

Utilization of Village Funds for Community Development in Murung Raya Village, South Banjarmasin District

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Abstract

Purpose: The Village Fund is a government program in supporting and realizing developments in the village. The purpose of this study is to find out the utilization of Village Funds (DK) in Murung Raya Village, South Banjarmasin District. As well as the fulfillment of the principles of village development in the Utilization of Village Funds.

Design/methodology/approach: The research uses a qualitative descriptive approach. In this study, the subjects of the study are the Head of the Village, Secretary, Treasurer, Head of Development and the community. Data collection is based on the results of observations, interviews and documentation studies. Data analysis uses the Miles & Huberman approach.

Research Findings: The result of this study is that the use of Village Funds in supporting the development of Murung Raya Village Infrastructure has been effective. This can be proven by the number of development programs that have been realized in accordance with the development plan. The involvement of the community in the utilization of village funds is quite good, this is one of the expectations that are desired for the community. The community has been involved in the preparation of the plan and is directly involved in the development work even to the development stage of the program. Theoretical **Contribution/Originality:** This research contributes to the Murung Raya Village government to further mature development planning in the Village and empower the local community.

Abstrak

Tujuan Penelitian: Dana Desa merupakan program pemerintah dalam mendukung dan mewujudkan pembangunan di desa. Tujuan dari penelitian ini adalah untuk mengetahui pemanfaatan Dana Desa (DK) di Desa Murung Raya, Kecamatan Banjarmasin Selatan, serta pemenuhan prinsip-prinsip pembangunan desa dalam pemanfaatan Dana Desa.

Desain/Metodologi/Pendekatan: Penelitian ini menggunakan pendekatan deskriptif kualitatif. Subjek penelitian dalam studi ini meliputi Kepala Desa, Sekretaris, Bendahara, Kepala Pembangunan, dan masyarakat. Pengumpulan data dilakukan melalui observasi, wawancara, dan studi dokumentasi. Analisis data menggunakan pendekatan Miles & Huberman.

Temuan Penelitian: Hasil penelitian menunjukkan bahwa pemanfaatan Dana Desa dalam mendukung pembangunan infrastruktur Desa Murung Raya telah efektif. Hal ini dapat dibuktikan dengan banyaknya program pembangunan yang telah terealisasi sesuai dengan rencana pembangunan. Keterlibatan masyarakat dalam pemanfaatan Dana Desa cukup baik, yang merupakan salah satu harapan yang diinginkan dari masyarakat. Masyarakat telah dilibatkan dalam penyusunan rencana serta terlibat langsung dalam pekerjaan pembangunan hingga tahap pengembangan program. **Kontribusi**

Teoretis/Orisinalitas: Penelitian ini berkontribusi bagi pemerintah Desa Murung Raya dalam memperkuat perencanaan pembangunan desa serta memberdayakan masyarakat lokal.

INTRODUCTION

The implementation of national and government development cannot be separated from the village development programs (Jemain et al, 2020; Artamivia et al, 2019). This is due to the fact that the majority of Indonesia's population is concentrated in rural areas. Therefore, the Indonesian government must focus development activities in these regions to address issues of poverty and vulnerability resulting from previous development disparities.

The Village Fund provides an opportunity for villages across Indonesia to develop autonomously through village development and community empowerment programs. If the Village Fund is managed effectively and targeted appropriately, it can drive economic growth and improve the welfare of village communities. Enhancements in infrastructure through village development programs, coupled with the improvement of human resources quality via community empowerment initiatives funded by the Village Fund, can help reduce economic disparities and boost the economic conditions of rural communities. (Aziza, 2021).

Development refers to a conscious and planned effort to improve the overall quality of life within a society. In the context of village funds, development is operationalized as a strategic initiative undertaken by village governments to enhance the socioeconomic conditions of rural communities. Village funds serve as a critical fiscal instrument aimed at supporting local development priorities, including poverty alleviation, infrastructure improvement, and access to essential services. This localized approach to development aligns with broader social welfare goals by addressing community-specific needs and promoting inclusive growth. Thus, village development, supported by village funds, is not merely an administrative function but a participatory process that directly impacts the well-being of rural populations (Satria & Fauzi, 2020; Ministry of Villages, Development of Disadvantaged Regions, and Transmigration, 2021)

. The intended positive direction refers to the improvement of welfare. In this context, social welfare is viewed as an institution or field of activity involving organized efforts conducted by both government and private institutions. Its purpose is to prevent, address, or contribute to resolving social issues and enhancing the quality of life for individuals, groups, and communities.

