

FINANCIAL MANAGEMENT PLANNING OF MARGOMULYO VILLAGE FUNDS FROM THE PERSPECTIVE OF SAMIN TEACHINGS TO REALIZE SUSTAINABLE ACCOUNTABILITY

Rina Sulistyowati^{1*}, Reza Anggapratama², Nanda Rama Prasetya³

^{1,2,3} Universitas Bojonegoro, Jl Lettu Suyitno No. 2, Kalirejo, Kecamatan Bojonegoro, Kabupaten Bojonegoro, Jawa Timur. 62115. Indonesia

Email : ¹rinasulistyowati59@gmail.com*, ²reza@unigoro.ac.id, ³nandaprastya17@gmail.com

*Correspondence Author

Info Articles

Received: 02-10-2025

Revised: 28-11-2025

Approved: 30-11-2025

Publication: 30-11-2025

Keywords:

Financial Management, Village Funds, Samin Teachings, Sustainable Accountability

Abstract

This study aims to obtain the results of an exploration of Samin culture related to the planning of village fund financial management in Margomulyo village from the perspective of Samin teachings to Realize Sustainable Accountability. The research method employed in this study is a qualitative approach, utilizing a case study design. Data collection techniques include observation, interviews, and document review. At the same time, the data analysis technique employs an interactive analysis model that encompasses data reduction, data presentation, and conclusion. Then, data triangulation is carried out to verify the validity of the data. The results of the study indicate that the planning of village fund financial management, which includes deliberations to determine the priority scale, which involves community participation, the preparation of village financial management plans (RPJMDes, RKPDes, and APBDes), planning mechanisms in village financial management, and transparency, have been implemented in accordance with the Samin teachings. The implications of this study contribute to the body of knowledge in public sector accounting. Practically, this research can serve as a reference for policy-making related to village fund management planning, based on local culture, specifically the teachings of the Samin. Implications Technologically, the research results can be utilized in designing a village information system based on local culture, for example, the APBDes dashboard, which includes the values of honesty (transparency), patience (deliberation process), and narimo (reward fairness), so that it is in line with the social character of the village.

Keywords:

Financial Management Planning, Village Funds, Samin Teachings Perspective, Sustainable Accountability

Abstract

This research aims to explore the Samin culture in relation to the planning and management of village funds in Margomulyo Village, from the perspective of Samin teachings, with the goal of achieving sustainable accountability. The research method employed in this study is a qualitative approach, utilizing a case study design. Data collection techniques include observation, interviews, and documentation. Meanwhile, the data analysis technique employs an interactive analysis model that encompasses data reduction, data presentation, and conclusion. Furthermore, data triangulation was used to validate the data. The results of the study show that the planning of village fund financial management, which includes deliberation to determine priority scales, community participation, preparation of village financial management planning (RPJMDes, RKPDes, and APBDes), planning mechanisms in village financial management, as well as transparency, has been implemented in accordance with Samin teachings. The implications of this study contribute to the body of knowledge in public sector accounting, and, practically, this research can serve as a reference for policy-making related to village fund management planning, based on local culture, specifically the Samin teachings. Implications Technologically, the research results can be utilized in designing a village information system based on local culture, for example, the APBDes dashboard, which includes the values of honesty (transparency), patience (deliberation process), and narimo (reward fairness), so that it is in line with the social character of the village.

How to cite:

Sulistyowati, R. (2025). Financial Management Planning of Margomulyo Village Funds From The Perspective of Samin Teaching to Realize Sustainable Accountability. *JRAMB*, 11(02), 138-149. doi:<https://doi.org/>



: [https://doi.org/ 10.26486/jramb.v11i2.4896](https://doi.org/10.26486/jramb.v11i2.4896)

URL : <https://ejurnal.mercubuana-yogya.ac.id/index.php/akuntansi/index>

Email : jramb@mercubuana-yogya.ac.id

INTRODUCTION

Government Regulation Number 60 of 2014 concerning Village Funds' states that Village Funds are funds sourced from the State Revenue and Expenditure Budget allocated for Villages transferred through the Regency/City Regional Revenue and Expenditure Budget and used to finance the administration of government, development implementation, community development, and community empowerment. The management of Village Funds in the Village APB is carried out in accordance with the provisions of laws and regulations in the field of Village financial management. Village Financial Management encompasses the entire range of activities, including planning, implementation, administration, reporting, and accountability of Village finances (Minister of Home Affairs Regulation No. 18 of 2020). The financial management of these village funds must be conducted in accordance with the principles of transparency, accountability, and participation. It must be done in an orderly and disciplined manner, with a budget.

In 2023, according to a report by Indonesia Corruption Watch (ICW), Indonesia recorded 791 corruption cases involving 1,695 suspects, resulting in total state losses of Rp 28.4 trillion. The most significant number of corruption cases occurred in the village sector, resulting in 187 cases that led to state losses of Rp 162.25 billion. This reflects the misuse of village funds that should have been used for development and the welfare of village communities. ICW also stated that the high number of corruption cases in villages is closely related to the implementation of Law No. 6 of 2014 concerning Villages, which allocates funds to villages. One method of corruption in villages is creating budget plans (RAB) that exceed market prices.

Furthermore, collusion between officials and planning consultants is involved in inflating prices. Price markups have the potential to harm both the state and village communities as program recipients (Admin ekbangsetda, 2019; Putra, 2019). The village government prepares village development plans in accordance with its authority, referring to district and city development plans as a basis. Village development plans are ready to ensure the interconnectedness and consistency between planning, budgeting, implementation, and supervision (Sujarweni, 2015). The village government, as the village development planner, is required to hold a deliberation meeting. The village development planning deliberation (musrenbangdes) establishes priorities, programs, activities, and development needs, funded by village funds. The village development planning deliberation (Musrenbang Desa) includes community proposals, which are accommodated and ratified during the Musdes, according to the priority scale.

