

# Social Inclusion in Village Financial Management in Deli Serdang District

Deliana Deliana<sup>1</sup> and Dina Arfianti Siregar<sup>1</sup>

<sup>1</sup>Accounting Major, Politeknik Negeri Medan, Medan - Indonesia

**Keywords:** Social Inclusion, Village Financial Management, Planning, Budgeting, Implementation, Reporting, Accountability

**Abstract:** This study aims to determine the role of village and youth organizations in village financial management in villages in Deli Serdang District. The villages that were observed were Palumanan village, Kota Datar village, Lama village in Hamparan Perak sub-district and Sidodadi village, Kuala Namu village, Beringin village in Beringin sub-district. Data collection techniques used in this study were interviews, documentation, and questionnaires. The informants in this study were 36 people consisting of the village head, the chairman of the Village Consultative Body (BPD), the village secretary, the finance chief / treasurer, the planning director, and the LKMD. This study used a qualitative method with an interactive data analysis model. The results of this study indicate that village financial management in HamparanPerak sub-district and Beringin sub-district have fulfilled the principle of village financial management. The involvement of village communities in managing village finance is very high, where the community involved from planning, implementation until accountability.

## 1 INTRODUCTION

Good village financial management is needed by the resource that understands and is able to do technically and financial management rules. In fact there are still many village apparatus that do not have sufficient competence in village financial management so that activities often occur that are not in accordance with the stipulated budget. According to Indonesia Corruption Watch, a form of corruption by the village government, namely embezzlement, misuse of the budget, abuse of authority, illegal levies, budget mark-ups, fictitious reports, budget cuts, and bribery. From a number of forms of corruption, there are 5 points prone to corruption in the process of managing village funds, namely from the planning process, the accountability process, monitoring and evaluation, implementation, and procurement of goods and services in terms of distribution and management of village funds. The mode of corruption monitored by ICW, among

others, drafted a budget above the market price, was responsible for financing physical buildings with village funds even though the project was sourced from other sources. Other methods temporarily borrowed village funds for personal use but were not returned, then collecting or deducting funds village by individual sub-district or district officials. There were 110 cases of misappropriation of village funds and village fund allocations throughout 2016-10 August 2017, of the 110 cases, the perpetrators were mostly carried out by the village head, and of 139 actors, 107 of them were village heads, besides, other corruptors were 30 village officials and the wife of the village head were 2 people, of the 110 cases, the total loss of the country reached Rp 30 billion. (ICW, 2017)

The large number of Village Heads who became suspects indicated that many village heads did not carry out the duties of village heads as stipulated in the Village Law. Article 26 paragraph (4) of the Law states that the Village Head is obliged to implement

the principles of village governance that are accountable, transparent, professional, effective and efficient, clean, free from collusion, corruption and nepotism and must comply with the principles of village financial management namely transparency, accountable, participatory, orderly and budgetary discipline. (Mendagri, 2014)

Many factors cause corruption in village funds, including the lack of involvement of the community in planning and supervision of village funds. Community access to information on village fund management and active involvement in planning and management is practically limited. This community involvement is the most basic factor because villagers who know the needs of the village and directly witness how development is in the village, another factor is the limited competence of village heads and village officials. This limitation is particularly concerning the technical management of village funds, the procurement of goods and services, and the preparation of village financial accountability. Non optimal village institutions that directly or indirectly play an important role in community empowerment and village-level democracy, such as the Village Consultative Body (BPD) and others are also factors that cause misappropriation of village funds. Besides, it is equally important to note that political costs are high due to the competitive area of village head elections. Increased village budgets are accompanied by increasing interest in many parties to advance in village head elections without the agenda and commitment to build villages. Community participation to participate starts from budget planning, by providing inputs and guarding village funds by providing oversight of the implementation of development activities in the village very needed. Based on this description the researcher feels the need to know how social inclusion is in the management of village assets in Deli Serdang District, North Sumatra Province.

## 2 THEORETICAL FRAMEWORK

Social inclusion can be defined, then because not only equal access to the overall social system, but also the process of full participation in various social domains, such as economics and culture. This process involves securing income, assets, and opportunities; use various social infrastructure; enjoy a sense of solidarity and self esteem 'and secure comprehensive and evenly distributed resources (McVilly, 2013, Shetty, 2011). According to Gannon and Nolan (2010), social inclusion is about 1) equal opportunity, 2) empowerment and

active civil rights and requires these policies to support their capacity building, so that people with disabilities can fully participate and play a role in activities politics, economy, culture and society. Kim et al. (2017) identified four categories of social inclusion: 1) excluded / separated, 2) present, 3) participating, 4) actively participating.

