Regulation No. 20 of 2018. The Sub-district Budget (APBKal) is formulated based on the Sub-district Work Plan (RKPKal) and local regulations and involves a consultative process with the Sub-district Council (Bamuskal) as a manifestation of the mechanism for discussion and consensus-building. Additionally, policy alignment with higher-level government authorities aligns with obligations under the Regent's Regulation. The solution of using an indicative budget ceiling due to delayed information from the central government constitutes an adaptive measure that does not conflict with regulations. This aligns with Article of the Minister of Home Affairs Regulation, which governs the use of the previous year's budget ceiling as a precautionary step when the Sub-district Budget (APBKal) cannot be finalized according to schedule.

2. Implementation

Financial management in Trimulyo Sub-district has, overall, complied with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018, specifically regarding the use of the DPA as a reference for activities carried out by Sub-district Officials and Section Heads, as well as the SPP mechanism verified by the Sub-district Secretary and approved by the Sub-district Head. Noncash transactions through the sub-district treasury account also align with the Ministerial Regulation, which requires all revenues and expenditures to be processed through the sub-district treasury account. The utilization of SISKEUDES provides added value that supports the principles of transparency and accountability; although not explicitly stated in the Ministerial Regulation, it remains consistent with existing regulations.

3. Record-keeping

The implementation of financial management in Trimulyo Sub-district is in accordance with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018, specifically regarding the performance of financial management functions by the Finance Officer as the treasurer and the recording in the General Cash Book (BKU). The use of SISKEUDES to support record keeping is a supportive measure reflecting the accuracy and efficiency of administration, even though it is not explicitly mentioned in the regulations.

4. Reporting

The implementation of reporting in Trimulyo Sub-district has, overall, met the requirements of Ministry of Home Affairs Regulation (Ministry of Home Affairs Regulation) No. 20 of 2018. The routine preparation of financial reports based on the BKU and SISKEUDES demonstrates commitment to orderliness in reporting administration. The

dissemination of information regarding the APBKal of the Trimulyo Sub-district through various media aligns with the provisions of the Ministerial Regulation, which require that reports be made public. However, compliance with reporting deadlines cannot yet be fully confirmed because the Trimulyo Sub-district does not explicitly state whether the first semester report was submitted on time by no later than the second week of July, and whether the year-end accountability report was established through a Sub-district Regulation no later than three months after the fiscal year ends.

5. Accountability

The implementation of accountability in Trimulyo Sub-district is generally in accordance with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018, specifically regarding the preparation of the APBKal implementation report, which includes a comparison of the budget and actual expenditures. The discipline in preparing and finalizing the APBKal, always completed by the end of December at the latest, demonstrates compliance with the Ministry of Home Affairs Regulation. The use of evaluation results and audit findings as guidelines for improvement demonstrates a commitment to accountability.

Overall, sub-district financial management in Trimulyo Sub-district has been conducted in accordance with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018 at all stages, from planning, implementation, record-keeping, reporting, to accountability. In the planning stage, the sub-district has prepared the Sub-district Budget (APBKal) in stages based on the Sub-district Work Plan (RKPKal) with community involvement through the Sub-district Development Planning Meeting (Musrenbangkal). The implementation stage was carried out systematically in accordance with regulatory provisions, starting with the SPP mechanism, verification, and non-cash payments. The record-keeping stage was carried out by the Finance Officer with BKU recording using the SISKEUDES application, which supports orderly financial administration. In the reporting stage, the sub-district applied the principle of transparency by conveying budget information to the public through various media. In the accountability phase, the APBKal implementation report is well-prepared, and the evaluation results serve as a reference for future improvements. However, there are several issues that require attention. First, compliance with deadlines for semester reports and year-end accountability reports cannot yet be fully guaranteed, as explicitly noted by the Trimulyo Sub-district. Second, regarding the record-keeping phase, it remains unclear whether the closing of the BKU and reporting to the Sub-district Secretary are conducted on time by the 10th of each month. In addition, there are external constraints in the form of uncertainty regarding budget ceilings due to delays in information from the central government, which has an impact on the planning process, although in practice, efforts have been made to use indicative ceilings as a temporary solution.

CONCLUSION

Based on the research findings, the implementation of sub-district financial management in Trimulyo Sub-district has generally been in accordance with the provisions of Ministry of Home Affairs Regulation No. 20 of 2018 across all stages, namely planning, implementation, record keeping, reporting, and accountability. This indicates that sub-district financial management has been functioning quite well and has successfully addressed research questions

regarding its implementation and level of compliance with regulations. Additionally, community participation is evident in the planning and budgeting processes through the involvement of various community groups. Trimulyo Sub-district also holds community meetings whenever activities requiring prioritization arise during the fiscal year. Thus, the application of financial management aligns with the principles of transparency, accountability, and participation.