Therefore, thorough initial planning is crucial. At this stage, village government revenues and expenditures for the relevant fiscal year are budgeted in the Village Budget (Permendagri No. 18 of 2020). Planning for village fund financial management is a crucial process in ensuring the efficient, effective, and transparent use of village funds. This process begins with the preparation of the Village Revenue and Expenditure Budget (APBDesa) based on the Village Government Work Plan (RKP Desa) and the Village Medium-Term Development Plan (RPJM Desa). It involves the community in the Village Development Planning Deliberation (Musrenbang Desa). Consequently, as an independent development entity, the village government must be able to prepare its own planning and budget documents. Village development planning documents are prepared based on the aspirations of the village community through the Village Community Development Deliberation.

The village development planning document outlines the programs, activities, and needs of the village community, funded by the Village Budget (APBD Desa), the Regency/City Budget (APBD), and/or the village community's self-help efforts. The village development planning document serves as the basis for preparing the Village Revenue and Expenditure Budget (APBD Desa). The prepared APBD Desa is then stipulated by the Village Head as a Village Regulation each year. Meanwhile, a study by the Indonesian Corruption Watch (ICW) NGO entitled "Trends in Handling Corruption Cases in 2016" found that village funds are among the top five sectors vulnerable to corruption (Putra, 2019). Active community participation will be key to the success of village fund management. Communities must be involved in the village development planning process, from planning and implementation to accountability and evaluation. By involving the

community, village funds can further encourage development in line with the needs and aspirations of residents. This will also promote more transparent village fund management and accountability in its use.(Susilo, 2024).

The research results explain that planning has an impact on the management of the Village Budget (Wibowo et al., 2024). The same results indicate that the planning stage has been managed properly and in accordance with the Regulation of the Minister of Home Affairs Number 20 of 2018 (Eprina & Nurdawansyah, 2022; Siagian et al., 2024; Zulaifah & Mawarta, 2020). The same thing states that the process of planning village fund management begins with the village deliberation (musdus) to absorb community aspirations and needs, the village development planning deliberation (musrenbangdes) to prepare the Village Work Plan (RKPDes), the village deliberation (musdes) to socialize the Village Budget Plan (RAPBDes), and the submission of the Village Regulation (Perdes) on the Village Budget (APBDes) to the Regent through the Sub-district Head. Through this explanation, it can be concluded that the planning for village fund management in 2018 is in accordance with the Minister of Home Affairs Regulation Number 113 of 2014 (Baihaqi et al., 2019; Dwicahyani & Palenewen, 2021; Etika, 2020; Putri et al., 2024). The different results indicate that the planning process shows a discrepancy between the existing village financial management planning in the village and the village financial management planning in Home Affairs Ministerial Regulation 113 of 2014 (Walukow et al., 2017; Yusuf et al., 2021). The same results stated that the planning process, namely the occurrence of delays in the preparation of drafts and determination of the Village Budget, the quality of human resources in the village is still lacking (Fadilah et al., 2023; Losung et al., 2024; Maharini & Utomo, 2019).

Previous research has focused on village fund accountability from the perspective of regulation, apparatus capacity, and technical implementation. However, no research has in-depth examined village financial planning from the standpoint of Samin teachings, particularly the values of *laku jujur* (honesty), *sabar* (patience), *trokal* (perseverance), and *narimo* (acceptance). Therefore, this study offers novel insights into the integration of local Samin wisdom into the village financial planning process, examining how cultural values function as an informal control system to support village accountability, and exploring the Samin community, a rare subject of public governance research. This research offers both theoretical and practical novelty in comparison to previous studies.

Based on the inconsistent phenomena and research results, the researcher is interested in conducting research on village fund financial management planning in Margomulyo village from the perspective of Samin teachings to realize sustainable accountability. This research was conducted in Margomulyo village because it is one of the largest Samin community centers in Bojonegoro Regency, which strongly adheres to the teachings and maxims of its ancestors, namely *laku jujur* (honesty), *sabar* (patience), *trokal* (perseverance) *lan narimo* (and acceptance), *ojo dengki srei* (Do not be jealous), *dahwen kemiren* (reproach or criticize), *pekpinek barange liyan* (do not take other people's things), *ojo mbedo mbedakno sapodo padaning urip* (do not discriminate against other people), *kabeh iku sedulure dewe* (they are all your own brothers), *ojo waton omong* (do not just talk), *omong sing nganggo waton* (talk based on feeling), *biso roso rumongso* (be able to feel). Additionally, the people of Margomulyo village are highly participatory and enthusiastic in village deliberations (Musdes). The existence of the Samin community, which still adheres to the values of honesty and simplicity, makes this village an ideal setting to study how cultural values influence village financial planning. The purpose of this study is to explore the Samin culture in relation to the planning and financial management of village funds in Margomulyo village, from the perspective of Samin teachings, with the aim of achieving sustainable accountability.

METHOD

This research employs a qualitative method, approach to conducting research that focuses on natural phenomena or symptoms. In other words, the research procedure produces descriptive data in the form of written or spoken words from people and observable behavior (Abdussamad, 2021). research approach using case studies, which is a form of research (inquiry) or analysis of a problem that has a specific nature (particularity), in other words, the process of seeking empirical

knowledge to investigate and research various phenomena in the context of real life (Abdussamad, 2021; Yin, 2014).

The data types in this study are primary and secondary. Primary data, in this case, consist of interviews conducted by the researcher with parties directly involved in the management of village funds and Samin teachings, including village heads and village officials, Samin figures, community members, religious leaders, and community leaders, to achieve sustainable accountability. Secondary data were obtained from literature studies (Sugiyono, 2023).