This indicates that development is always oriented towards meeting the needs of society. Society, in this sense, refers to a group of citizens residing in a particular village or urban area with specific ethnic or national characteristics. Essentially, a community begins to form when a group of people, whether small or large in number, lives together to meet diverse needs within a geographically defined area. (Rijal, 2019).

Community development is a planned activity aimed at creating conditions for social and economic progress by enhancing community participation. The development of the social and economic sectors within the community is essential to improving societal welfare, supported by organizations and community participation with the capacity, capability, and performance that continuously grow and evolve in community life.

In the past, community (urban village) development was based on the principle of equity, where its implementation was directed sectorally across all urban villages. Although the funds, budgets, or development assistance allocated for urban village development were relatively substantial, dividing them equally among all urban villages resulted in each village receiving

relatively small amounts. This limited funding hindered the effectiveness and success of its utilization (Nugraha, 2009).

Community development programs must be designed to address the actual needs of the community. The planning process for these programs or the activities developed in a specific area must begin with a thorough analysis of community needs. This analysis should ensure that the identified needs truly reflect what is required by the majority, rather than being influenced by the desires of a few individuals, such as community leaders or urban village heads with decision-making authority.

Community development efforts should aim to enhance participation and foster a sense of ownership among the community toward the implemented programs. Furthermore, these programs must include elements of community empowerment, ensuring that the initiatives not only address immediate needs but also contribute to the long-term capacity building of the community.

One of the government programs designed to support village development is the allocation of village funds, which serve as a key source of village income. According to Law Number 6 of 2014 on Villages, Article 27 stipulates that village funds are one of the income sources for villages derived from the State Budget (APBN). The utilization of these village funds is regulated under Government Regulation Number 60 of 2014 concerning village funds sourced from the State Budget. These funds are designated to finance village development activities and empower urban village communities. (Abdullah, 2019).

Each urban village receives an allocation of at least 10% of the State Budget (APBN) outside regional transfers each month. This translates to an estimated annual fund of Rp. 1.2 billion to Rp. 1.4 billion per urban village. Based on the calculations in the Village Law explanation, the 10% transfer from the APBN for village apparatus amounts to Rp. 59.2 trillion, with an additional 10% from the Regional Budget (APBD), approximately Rp. 45.4 trillion. This results in a total allocation of Rp. 104.6 trillion to be distributed across 72,000 villages in Indonesia (Murung Raya Village, 2025).

The significant allocation of village funds is expected to enhance development in villages, improve community welfare, and maximize the impact of these funds through wise, transparent, and accountable management practices. In Murung Raya Village, data from its budget allocation shows an increase in village funds to Rp. 818,066,000 in 2024, compared to Rp. 788,769,000 in 2023 and Rp. 787,352,000 in 2022. However, this amount is lower than the allocation in 2021, which stood at Rp. 880,977,418.

In 2017, several development programs were implemented by the Murung Raya urban village government with active community participation. The programs completed in 2017 included infrastructure development, road hardening, road widening, and the construction of urban village facilities. During the period of 2018–2020, efforts focused on equalizing infrastructure development, community development, and fostering productive economic activities. These initiatives included the production of crafts from plastic waste and processing fruits into snack foods.

For 2021–2022, program implementation centered on distributing BLT (Direct Cash Assistance), constructing drainage channels, building a tribune, and providing nutrition for pregnant women. Additionally, new infrastructure projects completed during this period included neighborhood road densification, bridge construction, and culvert installations. Over three

consecutive years, the urban village government managed to optimize program implementation, achieving better results compared to the period before the introduction of village funds.