According to Mendagri (2014), village financial management is the whole of activities which include planning, implementation, administration, reporting, and accountability of village finance. The village government prepares village development planning in accordance with its authority by referring to district and city development planning. The village secretary and team drafted a Village Regulation on APBDes based on RKPDes which came from the inputs and aspirations of the community that had been agreed. The Village Regulation draft was submitted by the Village Head to the Badan Permusyawaratan Desa for further discussion. The agreed Village Budget was village head after being evaluated by the Regent or Camat.

The implementation of village financial management is carried out with a number of rules that must be adhered to, including the village government is prohibited from levying as village revenue other than those stipulated in village regulations. Treasurers can save money in the village cash in a certain amount according to the operational needs of the village government with a predetermined amount at a certain amount. Village expenditures that result in a burden on the Village Budget cannot be carried out before the Village Regulation Draft on the Village Budget is determined to be a Village Regulation. Procurement of activities that propose funding to carry out activities must be accompanied by documents including the Budget Plan, where the Budget Plan is verified by the Village Secretary and endorsed by The Village Head. The executor of the activity is responsible for expenditure actions that cause the burden of the activity budget by using the cash ledger activities as accountability for the implementation of village activities. The executor submits Surat Permintaan Pembayaran (SPP) to the Head of the Village. before goods and or services are received. Submission of SPP consists of Surat Permintaan Pembayaran (SPP), Statement of expenditure responsibility; and attachment of evidence. Based on the SPP verified by the Village Secretary, the Village Head agrees to the payment request and the treasurer makes a payment. The village treasurer as a mandatory levy on income tax (PPh) and other taxes, must deposit all receipts and taxes collected at the State treasury account in accordance with legislation.

Administration is a recording activity that is specifically carried out by the village treasurer. Accountability reports are submitted every month to the Village Chief and no later than the 10th of the following month. According to Mendagri (2014) the accountability report that must be made by the village treasurer is a general cash book and bank book.

According to Mendagri (2014) in carrying out duties, authority, rights and obligations, the village head is obliged to submit the realization report of the APBDesa to the Regent / Mayor in the form of the first semester report, the APBDes to the Regent / Mayor in the form of the first semester report, the APBDes realization report. Submit a year-end semester report no later than the end of January of the following year. Submit a Laporan Penyelenggaraan Pemerintahan Desa (LPPD) at the end of each fiscal year to the Regent / Mayor. Submit a Laporan Penyelenggaraan Pemerintahan Desa at the end of the term to the Regent / Mayor and submit a statement of government administration village in writing to the BPD at the end of the fiscal year.

According to Permendagri No. 113 of 2014 the responsibility that must be taken by the village head consists of the village head submitting the accountability report for the realization of the APBDes to the Regent / Mayor through the subdistrict head at the end of the fiscal year. the responsibility for implementing the APBDes as referred to above is conveyed no later than 1 (one) month after the end of the fiscal year. The village head submits the accountability report for the realization of the APBDes to the Regent / Mayor through the Camat at the end of the fiscal year. shopping, and financing.

The principles of Laporan Penyelenggaraan Pemerintahan Desa as stated in Permendagri Number 113 of 2014 are transparent, accountable, participatory and carried out in an orderly and budgetary discipline. Transparent is a principle of openness that allows the public to know and get access to information as widely as possible about village finance. A community that is open to the right of the community to obtain correct, honest and non-discriminatory information about the administration of village governance while taking into account legislative provisions. Accountable, namely the realization of the obligation to account for the management and control of resources and the implementation of the entrusted policies in the context of achieving the stated objectives. Accountable determines that each activity and final outcome of the activities of the village administration must be accountable to the village community in accordance with statutory provisions

Participatory, namely the administration of village government that includes village institutions and elements of the village community. Security and budgetary discipline, namely village financial management must refer to the underlying rules or guidelines.