The data collection techniques in this study used 1) observation, which is conducting direct observation of the research object to observe the activities carried out closely; 2) interviews, which is a method of data collection carried out through verbal communication to obtain information directly from the source; 3) Documents, which are records of past events. Documents can take various forms, including written texts, pictures, or monumental works (Hardani et al., 2020; Kurnianingrum et al., 2021; Nurdin & Hartati, 2019). Triangulation is also a data validity checking technique that utilizes something else. In data collection techniques, triangulation is defined as a method that combines various data collection methods and existing data sources (Sugiyono, 2023). Informants were selected using purposive sampling, as each had a strategic role in the village fund planning process. The village head and village officials are the main people in compiling the RPJMDes, RKPDes, and APBDes; Samin figures act as guardians of cultural values that form the research perspective; religious and community leaders act as social representatives involved in village deliberations; while residents provide participatory validation in the process of setting development priorities. All of these groups are directly involved in village fund planning, both in village deliberations and village development planning deliberations as proposers and priority setters.

Data analysis techniques in case studies begin with the data collection process and continue until the data collection process is completed within a specified period. Data analysis is conducted while the researcher is collecting data from interview responses, and according to Miles & Huberman (1994), analyzing qualitative data with an interactive analysis model through three steps, namely data reduction, data display, and conclusion drawing/verification (Sugiyono, 2023; Abdussamad, 2021; Miles & Huberman, 1994). After the data is collected, to avoid bias, it is necessary to carry out data triangulation (data validity) (Sugiyono, 2023; Creswell, 2007; Miles & Huberman, 1994; Yin, 2014). This section contains the method, data type, data source, data collection technique, data analysis technique, and variable measurement. It is written in flowing paragraphs and is not numbered. Statistical symbols use standard symbols and terms, for example, t-test instead of t-count. Qualitative research, such as case studies, must clearly indicate the presence of the researcher, research subjects, and participating informants, as well as the methods used to collect data, the research location, the research duration, and a description of the validation of the research results.

RESULTS AND DISCUSSION

Results

The planning process in Margomulyo village is based on village authority and prioritized. The village development plan is designed to ensure the interconnectedness and consistency between planning, budgeting, implementation, and supervision. (Sujarweni, 2015). The village development planner, the village government, is obliged to hold a village deliberation, and continue with the Village Development Planning Deliberation (Musrenbangdes) to determine the priority scale, programs, activities, and village development needs funded by village funds.

The planning for village fund management in Margomulyo Village is in accordance with Home Affairs Ministerial Regulation No. 20 of 2018, which begins with the preparation of documents related to village financial management planning, such as the Village Medium-Term Development Plan (RPJMDes), Village Government Work Plan (RKP Desa), Village Revenue and Expenditure Budget (APBDes), and Village Regulations (Perdes). The implementation of village governance for a one-year fiscal year begins with the preparation of the RKP Desa. The RKP Desa is an elaboration of the RPJM Desa, which serves as a guideline for implementing

village governance over a one-year fiscal period. This is in accordance with the statement from the planning head, which states that:

"...Yes, so the mechanism for distributing village funds begins with the central government allocating funds through the APBN. Then, the funds are transferred to the district government, and from there, they are forwarded to the villages. Every year, we in the village prepare the Village Medium-Term Development Plan (RPJMDes), which is a medium-term development planning document for the village. From this RPJMDes, then the determination of the RKPDes, we develop the Village Revenue and Expenditure Budget (APBDes), which is a plan for the use of village funds for one fiscal year. All programs in the APBDes must be based on community needs that have been discussed and agreed upon in village meetings. Such as priority infrastructure development, community economic empowerment, or health programs, and the one currently being promoted is addressing stunting..." (interview July 25, 2025).

This was emphasized by the Village Secretary, who explained that:

"...Yes, if the village fund management planning mechanism is carried out transparently and involves the community. Each year, we prepare a Village Medium-Term Development Plan (RPJMDes). We also create a more specific Village Government Work Plan (RKPDes) for that year, adjusted to the available budget. The budget, of course, comes from the Village Fund disbursed by the central government, and we ensure that it is used according to plan..." (interview July 25, 2025).

The village fund distribution mechanism in Margomulyo village begins with the central government allocating funds through the APBN (National Budget), which is then transferred to the district government, and then forwarded to the village. Each year, Margomulyo village prepares a Village Medium-Term Development Plan (RPJMDes), which is a medium-term development planning document for the village. After the RPJMDes is completed, the Village Work Plan (RKPDes) is established, which is developed into the Village's Revenue and Expenditure Budget (APBDes). This document outlines the planned use of village funds for the upcoming fiscal year. All programs in the APBDes must be based on community needs that have been discussed and agreed upon in village meetings. These include priorities for infrastructure development, community economic empowerment, or health programs, such as those currently being promoted to address stunting. The village fund management planning mechanism is also carried out transparently and involves the community. Each year, we prepare a Village's Medium-Term Development Plan (RPJMDes) and a more specific Village Government's Work Plan (RKPDes) for that year, adjusted to the available budget.

The preparation of the Village RKP is carried out through community participation in deliberations that discuss village financial management planning, to incorporate community proposals and aspirations into determining the direction, policies, and activity programs to be implemented over a one-year budget period (Wijaya, 2020). Planning for village fund management in Margomulyo Village for one year is carried out through the Village Deliberation (Musdes) and the Village Planning and Development Deliberation (Musrenbangdes). The results of the planning deliberation will then be stipulated as the Village Regulation and Village Budget (APBDes) in the Determination Deliberation. The deliberation on village financial management planning involves community representatives and stakeholders within the Margomulyo Village environment, including the BPD, LPMD, and other relevant organizations, to participate in the planning process.