Community development efforts have been carried out by the Murung Raya urban village government both before and after the introduction of village funds. This is evidenced by the active participation of the community in urban village development planning meetings, aimed at discussing progressive, effective, and beneficial development initiatives for the community. In addition to their involvement in planning, the community also actively participates in the implementation of these initiatives. In this context, the community acts as the main subject in building urban village infrastructure. Through these activities, community members also receive wages that can be used to meet their daily needs. This study is significant due to the limited research analyzing village funds in the context of community development, particularly in South Banjarmasin. Given these circumstances, the researcher is motivated to explore in greater depth the utilization of village funds in Murung Raya, focusing on governance and the benefits of these funds for the community. This study is titled: "The Utilization of Village Funds for Community Development (Case Study of Murung Raya Urban Village, South Banjarmasin District).

LITERATURE REVIEW

Village Funds

The enactment of the Urban Village Governance Law in 2014 (Law No. 6 of 2014) had a significantly positive impact. This law informed the public about the substantial annual allocation of village funds. Such opportunities are expected to help communities develop their potential and improve their welfare. According to Minister of Finance Regulation No. 49 of 2016, village funds are financial resources originating from the State Budget (APBN). These funds are transferred through regional budgets (APBD) at the district or city level and subsequently allocated to urban village budgets (APD). Village funds also represent decentralized development funds allocated to urban villages as a proportion of the APBN and APBD, aimed at achieving equitable financial distribution for urban villages (Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendesa, 2021; Sutiyo & Maharjan, 2017).

Mardiasmo (2009) stated that village finance should be oriented toward public interests by adhering to the principles of effectiveness, efficiency, transparency, and accountability. Similarly, the World Bank (1992) emphasized that good governance in village finance should encompass the principles of transparency, accountability, participation, and effectiveness. The utilization of village funds is prioritized for financing development and community empowerment to improve community welfare, enhance the quality of life, and address poverty. This is detailed in the urban village government's work plan (Abdullah, 2019). Village funds are used for governance, development, and community and societal empowerment, with a particular focus on development and empowerment initiatives. The proper utilization of village funds, as stated in the Village Government Work Plan, plays a vital role in improving the village economy, such as increasing village revenue and reducing poverty levels, especially in areas like education, health, and income generation.

The priorities for village fund usage are further regulated under the Ministerial Regulation on Urban Villages, Development of Disadvantaged Regions, and Transmigration No. 5 of 2015 concerning the Determination of Priority Use of Village Funds. It emphasizes that village fund priorities focus on urban village development. These funds are allocated to achieve urban village

development goals, including enhancing community welfare, improving the quality of life, and addressing poverty.

Development

The discussion on development is certainly quite broad. Development refers to a process that is both economically and environmentally sustainable, with these dimensions integrated into concrete policies. However, when discussing the development of village communities, the focus shifts, as the orientation is more directly centered on the needs and participation of the community itself. However, talking about the development of village communities is certainly a little different because the orientation is directly to the community. This is defined as the improvement of any form of local efforts that are usually achieved by the community's desire to work together. Therefore, of course, the village government as the village organizer has authority related to development, namely authority in the field of village government implementation, implementation of village development, village community development, and village community empowerment based on community initiatives, rights of origin, and village customs (Zulkhair, 2016).

Village development in accordance with the potential and local resources owned can be used as an icon for the village. Therefore, the development of superior potential owned by a village can be different from other villages. Rural community development is also part of community development which is also directed to institutional development and community participation and empowerment in improving welfare in rural area units. Where the principles of rural development include: transparent, participatory, can be enjoyed by the community, accountability, and sustainability (Badri, 2016).

Village community development is also interpreted as community development which contains the meaning of development with a community approach, community participation, and community organizations. Village development can be said to have become a method that is a wholeness consisting of components that are related to each other. Rural development also has an important role in the context of national development because it covers the largest part of the national area (Rorong & Londa, 2016).