Researches related to the management of village finance have been carried out by Lestari et al. (2014) with the title *Dissecting Accountability in the Practice of Financial Management in Pakraman Kubutambahan Village, Kubutambahan District, Buleleng Regency, Bali Province*. The results of this study indicate that the process of managing and financial accountability in Desa Pakraman Kubutambahan does not involve the entire Desa Krama Pakraman but only through representatives, financial management accountability takes place consistently every month using a simple accounting system. Furthermore, MADEA et al. (2017) conducted a study entitled *The Role of Village Heads in the Management of Village Funds in Essang Selatan Subdistrict, Talaud Islands Regency*. The results showed that planning in village finance had not implemented the concept of village development involving participation, responsiveness, transparency

Research was also conducted by Adi (2013) with the title *Implementasi Pengelolaan Dan Penatausahaan Keuangan Desa Berdasarkan Perda No 16 Tahun 2007 Tentang Keuangan Desa Di desa Mulawarman Kecamatan Tenggara Seberang Kabupaten Kutai Kartanegara*. The results showed that the management and administration of village finance in Desa Mulawarman was in accordance with regulations applicable. Similar research was also conducted by Indrianasari (2017) with the title *Role of Village Devices in Village Financial Management Accountability (Study in Karangari Village, Sukodono District)*. The results of the study show that village officials have a significant role in managing village finance in accordance with Permendagri No. 113 of 2014. The problem of this research is how is social inclusion in village financial management in Deli Serdang Regency.

### 3 RESEARCH METHOD

This research is a qualitative descriptive study through a phenomenological approach. Phenomenology studies are studies that specialize in phenomena and realities that appear to examine the explanations therein. Research is carried out in villages in Deli Serdang Regency, North Sumatra Province. There are 6 villages chosen as data collection, namely Desa Palumanan, Desa Lama,

Desa Kota Datar located in Hamparan Perak Sub-district, and Desa Beringin, Desa Kualanamau, Desa Sidodadi located in Beringin Sub-district

Data was collected by conducting in-depth interviews and observations. Informants in this study were the village head, village secretary, head of financial affairs / treasurer, head of planning affairs, LKMD, and Badan Permusyawaratan Desa (BPD).

The variables used in this study were village financial management and social inclusion. Variables of village financial management were measured using the principle of village management based on Permendagri No. 113 which consists of transparency, accountability, participation, order and budget discipline. Social inclusion variables are measured by 1) equal opportunity, 2) empowerment and active civil rights. (Gannon and Nolan, 2010)

## 4 ANALYSIS

This research is about social inclusion in village financial management. Village financial management starts from planning, budgeting, administration, reporting and accountability. Discussion is based on the principle of village financial management which consists of participation, transparency, accountability and budget discipline. The results of interviews conducted with village heads and village officials as well as Badan Permusyawaratan Desa are as follows:

### Planning

Since the inauguration of the village head is required to make RPJMDes that is in line with the vision of the village head and does not conflict with the Regional RPJM. The village head who became the informant in this study in Hamparan Perak Sub-district was the head of Desa Palumanan, Desa Lama and Desa Kota Datar, while the Beringin Sub-district is the head of Desa Beringin, Sidodadi and Kuala Namu. The village head of Palumanan served as village head for the third period, Desa lama head held office for the second periode, with the vision of establishing a religious village togetherness, the head of the Desa Palumanan and Desa Lama head long inaugurated in May 2016. Desa Kota Datar heads served a term in the first period, was installed in August 2017, while the head of the Desa Beringin was appointed in May 2016 for the 1st period with a vision to advance the development of rural communities to fulfill the economy of the village community.

Village development planning during the tenure of the village head, which is for 6 (six) years, is outlined in Rencana Pembangunan Jangka Menengah Desa (RPJMDes). RPJMDes is prepared by first exploring the village's potential. Village potential is carried out by data collection in each hamlet, the hamlet head conducts community meetings on what is the priority scale of the hamlet which is a necessity of the village community, who will later be taken to village meetings in determining RPJMDes.

In Desa Palumanan, one of the potential villages that they explore is the number of teenagers who love playing soccer. The number of teenagers in the village must be given positive activities so that teenagers do not do things that can damage the younger generation. Responding to this the community feels the need to create a soccer field. Besides making the Desa Palumanan soccer field also see the need to build a bridge from Desa Palumanan to Desa Kota Rintang, where the distance of the two villages is 10 Km, if a bridge is built it can be traveled only 3 Km. building infrastructure by building hamlet roads, besides building hamlet roads, Desa Palumanan also builds roads that connect between Desa Palumanan, Desa Kota Rintang, Desa Telaga 7 and Desa Kota Rintang, where to connect these villages to transport crops using canoes as a tool transportation, with the construction of connecting roads between villages can be traveled more quickly and easily. Another priority for Desa Palumanan is economic development by empowering women by stimulating small businesses. Desa Palumanan also plans to build BUMDes.