The village development planning deliberation (Musrenbangdes) is a forum for deliberation on village development planning held annually to discuss, determine, and agree on the Village Development Work Plan (RKP Desa) for the planned fiscal year in the village. Village fund planning aims to prepare an activity plan and determine the amount of budget to be used. Preparation of activity plans, such as determining the priority of activities to be implemented and discussing problems faced by the village community, can help resolve these issues. The agreed-upon activity priorities will determine the amount of budget to be allocated. This village development planning deliberation (Musrenbangdes) is attended by individuals, groups, and communities, which include the village government, community leaders, religious leaders, BPD, LKMD, Kasun, RT, youth organizations, women's representatives, farmer groups, and others.

During the village deliberation, the community received a detailed explanation of the budget, program priorities, and how the funds would be utilized. Public participation was also very

enthusiastic, as the forum allowed them to submit proposals for village advancement. The proposals from all community members were collected and recorded by the village government, which then selected them based on priority and pressing needs. The village head's statement regarding this matter is as follows:

"...Which has become a routine that is village deliberation that we hold every year, Mom, before the determination of village funds. During deliberations, we provide a detailed explanation of the budget, program priorities, and how the funds will be utilized. In addition to the direct approach to the community, ma'am, representatives of the village head, Mr. RT, provided explanations by visiting residents. Alhamdulillah, the residents of Margomulyo can accept and understand the term "handarbeni" (feeling like you belong), mom. Margomulyo residents, by the grace of Allah, are very active mothers. If invited to the village deliberation, they certainly attend, unless new obstacles arise. Residents are also allowed to submit proposals. We accommodate all proposals, and then later, we will choose the priority. This has also been conveyed during the deliberation. We also ensure that all proposals received will be discussed and prioritized based on the most urgent needs. Of course, not all proposals can be immediately implemented, Mom, due to budget limitations, so we classify based on priority and urgency..." (interview July 25, 2025).

It has become routine for the village deliberation held annually before the allocation of village funds. During the deliberation, the budget, program priorities, and how the funds will be used are explained in detail. Furthermore, the village also directly approaches the community, represented by the sub-district head and neighborhood unit head, to provide explanations to the residents. Overall, the residents of Margomulyo are very receptive. Margomulyo residents are also very participatory and active when invited to the deliberation. All invited parties are expected to attend, unless unforeseen circumstances prevent them from doing so. Residents are also allowed to submit proposals. All proposals are reviewed, and the priorities are then selected. We also ensure that all submitted proposals are discussed and prioritized based on the most pressing needs. Of course, not all proposals can be implemented immediately due to budget constraints; therefore, we classify them based on priority and urgency, which are mutually agreed upon during deliberation. Afterward, the Village Government Work Plan (RKPDes) is prepared based on the evaluation results. The RKPDes is prepared in collaboration with other village officials, particularly the Village Head and Village Secretary.

The planning process for managing village funds is carried out through village deliberations involving all levels of society, including the village government, community leaders, religious leaders, the Village Consultative Body (BPD), the Village Consultative Body (LKMD), the Neighborhood Association (RT), hamlet representatives, youth organizations (Karang Taruna), women's representatives, farmer groups, and others. The community is allowed to propose activities they deem important, and final decisions are made based on mutual agreement. This process ensures that village funds are used in accordance with the needs and development priorities desired by the village community. Community participation in planning is essential, as residents are also allowed to submit proposals addressing pressing needs (Wijaya, 2020). The results of the deliberations were compiled into the Village Government Work Plan (RKPDes). Due to the large number of proposed programs, not all of them could be implemented; therefore, the most important ones were selected first based on a priority scale. Previously, residents were also informed that not all programs could be realized and would be implemented in turns to adjust to the available budget funds. We also recorded all programs and activities to be implemented during that fiscal year, along with their corresponding cost estimates. This RKPDes refers to the existing Village Medium-Term Development Plan (RPJMDes), which serves as a general guideline for the next six years. After the RKPDes was compiled, we continued with the preparation of the APBDes (Village Revenue and Expenditure Budget), which will allocate village funds for each planned program. Regarding participation, as conveyed by residents, namely:

"... Yes, I have joined mom in the Neighborhood Association (Rukun Tetangga), the hamlet head is invited to discuss, if funds are received, what is used for construction depends on the agreement of the residents. The residents (Samin) themselves never propose; it is up to them what they are given, whether it is a retaining wall or a paved road. It is up to them how the front part is arranged and how to implement this development; it is good, so we follow it. There are never any protests. If there is any development or an issue, the residents are ready to help (through

cooperation). If it is specifically for the residents of the Brotherhood, they can only follow what is in front of them and see how it is beneficial. If there is development, the residents also take turns providing snacks or drinks like coffee and tea, no one tells them to, but the residents are aware of giving as much as they can and taking turns, mom..."(interview August 7, 2025).

Planning in Margomulyo Village demonstrates that it has been implemented in a participatory and transparent manner. Transparency regarding the Village Budget (APBDes) is implemented through village deliberations that are communicated openly to the community. Information is also disseminated through large billboards installed in front of the Village Office and through social media platforms, particularly Facebook. This information is presented in the APBDes to inform the community about the Village Revenue and Expenditure Budget (APBDes) of Margomulyo Village for a one-year fiscal period.

It can be seen that in carrying out the planning, the village head and village officials have been implementing it in accordance with existing regulations based on the Samin teachings that have been ingrained in the Margomulyo community as a whole, and especially the village head and village officials. Because the Samin teachings, which contain the Samin ancestral advice, have been applied in everyday life, for them, this is a normal thing and nothing special, because everyone is taught to do good. This is in accordance with the statement of the village head and his officials, who stated that:

"...I think in this case, it just flows, Mom. Samin's teachings have been deeply ingrained in us, the village officials and all the residents of Margomulyo, and I believe that all the Samin teachings or principles have been implemented because they have been embedded in us as the officials and residents of Margomulyo village. Yes, I hope the other officials and I are in accordance, Mom. It has become our daily behavior. Maybe if we violate it, we will be embarrassed, ostracized by the residents, and afraid of sin as well..."(interview July 25, 2025).