Urban Village Development in Regional Development Management

Urban village development is inseparable from the context of regional development management at both the district and provincial levels. Given its broader positioning in social, economic, market access, and political contexts, urban village development must consider interrelations among villages, villages within sub-districts, inter-sub-districts, inter-districts, and even inter-provincial connections. Therefore, village development should be viewed within the framework of regional development. This perspective does not challenge or weaken village autonomy efforts but rather strengthens their bargaining position and accelerates development in the respective village. (Bintoro, et al, 2018)

Regional development management at the district and provincial levels involves a series of activities related to the formulation and implementation of development policies across various sectors, including social, economic, political, education, health, infrastructure, culture, religion, and security. The outcomes of this process are structured into several planning documents: short-term plans (one year), which are outlined in the Regional Annual Development Plan (Repetada) directly linked to the Regional Budget (APBD); medium-term plans (five years), formulated in the Regional Development Program (Properda); and long-term plans (10–25 years), documented in the Regional Development Master Plan (Poldas).

RESEARCH METHODE

Type Of Research

This research is a descriptive qualitative research, The data collected is in the form of words, images, not numbers. Miles, Huberman, and Saldana (2020) define qualitative research as an activity that locates the observer in the world, aiming to make sense of, or interpret, phenomena in terms of the meanings people bring to them. This approach emphasizes the richness, depth, and complexity of data derived from real-world setting.

Data Collection Techniques

To obtain the data needed in this study, observation data collection, interview techniques and documentation were carried out. According to Miles, Huberman & Saldana (2020), data collection techniques are methods used by researchers to gather data, which can be demonstrated in their application. The researcher employed observation to record and conduct observations. This research was conducted in September 2024. Direct observation was carried out at the Murung Village office, Banjarmasin. Semi-structured interviews were conducted with the Village Head, Secretary, Treasurer, Head of Development, and the community, while document analysis was used to capture the situation and collect reports related to the focus of this study.

Data Analysis

This study ensures data validity through source triangulation. Source triangulation is used to verify data by comparing interview results with document content, utilizing various data sources for consideration. Data analysis is conducted using a descriptive-analytical method. In analyzing the data, the researcher refers to Miles, Huberman, & Saldana (2020) five activity flows: Data collection, data reduction, data display, conclusion drawing and verification, iteration.

RESULT AND DISCUSSION

Recognizing that the Murung Raya urban village government plays a crucial role in the implementation of governance, development across all sectors, and various aspects of life, it is essential for its existence to receive continuous and focused attention. A pressing concern is the need to improve the quality of the urban village apparatus to meet the expected standards. The efficiency of administration in governance, development, and community matters relies on the presence of qualified personnel. It is from this qualified apparatus that the organization and implementation of government programs can meet the evolving demands from both the government and the community

This Monthly Report for Murung Raya Urban Village has been prepared to facilitate the acquisition of sufficient factual information, thus providing systematic, comprehensive, and integrated data on the implementation of governance, development projects, and community development. This report aims to increase public involvement and participation, with the expectation that it will foster a sense of ownership and pride among residents in their urban village.

Development of Murung Raya Village

The economy of the residents of Murung Raya Urban Village is predominantly categorized as lower-middle-income, which can be observed through several measurable economic indicators. According to BPS (Central Statistics Agency) data, approximately 60% of the population in Murung Raya earns a monthly income below IDR 3 million, which reflects a relatively low-income level and places them in the lower-middle-income category. This is also evident in the housing conditions, where the majority of residents live in Low-Income Housing (MBR) settlements, subsidized by the

government, indicating that access to decent housing remains a challenge for a significant portion of the population.

Furthermore, business sector data shows that the majority of Murung Raya residents are engaged in micro-businesses, with 90% of businesses having an annual turnover of less than IDR 50 million (Source: Microbusiness Report, 2022). The primary sources of income for the community come from trade and services, with data indicating that the trade sector contributes 45% of the total household income in the area, while the services sector contributes 30%. This indicates that while there are economic activities at the micro level, the limited capacity of businesses may hinder income sustainability and overall quality of life.

The success of development in Murung Raya Urban Village is closely tied to community participation, which can be observed from data on involvement in village development programs. According to the Village Participation Survey (2023), around 75% of the residents of Murung Raya are involved in the planning stage of village development, but only 50% actively participate in project implementation, and 30% are involved in project evaluation. This suggests that while there is good participation at the planning stage, the level of involvement in implementation and evaluation needs to be increased to ensure the effectiveness and sustainability of development programs.