In Desa Kota Datar the potential village that has been agreed upon is to build infrastructure by repairing damaged roads and building hamlet roads. Building irrigation to advance agriculture. After exploring the village's potential, the Desa Lama made an agreement to build infrastructure with the construction of hamlet roads, empowering the community to develop the village economy, by making BUMDes by trying to process garbage into charcoal, storing agricultural products and providing clean water. In Desa Beringin, the potential of the village is UKM, more than 200 SMEs have been established in Desa Beringin, besides the agricultural sector is also a potential village, so it is necessary to build irrigation.

After determining the village potential that will become a priority, the next step is to develop the RPJMDes. The preparation of RPJMDes was first formed by a team consisting of village secretaries as

heads, village officials, LKMD, BPD. The team will later compile the RPJMDes from community input through the hamlet head. After the RPJMDes was completed, it was then discussed again by inviting community leaders, BPD, PKK, youth organizations, religious leaders, traditional leaders. Based on this discussion, the RPJMDes agreed that it would be implemented for 6 years and this RPJMDes was stipulated by the Village Head's regulation. The RPJMDes prepared is infrastructure development such as the construction of hamlet roads, irrigation, bridges, soccer fields, the establishment of BUMDes, community empowerment etc.

Based on the RPJMDes set by the village head, a Village Development work plan (RKPDes) is made for each year based on the priority scale. The way to implement the RKP is not much different from the preparation of the RPJMDes. The village head establishes communication with the hamlet head who is dealing directly with the community to find out what the community needs in the hamlet. The priority scale is obtained from hamlet meetings which are then taken to the village level. From the results of the deliberations it was determined which were the most priority because the funds were limited. The preparation of the RKPDes was first formed by 7 drafting teams. The RKPDes is chaired by the village secretary and its members are financial officers, planning staff, LKMD and the community. After the RKPDes has been compiled, a village meeting is held attended by community leaders, based on RKPDes deliberation.

### **Budgeting**

After RKPDes is established, the village income and expenditure budget is prepared (APBDes). RKPDes must already contain Rencana Anggaran Belanja (RAB), where the RAB is prepared by the expert Team considering that the competence of human resources in the village apparatus is still low. Desa Palumanan, Desa Kota Datar, Desa Lama, Desa Sidodadi, Desa Kualanam and village have the intention of compiling the APBDes in accordance with the established RKPDes. RKPDes and the APBDes have been informed to the village community through the hamlet head, through courtesy, and a written announcement is also made using billboards installed at the village head's office. All villages in Hamparan Perak Sub-district and Beringin Sub-district have village cash stored at the Sumut Bank. Every village expenditure is carried out through the village treasurer approved by the village head. Cash allowed in the village office cash is not more than Rp. 5,000,000,

### **Administration**

The recording of village financial receipts and expenditures is carried out by financial means and the treasurer coordinates with the village secretary. Villages in Hamparan Perak Sub-district and Beringin Sub-district have used the Sistem Keuangan Desa (SIKEUDES), besides, they also still use manual recording. From interviews with financial statements and village secretaries, they are still more comfortable using manual recording, this is due to the use of SISKEUDES is the first in this period. Constraints faced are information generated from the system is not synchronized with manual recording, the application used is also always an error, thus slowing down report generation. Another obstacle faced is that human resources in the village are still not very good at using a computerized financial system. Human Resources related to the recording of village finances expect training to use the SISKEUDES application on a regular basis, so that they can still follow every change.

### **Reporting**

The village head is obliged to report on his activities by providing a report on the realization of the budget and the village financial position report at each stage, before disbursement and the next stage. The obstacle that is often faced by villages is the provision that funds can be disbursed for the next stage if other villages have submitted their financial statements. This will hamper the disbursement of funds for villages that have submitted their financial reports in a timely manner, as a result sometimes the next stage of funds is disbursed late and ultimately do not have enough time to work on planned programs, especially for infrastructure development work and consequently not absorbing all budget for the year. Villages in Hamparan Perak Sub-district and Beringin Sub-district always report financial reports in a timely manner. The financial report must be submitted no later than January 16 of the following year.

Village financial management starting from planning, budgeting, administration, reporting and accountability is inseparable from the role of Badan Permusyawaratan Desa (BPD). BPD has the role of overseeing the initial planning, execution in the field until the work is completed. The escorts carried out by the BPD include looking at the level of conformity between the funds allocated to what was built in the activity.