However, there are still several challenges in its implementation, such as uncertainty regarding the timeliness of reporting, a lack of clarity in record-keeping particularly regarding the closing of the General Cash Book (BKU) and delays in receiving budget allocation information from the central government, which can sometimes lead to changes in the prepared budget. Therefore, the sub-district government needs to strengthen local potential to optimize sub-district generated revenue, continue to prioritize the implementation of activities by considering performance and the impact of those activities, and increase community group participation in optimizing sub-district development. Additionally, the central and local governments are expected to improve the timeliness of budget information dissemination so that sub-district financial management can operate more effectively.

REFERENCES

- Abdussamad, Z. (2021). *Metode Penelitian Kualitatif* (1st ed.). Syakir Media Press.
- Amalia, P. I. A., & Sugiartono, E. (2021). Perencanaan Pengelolaan Keuangan Desa (Studi Kasus Pada Desa Tembokrejo Kecamatan Gumukmas Kabupaten Jember). *Jurnal Akuntansi Terapan Dan Bisnis*, 1(1), 45–53.
- Darin, & Dai, S. I. S. (2022). Partisipasi Masyarakat Dalam Pelaksanaan Musyawarah Perencanaan Pembangunan (Musrembang) Desa. *Oikos-Nomos: Jurnal Kajian Ekonomi Dan Bisnis*, 15(1), 11–21.
- Einar, E., Gamaliel, H., & Kapojos, P. M. (2026). Akuntabilitas dan transparansi pengelolaan keuangan desa pada Desa Komus Ii Timur Kabupaten Bolaang Mongondow Utara. *Riset Akuntansi Dan Portofolio Investasi*, 4(1), 1–10. <https://doi.org/10.58784/rapi.428>
- Fadila, F., Safriani, Eliana, & Khaddafi, M. (2025). Pengumpulan Data dalam Penelitian Kualitatif: Wawancara. *JIIIC: Jurnal Intelek Insan Cendekia*, 2(7), 13446–13449.
- Fernando, A., Presetio, A., Negara, E. S., Gurning, K., Situmorang, R. F. R., Tasnim, Sipayung, P. D., Sesilia, A. P., Rahayu, P. P., Purba, B., Chaerul, M., Yuniwati, I., Siagian, V., & Rantung, G. A. J. (2021). *Metodologi Penelitian Ilmiah* (1st ed.). Yayasan Kita Menulis.
- Kesek, M. (2024). Analisis Penerapan Sistem Keuangan Desa dalam Pengelolaan Bantuan Dana Desa dan Alokasi Dana Desa. *Tangkoko Jurnal Akuntansi Dan Manajemen*, 10(1), 22–29.
- Naamy, N. (2019). *Metodologi Penelitian Kualitatif (Dasar-dasar & Aplikasinya)* (1st ed.). Pusat Penelitian dan Publikasi Ilmiah LP2M UIN Mataram.
- Nurfaida, A., Dali, N., & Fitriaman. (2025). *ANALISIS IMPLEMENTASI PERMENDAGRI NOMOR 20 TAHUN 2018 ATAS PENGELOLAAN KEUANGAN PADA DESA ULUKALO, KECAMATAN IWOIMENDAA, KABUPATEN KOLAKA*. <https://doi.org/https://doi.org/10.33772/jakuho.v10i02>
- Nursyahbani, D., Luthfia, V. T., & Manurung, H. (2023). Proses Perencanaan Dan Penganggaran Keuangan Desa (Studi di Kelurahan Banjaroyo Kabupaten Kulon Progo). *Jurnal Akuntansi* '45, 4(2), 183–197.

- Rahmatia. (2025). Implementasi Permendagri Nomor 20 Tahun 2018 Tentang Pengelolaan Keuangan Desa Dalam Meningkatkan Transparansi Dan Akuntabilitas Desa Di Desa Haya-Haya. *Journal Of Business, Economics, And Finance*, 3. <https://doi.org/https://doi.org/10.70437/benefit.v3i1.1191>
- Rengkuan, N. H. M., Liando, D. M., & Monintja, D. K. (2023). Efektifitas Kinerja Pemerintah Dalam Progam Reaksi Respon Realief Daerah (R3D) Di Kabupaten Minahasa. *Jurnal Governance*, 3(1), 1–11.
- Sugiyono, Prof. D. (2021). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Alfabeta.
- Vinalia, N., Sefitriya, R., & Priyono, N. (2023). Proses Penyusunan Anggaran Pendapatan Dan Belanja Desa Studi Kasus Desa Tegalrejo, Kecamatan Tegalrejo, Kabupaten Magelang. *Jurnal Mutiara Ilmu Akuntansi (JUMIA)*, 1(3), 115–125.
- Wio, M. A., Rengga, A., & Samosir, M. S. (2023). Analisis Pengelolaan Keuangan Desa Di Kantor Desa Watugong Kecamatan Alok Timur. *Jurnal Program Studi Manajemen*.