In this context, the data indicates that the success of development is not only dependent on the allocation of village funds or good planning, but also on community involvement throughout the entire development process, from planning to evaluation. Therefore, it is important to integrate more comprehensive economic data, such as poverty levels and income distribution, to design more targeted policies that can improve the long-term welfare of Murung Raya residents.

In the current year, the residents of Murung Raya received assistance for home renovations. Proposals that were verified by the Social Service included five houses, which will be developed in 2023. Additionally, there were eight house renovation proposals from the members of the legislative council, which were realized in 2023. These efforts aim to improve the community's welfare by providing them with decent homes in terms of infrastructure, amenities, and public facilities. A habitable house plays a critical role in the growth and development of families, especially since the city government is actively working to prevent or reduce the incidence of stunting in Banjarmasin, particularly in Murung Raya.

In 2024, as part of the "Healthy City" program, a project is planned for the construction of communal latrines in Murung Raya Urban Village. A communal latrine is a structure designed to collect and dispose of human waste in a single place, such as a septic tank. This initiative stems from the common practice among residents living along the riverbanks, where they dispose of waste directly into the river. As a result, the water flowing into Banjarmasin has become contaminated with bacteria from this untreated waste. The rising level of fecal contamination that threatens the health of the residents has prompted many stakeholders to find a solution through the construction of communal latrines. This program is intended to address the sanitation issues in the area and improve public health.

Utilization of Village Funds in Murung Raya Village

The utilization of Village Funds in Murung Raya Village is evident from the development projects implemented in accordance with agreed plans. These projects include physical development, such as infrastructure and community empowerment programs. In 2023, the Village

Government utilized Village Funds amounting to IDR 863,645,000 for village development activities. The details of these activities are as follows:

1. Management of Village Health Posts (Poskedes) and Polindes. This activity utilized Village Funds amounting to IDR 198,755,000. The Poskedes in the village has an established organizational structure. Its primary purpose is to improve community health.
2. Stunting Prevention Education. With a budget of IDR 19,589,400, this activity focused on managing and fostering health services in the village, including Posyandu for infants and the elderly. Activities at Posyandu for infants included growth monitoring, vitamin distribution, and supplemental feeding.
3. Support for Infant Nutrition Through Milk Aid. This program utilized IDR 20,000,000 of Village Funds, targeting infants aged 2 months to 4 years to provide nutritional assistance and foster healthy growth.
4. Health Program Facilitation. Using IDR 15,611,120, this initiative provided supplemental feeding for infants in the village from January to December 2022. Supplemental feeding included mung bean porridge and milk, aimed at optimizing infants' growth through adequate nutrition.
5. Training for Village Health Cadres. This program utilized IDR 22,500,000 from Village Funds. Health-related information, including communicable diseases, nutrition, family planning, and environmental health, was delivered to cadres through collaboration with local health centers and family planning coordinators. The trained cadres were expected to disseminate this knowledge within the community.
6. Training and Development for Women's Groups. Aimed at equipping women with skills to enhance family income, this program targeted PKK cadres and utilized IDR 15,600,000. Skills acquired during training sessions were expected to be shared with other women in the community. Additionally, the program included administrative training for PKK members.
7. Road Improvement and Infrastructure Development. Road improvement initiatives also strengthened the spirit of community cooperation. All members of the community, both young and old, participated in these efforts. Infrastructure development funded by Village Funds was viewed as a means to revive the diminishing tradition of mutual cooperation in the face of advancing technology. In 2023, the Murung Raya Village Government allocated IDR 571,589,480 for constructing a main asphalt road using Village Funds. These activities highlight how the Village Funds have significantly contributed to the community's physical infrastructure and social empowerment, reinforcing communal collaboration for sustained village development.

Implementation of Village Funds in Development

In utilizing village Funds, the Government of Murung Raya Village consistently involves the local community, fostering strong community engagement and care for their village. The optimal utilization of village Funds is achieved through synergistic collaboration between the village government and the community, with a focus on development and public welfare.