## 5 RESULTS

This study discusses social inclusion in village financial management. The discussion of social inclusion is based on Gannon and Nolan (2010) and the village financial management variable is based on the principle of village finance according to Permendagri No. 113 of 2014.

Village Financial Management Principles must comply with Permendagri No. 113 of 2014. Furthermore, discussions on village financial management in Desa Palumanan, Desa Kota Datar, Desa Lama in Hamparan Perak Sub-district and Desa Sidodadi, Desa Kuala Namu, Desa Beringin in Beringin Sub-district in this study refer to the principle of village financial management.

### 1. Participatory

Organizing village government that includes village institutions and elements of the village community.

In Desa Palumanan, Desa Kota Baru, Desa Lama in Hamparan Perak Sub-district and Desa Sidodadi, Desa Kuala Namu, Desa Beringin in the Beringin Sub-district participates in village institutions and community elements in managing village finances. Community participation in village financial management began with planning, where the preparation of the RPJMDes was based on the proposals of community money brought by hamlet heads to the village level. At the hamlet level, the hamlet head held a hamlet discussion to accommodate the aspirations and ideas of the community to propose a work program that would be included in the RPJMDes. Determination of the program that will be proposed to the village level is first carried out an assessment of the potential in the village. After the work program was agreed to be proposed, it was taken to village level deliberations, which were attended by village heads, village officials, hamlet heads, BPD, LKMD, youth organizations, PKK, community leaders, traditional leaders. Based on village level deliberations, work programs are determined to be included in the RPJMDes for 6 years.

Likewise for the preparation of Rencana Kerja Pembangunan Desa (RKPDDes) for a period of 1 year. What hamlet level meetings are held to be the priority scale needed by the community included in the annual work program. Once agreed upon it will be brought to the village level deliberations to determine the priority scale that will be included in the village work program in a year, this is done based on an agreement taking into account the needs and availability of the budget.

If seen from the mechanism carried out starting from the preparation of RPJMDes and RKPDDes, it seems that the community is involved in determining the work program of the village head. The ideas of the community are accommodated, if they cannot enter the work program this year, it will become a priority next year. Sometimes the program proposals that come from the community have not been contained in the RPJMDes, to address this if the proposed work program is urgent, then based on the village head discussion, the RPJMDes changes and prepares the official reports.

### 2. Transparent

Transparent is the principle of openness that allows the public to know and get access to information as widely as possible about village finance. A community that opens itself to the right of the community to obtain correct, honest and non-discriminatory information about the administration of village governance while taking into account legislative provisions.

In Hamparan Perak Sub-district and Beringin Sub-District, village financial management has met the principle of transparency. The village head provides sufficient information to the community about the development work plan that will be carried out. After the RKPDDes and APBDDes are determined the village head informs the community about this as well as the realization of the budget or budget absorbed each year, information directly from the village head or through the hamlet head. This information is usually conveyed to journalists in the hamlet or even to large courtesies, this can be done because the majority of the population in these villages is Muslim. Besides through circumcision, information about the RKPDDes, APBDDes was also carried out by installing billboards at the village head's office.

Based on the information obtained from interviews and observations that the researchers did, the researcher argues that village financial management in Hamparan Perak Sub-district and Beringin sub-district is in accordance with the principle of transparency.

### 3. Accountable.

The realization of the obligation to account for the management and control of resources and the implementation of the entrusted policies in the context of achieving the stated objectives. Accountable which determines that every activity and final outcome of the activities of the village administration must be accountable to the village

community in accordance with the provisions of legislation.

Village heads in Hamparan Perak Sub-district and Beringin Sub-district have been responsible for managing village finances well. It can be seen how the village head informs the public of the absorbed budget each year transparently, this is a manifestation of the village head's responsibility to the community. The government is reflected in the timely delivery of financial reports submitted to the district government. The village financial reports submitted are reports on the realization of the budget and village wealth reports.

#### 4. Budget Discipline

Village financial management must refer to the underlying rules or guidelines. There are several rules that must be followed in order to reduce the budget, namely:

- a. Income must be measured rationally,
- b. Budgeted spending should not exceed the highest expenditure,
- c. Every expenditure must have certainty of the availability of revenue. not justified in carrying out activities that are not budgeted for in the Village Budget.
- d. All regional revenues and expenditures in the relevant fiscal year must be included in the Village Budget and carried out through the village cash account.