A Samin figure explained the same statement during an interview, who explained that:

"...It could be said that the Samin teachings remain influential, the most important of which is honesty. In financial management, it instills a sense of honesty. For example, if it is true that government money is involved, the government also owns the people's money. If we take it, we are being dishonest. How can we be honest? We have to adhere to the plan that has been discussed. In the past, our elders only gave us advice on how to practice it daily, but it depends on each individual. Therefore, parents are obligated to pass on advice to the next generation, and whether or not it will be implemented depends on each individual. Is it because something planted will surely reap a harvest? If what is planted is good, surely the children and grandchildren will also reap good results. The community is invited to participate in the village assembly, where they provide suggestions and aspirations, which are then collected and ranked in order of priority. From this hamlet, the RT head is represented in the village assembly. I think Margo Village already reflects the Samin teachings, mom, in the planning stage..."(interview August 6, 2025)

Based on the informant's explanation, the Samin teachings have become deeply ingrained in each individual, including the village head, village officials, and all residents of Margomulyo. Indirectly, all Samin teachings or principles have been implemented and carried out in daily life, as they have become ingrained in each individual. As much as possible, apply the Samin principles effectively in daily behavior, both at work and in society. The primary key in Samin's teachings is honesty, because everything that begins with honesty will go well in the future. As in the management of village funds, if planning has been carried out honestly, the next stage will run smoothly, because everything is based on the plan. This occurred in Margomulyo village, which has incorporated honesty into its planning process.

Discussion

The Samin principles that have become ingrained in the Village Head and Village Officials are reflected in their daily lives/behaviors. The Samin villagers in Margomulyo Village uphold the noble principles of the Samin principles, which serve as the foundation for all activities, especially in the management of village funds. The Village Head and his staff explain that all planning processes are carried out honestly, patiently, and fairly, and other Samin principles also follow. If it has been carried out honestly in accordance with the prepared budget plan (RAT), then the next steps will run smoothly, in line with the meaning of honesty in the strong Javanese language,

namely, white-white (putéh-putéh) and red-red (abang-abang). If it is right, it is said to be right, and if it is wrong, it is said to be wrong (Mukodi & Burhanuddin, 2015). To build a life of togetherness in society, everyone must act honestly, be fair, and help one another. The same point was also explained by Mus et al. (2023), who noted that in the financial management of Village Fund Allocation in Kading Village, village officials strictly adhere to honesty and comply with regulations.

Based on the results obtained, the value of honest behavior is reflected when village officials prepare the RKPDes and APBDes without manipulating numbers and convey them openly in Musdes and on public billboards. Furthermore, village officials demonstrate honest behavior in planning, as evidenced by the preparation of financial plans that are carried out honestly, transparently, and in accordance with community needs. The management of village funds has also been carried out well, and residents have great trust in the village head, who is responsible for village funds and is not known to lie or deceive his citizens.

Planning begins with the preparation of the Village Medium-Term Development Plan (RPJMDes), Village Government Work Plan (RKP Desa), Village Revenue and Expenditure Budget (APBDes), and Village Regulations (Perdes). The RKP Desa is prepared by involving the community through a village development planning meeting, where proposals are collected, and a one-year village activity plan is determined. The collected proposals are ranked according to urgent needs and priority scale, which are then included in the RKPDes and APBDes to be submitted to the community through a village meeting. The form of honesty in planning the management of village funds is evident in the preparation of the RPJMDes, RKPDes, and APBDes, which are made in accordance with the results of mutually agreed-upon deliberations. There are no additions or reductions to the results, and they are adjusted to the existing budget.

The Margomulyo village government conducted its planning process transparently, as evidenced by the community's willingness to provide suggestions and input on program activities during deliberations. The community's proposals were ranked according to priority and adjusted to the available budget. These proposals were then relayed to the community. Therefore, the planning process must be conducted carefully to achieve mutual agreement. Deliberation is a crucial step, as the outcome is a shared decision that does not discriminate between individuals.

Honesty is a fundamental value in the Samin teachings, which teach people to live without lies. The financial management of village funds in Margomulyo village is carried out in accordance with the Samin teachings, specifically the principle of honesty. This can be applied in transparency in preparing the village budget. In budget planning, the village head and village officials can hold village meetings to discuss plans for the use of village funds, involving all elements of society. Suppose the village head and his officials can effectively implement the rules and ethical behavior in village governance. In that case, the village government system in Indonesia will function well, without attempts to deceive one another and even shifting responsibility. Therefore, the ethical principles and rules that have been in place must be implemented by everyone to act honestly and fairly (Kirom, 2021; Salle, 2018). Samin's moral teachings all emphasize the importance of human nature and character, emphasizing the need to be honest and avoid lying. As research shows, Rusfiani et al. (2022) explained that the cultural value of Malay Tunjuk Ajar has become integrated into the lives of the people of Bukit Batu Village, who indeed uphold the noble values of Malay Tunjuk Ajar culture. This is proven by the Bukit Batu people, who value and respect honesty, including in the management of village funds.

Margomulyo Village's commitment to "honest behavior" is evident in its honest planning process, demonstrated by the consistent involvement and enthusiastic participation of the community in village meetings. In these meetings, the community is given the freedom to propose programs, and all proposals are considered and ranked according to priority and pressing needs.