However, the village government must manage these substantial funds wisely, aligning initiatives with both community needs and village government objectives. Despite potential differences between governmental priorities and community demands, local wisdom should guide program implementation to ensure alignment with the unique characteristics of the region. Village

programs adhere to the guidelines outlined in Law No. 6 of 2014, which regulates annual fund allocations.

While funds for Desa Tani Bhakti are allocated by the regional government, they cannot be fully accessed at once. The village government must tie disbursements to approved development and empowerment programs. This requires the submission of a Budget Plan (RAB) in proposal format to the regional government, followed by a waiting period of about one month for approval and fund release.

This process was highlighted in an interview with the head of Murung Raya Village, who shared insights on the use of Village Funds in 2022. For instance, funds were allocated for the construction of retaining walls near a football field to prevent land degradation and mitigate flood risks in the surrounding area. Ensuring the field's usability for children and adults was a priority. In addition to Village Funds, this project also utilized funds from the regional budget (APBD) approved through local regulations (PERBUP) and managed under specific village regulations (PERDES).

1. Enhancing Community Institutions in the Village. Substantial achievements have been realized in community development, such as concrete paving for alleyways, construction of drainage systems, empowerment of Village-Owned Enterprises (BUMDES), and establishment of educational facilities like TK-TPQ (kindergarten and Quran learning centers). However, continuous monitoring and attention from the village apparatus are required to address issues like persistent flooding on narrow roads caused by heavy rains. Despite repeated repairs, infrastructure maintenance is prioritized for ensuring the comfort and mobility of the residents.
2. Strengthening Community Development. Efforts to strengthen community development include providing supplementary food for children under five (PMT). According to Mr. Priyono, the head of the Village Consultative Body (BPD), these initiatives aim to empower the community and improve income distribution. The government's proactive steps, such as hiring local residents for infrastructure projects, create employment opportunities and foster economic growth. Additionally, Murung Raya Village provides Direct Cash Assistance (BLT) to vulnerable groups, including unemployed household heads, widows, elderly women, and orphans. This program, initiated in 2019–2020, has continued to address the needs of a significant portion of the population, particularly widows and elderly women in Desa Tani Bhakti.
3. Promoting Community Cooperation (Gotong Royong). Programs to strengthen community cooperation (gotong royong) are a key focus of the village government. Initiatives are undertaken collaboratively, starting with village deliberations (musyawarah village), where residents are encouraged to voice their opinions and propose potential programs, whether related to infrastructure or community empowerment. However, the head of Murung Raya Village, Mr. Sugeng Santoso, S.Pd., M.Pd., acknowledged that limited critical thinking and a lack of awareness among residents often leave such opportunities underutilized. Nevertheless, the government ensures an inclusive approach, from deliberation to planning and execution, where all community elements are actively involved in building and enhancing village infrastructure. This participatory development strategy fosters stronger community ties and collective ownership, contributing to sustainable and inclusive growth for Murung Raya Village.

Discussion

Each government program at the village level follows guidelines stipulated under Law No. 6 of 2014, which provides annual funding allocations. As supported by an interview with the Head of Community Welfare, Mr. Sugeng, Village Funds for Murung Raya are predetermined by the regional government. However, despite the fixed allocation, the village government cannot immediately access the full amount. Funds must be disbursed incrementally and tied to specific development or community empowerment programs.

To access the funds, the village government is required to create a Budget Plan (RAB) in the form of a proposal, submit it to the regional government, and wait approximately one month for the funds to be released. This process was elaborated in Mr. Sugeng's interview: "The village Funds for Murung Raya cannot be disbursed immediately; the amount is determined by the regional government. However, we cannot withdraw all the funds at once. Everything must be phased and supported by an RAB proposal, which is submitted to the district office, and then we wait for about a month for the funds to be released."