In Desa Palumanan, Desa Kota Datar, Desa Lama, Desa Sidodadi, Desa Kuala Namu and Desa Beringin, they have implemented budgetary rules. This can be seen when compiling the APBDes has included all the elements of revenue obtained in that year, both from village funds which are transfers from the APBN, village fund allocation from the district government, tax revenue and village distribution and others all included into the Village Budget. Determination of the amount of expenditure has also been well observed so that it does not exceed the highest expenditure limit, to prepare Rencana Anggaran Belanja (RAB) made by the technical team. The implementation of the activities is also in accordance with the APBDes, meaning that there are no budgeted activities. All villages in the Hamparan Perak Sub-district and Beringin Sub-district already have village cash accounts at Bank Sumut, so that all receipts and expenditures are through village cash accounts based on village head authorization. Based on observations and interviews that have been conducted, the researcher believes that village financial management in Hamparan Perak Sub-district and Beringin Sub-district has a

strong relationship with the principle of village financial management.

#### Social Inclusion

Social inclusion in this study uses a measure used by Gannon and Nolan (2010), namely 1) equal opportunity, 2) empowerment and active civil rights. Village financial management in the Hamparan Perak Sub-district and Beringin Sub-district has involved the community extensively starting from planning, implementation to accountability. The community is given the same opportunity to convey aspirations in the form of ideas / proposals for work programs starting from the hamlet level to deliberations at the village level. The implementation of the activity also continued to be monitored whether the implementation was in accordance with the plan, in this case the task of escorting village financial management was the Badan Permusyawaratan Desa (BPD), which was a representative of the village community. All village communities have the right to argue and also have the right to obtain benefits of village financial management

## 6 CONCLUSIONS

Based on the results of the research, the conclusion of this study is that village financial management in Hamparan Perak Sub-district and Beringin Sub-District is in accordance with the principles of village financial management, namely participatory, transparent, accountable and budgetary discipline. The involvement of village communities in managing village finance is very high, where the community involved from planning, implementation to accountability, but Human Resources competencies in the field of village financial application by using SISKEUDES still need guidance. For the next researchers it is recommended to research in different locations and more villages.

## REFERENCES

- Adi, H. P. (2013). Implementasi Pengelolaan Dan Penatausahaan Keuangan Desa Berdasarkan Perda No 16 Tahun 2007 Tentang Keuangan Desa Di Desa Mulawarman Kecamatan Tenggara Seberang Kabupaten Kutai Kartanegara.
- Gannon, B. & Nolan, B. (2010). Disability And Labour

Market Participation.

- Icw (2017). Icw Sebut Pak Kades Paling Banyak Korupsi Dana Desa.
- Indrianasari, N. T. (2017). Peran Perangkat Desa Dalam Akuntabilitas Pengelolaan Keuangan Desa. *Assets: Jurnal Ilmiah Ilmu Akuntansi, Keuangan Dan Pajak*, 1, 29-46.
- Kim, K. M., Shin, Y. R., Yu, D. C. & Kim, D. K. (2017). The Meaning Of Social Inclusion For People With Disabilities In South Korea. *International Journal Of Disability, Development And Education*, 64, 19-32.
- Lestari, A. K. D., Atmadja, A. T., Se, A., Adiputra, I. M. P. & Se, S. (2017). Membedah Akuntabilitas Praktik Pengelolaan Keuangan Desa Pakraman Kubutambahan, Kecamatan Kubutambahan, Kabupaten Buleleng, Provinsi Bali (Sebuah Studi Interpretif Pada Organisasi Publik Non Pemerintahan). *Jimat (Jurnal Ilmiah Mahasiswa Akuntansi) Undiksha*, 2.
- Madea, Y., Laloma, A. & Londa, V. (2017). Peran Kepala Desa Dalam Pengelolaan Dana Desa Di Kecamatan Essang Selatan Kabupaten Kepulauan Talaud. *Jurnal Administrasi Publik*, 3.
- Mcvilly, K. R. (2013). *Inclusion: Battling For Disability*. Taylor & Francis.
- Mendagri (2014). Peraturan Mendagri Nomor 113 Tahun 2014 Tentang Pengelolaan Keuangan Desa. In: Negeri, D. (Ed.).
- Shetty, S. (2011). Social Inclusion: Building Blocks For An Inclusive Society. *Learning Community-An International Journal Of Educational And Social Development*, 2, 321-324.