The Village Head and Village Apparatus, in carrying out their duties to manage village funds, are guided by the Samin teachings, specifically the principle of honest behavior. The village government is also guided by Home Affairs Ministerial Regulation No. 20 of 2018 concerning village financial management, which is based on the principles of transparency, accountability, and participation, and is carried out in an orderly and disciplined manner within a budget. Similar results explain that the Catur Marga-based accountability model can help the Jimbaran traditional village government apparatus improve its financial management system by strengthening honesty,

ethics, morality, and integrity, as well as increasing positive knowledge about financial management so that fraud and delays in preparing accountability reports no longer occur (Dewi et al., 2024). Different results are explained by Maritafitri & Achadiyah (2018) that horizontal accountability is only carried out as a "formality", where the perception of accountability for Jabon Village tends to report, but does not consider the accountability dimensions of honesty and procedural compliance in its implementation.

The Samin teachings also emphasize the importance of patience in facing life. In managing village funds during the planning stage, the principle of patience refers to the need for patience in the planning process, which requires time to collect accurate data, conduct discussions or deliberations, and ensure that all parties involved have the opportunity to contribute. The value of patience is evident when the village government graciously accepts budget limitations and explains to the community that unfunded proposals will be prioritized the following year. A good planning process cannot be carried out in a rushed manner. This is in accordance with the statement Sulanam & Huda (2022) show that patience is an attitude that is resistant to trials, calm, and not hasty. Living life by being patient, controlling emotions, and not giving up easily in the face of challenges is a key to understanding the essence of life (Mukodi & Burhanuddin, 2015). Village fund management planning must go through several time-consuming stages, including data collection and ranking of community needs according to their urgency and priority scale, village deliberations, and the preparation of a detailed and realistic budget plan tailored to the community's needs. Patience also prevents hasty decisions, such as allocating funds to activities that meet urgent needs first or prioritizing them according to the community's needs.

The financial management planning for village funds has been carried out in accordance with Samin's teachings. In terms of patience, both the Village Head, Village Officials, and the community have implemented Samin teachings, even though they are not of Samin descent. However, the Samin teachings that have been embedded in the village government and community members have enabled them to live in harmony and side by side, as they consider all of them as brothers. In essence, the village government has carried out its operations patiently, starting from the village assembly to the accountability report. The patient community, which has many proposals, is limited by a tight budget. Therefore, the village government must be patient and explain that the existing budget can only be used for a certain number of meters of road construction. With this explanation, the community also received positive feedback. The community also explained that the village government has carried out its duties patiently and well, and the funds provided have met the target. If there is indeed not enough for development, they must be patient, as it is a replacement quota, and wait for their turn. The community is also satisfied with the changes in their village, which are improving through equitable development. This aligns with the Samin teachings, which encourage working with patience and diligence at all times. So that we always remember the importance of patience and remain active in life (Kirom, 2021; Sa'ida, 2015; Salle, 2018).

Trokal (perseverance). It is a sincere effort. Striving earnestly is an attitude that is no less important in living life. Village fund financial management planning always strives to provide the best for the community. Therefore, the results of the village deliberation related to community proposals are collected by the apparatus and ranked according to urgent needs first, followed by a priority scale. The value of Laku Trokal is evident in the maximum efforts of village officials in collecting data, verifying hamlet needs, direct socialization to the neighborhood association (RT), and assisting residents in preparing plans. The Samin community does not want to be called lazy; they always work hard (*trokal*) and strive earnestly to make a living. They always adhere to the teachings of "*sabar trokal, sabaré diéling-éling, trokalé dilakoni*" (practice patience and diligence, always remember patience, and always be active in life). To achieve a perfect life, wong urip kudu ngerti uripé (humans must understand the essence of life). (Sa'ida, 2015).

The teachings of *Narimo* (acceptance) teach us to accept everything with sincerity and not to rush in pursuing results. In the village fund management planning system, this principle teaches us to accept the reality of limited funds and not to force unrealistic budgets or projects. In budget planning, acceptance (*narimo*) means that village fund managers must plan activities in accordance with available financial capabilities, without creating excessive or unaccountable projects. With the acceptance (*narimo*) principle, planning will be more realistic, allowing existing funds to be used

optimally according to urgent needs. Acceptance (*Narimo*) can be described as sincere, according to Sulanam & Huda (2022). Sincerity means purity of heart, sincerity, and selflessness. Sincerity is also an important attitude in life. In managing village funds, Margomulyo Village has been able to accept funds with open arms, or in other words, to carry them out with sincerity, as it is their duty and responsibility as a mandated institution. The value of the practice acceptance (*laku narimo*) is reflected in the community's acceptance of development priority decisions, even when not all proposals can be realized due to limited funds; all community members sincerely accept the results of the deliberations.

Based on the explanation above, Samin's teachings are reflected in the financial management planning of funds. These teachings cannot be implemented separately at each stage, as they are interconnected. This aligns with the Samin teachings' concept: to live patiently, to be honest, and to be kind to others. Do not steal. If you pinch someone, it hurts because the feeling is the same. You must have feelings or empathy. Samin's teachings are a guideline in the lives of the Samin community (Oktafiya, 2020).

CONCLUSION

The results of the study indicate that the planning of village fund financial management is carried out in accordance with the Samin teachings, which are contained in the ancestral teachings, one of which emphasizes honesty, patience, and tolerance. The planning process includes deliberations to determine priority scales, involving community participation. The preparation of village financial management plans (RPJMDs, RKPDs, and APBDs) and planning mechanisms in village financial management have been implemented, ensuring overall transparency in accordance with the Samin teachings. The focus of this research is limited to the planning aspect of village fund financial management from the perspective of Samin's teachings in Margomulyo village. Other aspects of village fund financial management that have not been discussed include implementation, administration, reporting, and accountability. It is hoped that this research can serve as a reference for further studies that discuss the implementation, administration, reporting, and accountability in village fund financial management, aiming to enhance accountability. The implications of this research contribute to the body of knowledge in public sector accounting, and in practical terms, it can serve as a reference for policy-making related to village fund management planning, based on local culture, specifically the Samin teachings. Technologically, the results of this research can be utilized in designing village information systems based on local culture, for example, the APBDs dashboard that inserts the values of honesty (transparency), patience (deliberation process), and *narimo* (reward fairness) so that it is in line with the social character of the village.