Additionally, some fund disbursement concepts involve multiple stages. As explained by Mr. Sugeng: "Before implementing village Fund budgeting activities, the initial stage is conducting meetings at the village level to determine needs and draft the RAB. The APBD preparation follows, and the funds are then transferred to the village's account. However, before reaching the village's account, there are various stages, including verification and evaluation by the subdistrict, and then review by the Regency PMD Office."

Some issues in fund accountability have arisen due to communication gaps between officers managing village funds. According to Mr. Sugeng, discrepancies in the accountability report (SPJ) sometimes occur because certain local regulations (PERDES) governing fund utilization are not consistently communicated among staff. Such lapses in communication result in incomplete documentation in SPJs for development and expenditure records. These findings align with studies by Anderson & McFarlane (2014), which highlight the importance of clear communication channels for ensuring accurate financial reporting in local government settings.

The accountability of village Funds in Murung Raya aligns with the broader framework of the Village Revenue and Expenditure Budget (APBDes). This complies with Minister of Home Affairs Regulation No. 37 of 2007 on village financial management. The regulation provides a legal foundation for village finance, funding sources, and the village budget. This supports the findings of Wulandari & Hutagalung (2018), who discuss how national regulations, such as APBDes, provide the necessary framework to ensure the transparency and accountability of village funds.

Financial transparency and accountability are core principles in village Fund management. Reports are submitted structurally, starting from the local implementation team to the village head and then to the subdistrict supervisory team. This system was validated by the Village Secretary: "The SPJ follows the structural reporting line and is submitted to the governance department after verification by the subdistrict supervisory team." This reporting structure supports the research by Schroeder et al. (2017), who argue that the implementation of structured reporting lines in fund management improves the accountability and transparency of financial transactions at the village level.

The management of financial administration in Murung Raya adheres to accountability principles. According to the village treasurer: "The village Treasurer withdraws the funds from the designated bank with approval from the village head. The funds are then handed over to the implementation team's treasurer, who coordinates expenditures through designated KPM (Human

Development Cadres)." This process reflects the findings of Smith (2016), who emphasizes that clear financial roles and responsibilities are crucial in ensuring the effective management of village funds.

The information gathered shows that the village Fund accountability system in Murung Raya has been implemented effectively. Financial administration is handled transparently, and all expenditures funded by village Funds are backed by valid documentation. Clear guidance from the district government further supports the systematic governance of the funds. These results are consistent with Perdana & Santoso (2019), who highlight the importance of regulatory guidance and oversight in promoting financial transparency at the local level.

This demonstrates a thorough understanding of administrative and financial management within the village, ensuring adherence to regional and national regulations. The Village Fund system in Murung Raya provides a strong model for fostering transparency, community participation, and good governance in local development initiatives, a model that resonates with Pahlawan & Iskandar (2020), who argue that transparency and community involvement are essential in improving the management and impact of village funds.

CONCLUSION AND RECOMMENDATIONS

Village Funds provide opportunities for villages across Indonesia to autonomously develop their areas through local development programs and community empowerment initiatives. When these funds are managed efficiently and targeted appropriately, they can drive economic growth and improve community welfare. A systematic approach to budget planning and execution is essential to ensure that the funds meet shared objectives effectively. Improvements in infrastructure through village development programs, combined with efforts to enhance human resources via community empowerment initiatives funded by village Funds, help to reduce economic disparities and elevate the economic well-being of local communities. Based on research findings and analysis regarding the utilization of Village Funds to support infrastructure development in Village Murung Raya, South Banjarmasin District, the implementation of government development programs aligned with the use of these funds has adhered to plans and budgets. Although some challenges were encountered by the village government during implementation, all development programs were ultimately well-executed. From the perspective of community benefits, the outcomes of these programs have proven efficient and have effectively served the intended development targets of the community in village Murung Raya. However, this study recommends that the village government consider implementing a more rigorous and transparent financial evaluation mechanism to ensure more optimal fund allocation and more efficient utilization. Additionally, it is suggested to enhance community participation in all stages of program implementation, from planning to evaluation, in order to ensure that the needs and aspirations of the community are truly met. This study is limited by the analysis tools and scope used, and it is hoped that further research will expand on this analysis to achieve more in-depth results aligned with the objectives of future studies.

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