BIBLIOGRAPHY

- Abdussamad, Z. (2021). *Metode Penelitian Kualitatif* (P. Rapanna (ed.); 1st ed.). CV. Syakir Media Press.
- Admin ekbangsetda. (2019). *Pengelolaan Dana Desa dan Potensi Kecurangan Dana Desa*. <https://ekbangsetda.bulelengkab.go.id/informasi/detail/artikel/pengelolaan-dana-desa-dan-potensi-kecurangan-dana-desa-78>
- Baihaqi, B., Sari, R. P., & Asmawanti, S. D. (2019). Proses Perencanaan dan Penganggaran Keuangan Desa (Studi Di Desa-Desa Kecamatan Giri Mulya Kabupaten Bengkulu Utara). *Jurnal Akuntansi*, 7(1), 61–76. <https://doi.org/10.33369/j.akuntansi.7.1.61-76>
- Creswell, J. W. (2007). *Qualitative Inquiry & Research Design: Choosing Among Five Approaches*. In *SAGE Publications, Inc.* (2nd ed.). SAGE Publications Ltd. <https://doi.org/10.1111/1467-9299.00177>
- Dewi, A. A. I. P., Sudarma, M., Djamhuri, A., & Andayani, W. (2024). Cultural Perspectives on Financial Accountability in a Balinese Traditional Village. *Open Cultural Studies* 2024, 8, 1–22.
- Dwicahyani, N., & Palenewen, J. D. O. (2021). Tinjauan Efektifitas Perencanaan dalam

- Pengelolaan Dana Desa di Desa Tumbang Jutuh, Kecamatan Rungan, Kabupaten Gunung Mas. *Wacana : Jurnal Ilmu Sosial Dan Ilmu Politik Interdisiplin*, 08(02), 342–358.
- Eprina, E., & Nurdawansyah, N. (2022). Perencanaan Pengelolaan Keuangan Desa Fajar Baru Kecamatan Jati Agung Kabupaten Lampung Selatan. *SIBATIK JOURNAL: Jurnal Ilmiah Bidang Sosial, Ekonomi, Budaya, Teknologi, Dan Pendidikan*, 1(9), 1801–1806. <https://doi.org/10.54443/sibatik.v1i9.237>
- Etika, C. (2020). Analisis Perencanaan Pengelolaan Keuangan Desa Jungai Kecamatan Rambang Kapak Tengah Kota Prabumulih. *Al-Mal: Jurnal Akuntansi Dan Keuangan Islam*, 1(1), 1–8. <https://doi.org/10.24042/al-mal.v1i1.5311>
- Fadilah, H., Lubis, A. W., & Nurlaila, N. (2023). Analisis Penerapan Pengelolaan Perencanaan, Pelaksanaan Dan Pertanggungjawaban Keuangan Desa Berdasarkan Peraturan Menteri Dalam Negeri Nomor 20 *SEIKO: Journal of Management & Business*, 6(2), 28–40. <https://www.journal.stieamkop.ac.id/index.php/seiko/article/view/5291%0Ahttps://www.journal.stieamkop.ac.id/index.php/seiko/article/download/5291/3496>
- Hardani, H., Andriani, H., Ustiawaty, J., Utami, E. F., Istiqomah, R. R., Fardani, R. A., Sukmana, D. J., & Auliya, N. H. (2020). *METODE PENELITIAN: Kualitatif & Kuantitatif* (H. Abadi (ed.); Cetakan 1). Pustaka Ilmu.
- Kirom, S. (2021). Menerapkan Nilai Kearifan Lokal Budaya Samin Dalam Pemerintahan di Indonesia. *Jurnal Tamaddun : Jurnal Sejarah Dan Kebudayaan Islam*, 9(1). <https://doi.org/10.24235/tamaddun.v9i1.8028>
- Kurnianingrum, F., Shandra, B., A., H., D. A., N., F. A., & Falufi, R. (2021). Petunjuk Teknis Operasional Perencanaan Keuangan. *Ditjen Bina Pemerintahan Desa*, 1, 1–31.
- Losung, D. H., Wokas, H. R. N., & Afandi, D. (2024). Analisis Perencanaan dan Pertanggungjawaban Pengelolaan Keuangan Desa di Desa Molompar tas Kecamatan Tombatu Timur. *Jurnal EMBA: Jurnal Riset Ekonomi, Manajemen, Bisnis Dan Akuntansi*, 12(3), 977–986.
- Maharini, B. P., & Utomo, R. B. (2019). Analisis Perencanaan Pengelolaan Dana Desa (Studi Pada Dana Desa Tahun 2018 Di Desa Banguntapan, Kecamatan Banguntapan, Kabupaten Bantul). *Jurnal Riset Akuntansi Mercu Buana: (JRAMB)*, 5(2), 132–143. <https://doi.org/10.26486/jramb.v5i2.1150>
- Maritafitri, D., & Achadiyah, B. N. (2018). Phenomenological Study on the Village Fund Accountability. *Knowledge E Social Sciences*, 2018, 51–70. <https://doi.org/10.18502/kss.v3i3.1873>
- Miles, M. B., & Huberman, A. M. (1994). Qualitative Data Analysis. In *SAGE Publications, Inc.* (second). Sage Publications, Inc.
- Mukodi, M., & Burhanuddin, A. (2015). *Pendidikan Samin Surosentiko* (Cetakan 1). Lentera Kreasindo.
- Mus, S. F., Amirullah, S., Muslimah, H., Am, A. M., & Ilyas, H. (2023). Penerapan Nilai Budaya Bugis Dalam Akuntabilitas Pengelolaan. *Economics and Digital Business Review*, 4(2), 436–444.
- Nurdin, I., & Hartati, S. (2019). *Metodologi Penelitian Sosial* (Lutfiah (ed.)). Penerbit Media Sahabat Cendekia Pondok Maritim Indah Blok PP-7, Balas Klumprik, Wiyung, Kota Surabaya 60222.
- Oktafiya, Y. (2020). Eksistensi Ajaran Samin di Tengah Modernisasi. *Jurnal Publique*, 01(01).
- Putra, M. B. (2019). *Potensi Maladministrasi Pengelolaan Dana Desa*. <https://ombudsman.go.id/artikel/r/artikel--potensi-maladministrasi--pengelolaan-dana-desa>
- Putri, S. A., Nisa, I. R. A., & Wulandari, F. (2024). Analisis Perencanaan Pengelolaan Keuangan Desa (Studi Kasus pada Desa Glagahwero Kecamatan Panti Kabupaten Jember). *Jurnal Ekonomi Dan Pembangunan Indonesia*, 2(4), 50–58. <http://repository.nusanipa.ac.id/id/eprint/110>

- Rusfiani, D., Sari, R. N., & Basri, Y. M. (2022). Transparansi dan Akuntabilitas Pengelolaan Alokasi Dana Desa dengan Budaya Tunjuk Ajar Melayu di Desa Bukit Batu Kecamatan Bukit Batu Bengkalis. *Jurnal IAKP: Jurnal Inovasi Akuntansi Keuangan & Perpajakan*, 3(2), 101–113. <https://doi.org/10.35314/iakp.v3i2.2902>
- Sa'ida, I. A. (2015). Kehidupan Masyarakat Suku Samin di Kabupaten Bojonegoro. *Jurnal Geografi*, 13(1), 51–59.
- Salle, I. Z. (2018). *Konstruksi Konsep Akuntabilitas Lembaga Amil Zakat Berbasis Nilai-Nilai Pasang Ammatoa: Suatu Studi Etnografi*. Universitas Brawijaya.
- Siagian, S. M., Ginting, B. B., & Purba, N. H. (2024). Analisis Perencanaan Pengelolaan Keuangan Desa di Desa Tapan Nauli. *Jurnal Sains Dan Teknologi*, 5(3), 841–845. <https://doi.org/10.55338/saintek.v5i3.2832>
- Sugiyono. (2023). *Metode Penelitian Kuantitatif, Kualitatif, dan R & D*. Penerbit CV. Alfabeta.
- Sujarweni, V. W. (2015). *Akuntansi Desa :Panduan tata kelola keuangan Desa*. Pustaka Baru Press.
- Sulanam, S., & Huda, M. N. (2022). Pitutur Luhur Ki Samin Surosentiko. In A. Muttaqin (Ed.), *The UINSA Press* (Cetakan 1). The UINSA Press.
- Susilo, E. (2024). *Satu Dekade Dana Desa: Potensi di Tengah Tantangan Pengelolaan*. <https://opini.kemenkeu.go.id/article/read/satu-dekade-dana-desa-potensi-di-tengah-tantangan-pengelolaan>
- Walukow, M. I., Kalangi, L., & Pinatik, S. (2017). Analisis Perencanaan Pengelolaan Keuangan Desa Sesuai Dengan Peraturan Menteri Dalam Negeri Nomor 113 Tahun 2014 Di Desa Kauneran I Kecamatan Sonder Kabupaten Minahasa. *Journal Riset Akuntansi*, 12(2), 266–275. <https://doi.org/10.32400/gc.12.2.17616.2017>
- Wibowo, H. M., Kusuma, I. L., & Pardanawati, S. L. (2024). Pengaruh Perencanaan, Pelaksanaan, dan Penatausahaan Laporan Pertanggung Jawaban Keuangan Dana Desa Terhadap Realisasi Pengelolaan APBDDeS. *Jurnal Rimba : Riset Ilmu Manajemen Bisnis Dan Akuntansi*, 2(3), 192–202. <https://doi.org/10.61132/rimba.v2i3.1127>
- Wijaya, M. R. (2020). *Pemanfaatan Dana Desa Berbasis Partisipasi dalam Pemberdayaan Masyarakat Islam di Kabupaten Lampung Timur*. Universitas Islam Negeri Raden Intan Lampung.
- Yin, R. K. (2014). Case Study Research Design and Methods. In V. Knight (Ed.), *Sustainability (Switzerland)* (Fifth, Vol. 11, Issue 1). SAGE Publications Ltd. http://scioteca.caf.com/bitstream/handle/123456789/1091/RED2017-Eng-8ene.pdf?sequence=12&isAllowed=y%0Ahttp://dx.doi.org/10.1016/j.regsciurbeco.2008.06.005%0Ahttps://www.researchgate.net/publication/305320484_SISTEM_PEMBETUNGAN_TERPUSAT_STRATEGI_MELESTARI
- Yusuf, M., Romandhon, R., & Kaukab, M. E. (2021). Analisis perencanaan Pengeolaan Keuangan Desa. *Jurnal Capital: Kebijakan Ekonomi, Manajemen & Akuntansi*, 3(1), 84–117.
- Zulaifah, I. A., & Mawarta, M. (2020). Perencanaan Pengelolaan Keuangan Desa (Studi Kasus pada Desa Jumpang, Kecamatan Bancak, Kabupaten Semarang). *Jurnal Akuntansi Dan Pajak*, 21(1), 130–141.