Official Conference Efarina University
INDEX COPERNICUS INTERNATIONAL
GARUDA
ScienceGate
International Conference on Health Science, Green Economics, Educational Review and Technology | ISSN(e): 2986-1985
Volumes 8 No. 1 (2026)

ANALYSIS OF SHARIA FINANCIAL MANAGEMENT
The Accountability of Gampong Fund Management in Langsa City

Iskandar[1]
Postgraduate Program, Sharia Economic Law Studies , IAIN Langsa
Email: iskandarbudiman@iainlangsa.ac.id[1]

Received	: 01 June 2026	Accepted	: 15 June 2026
Revised	: 13 June 2026	Published	: 30 June 2026

Abstract

This article aimed for analyzing the fund management of Gampong (another name for village in Aceh) based on Islamic financial management in Langsa City. This phenomenological study involved twelve key informants using interviews, observation and documentation as data collection techniques. The method used was qualitative descriptive in identifying several main problems, including: 1) What is the system for managing gampong funds in Aceh; 2) How is the gampong fund management system according to Islamic financial management; and 3) What is the impact of village fund management on the welfare of the community in Langsa City. To explain the fund management system sourced from State Budget (APBN), the researcher used a general financial analysis describing the various phenomenological conditions of the village fund management system in Indonesia. The qualitative search results showed that the management of gampong funds in Langsa City is guided by the provisions stipulated in Ministry of Home Affairs Regulation (Permendagri) Number 113 of 2014 concerning Village Financial Management, that Village Financial Management consists of Planning, Budgeting, Request Mechanism and Disbursement, Use, Supervision and Accountability. The financial management of gampong fund sourced from the APBN/ADG in the Aceh Province, according to Aceh Government Law (UUPA) Number 11 of 2006 must be managed based on sharia financial management. However, in its implementation there are still obstacles in the absence of a specific qanun on sharia financial management and it is also caused by central policy procedures that have not fully adopted the sharia management system. The attitude of caution for gampong fund managers in Langsa City, which comes from the APBN, is also influenced by the movement to enforce Islamic law in the financial sector. Monitoring and supervision of the implementation of the gampong financial management system must always be guided by the national financial system and must also be in accordance with the sharia financial system which is specifically the authority of the gampong apparatus.

Keywords: Accountability, Financial Management; Gampong Fund; Sharia Finance.

Introduction

Villages serve as the spearhead of development implementation in some areas such as governance, economic and financial administration, as well as social affairs in doing related tasks which can not be separated one another. Hence, their funds management is not easy and it requires a professional system starting from planning, implementation, monitoring and reporting. By the time, villages have developed in various forms, so that, empowerment is needed to establish villages which are strong, advanced, independent and democratic in order to carry out the government wheels and development of a just, prosperous and prosperous society. Indonesia currently continues striving to increase national development so that the pace of regional, rural and urban development is more balanced and harmonious. Regional and village development as part of national development aims at increasing the capacity of local governments in providing services to the community. The regional autonomy authorities also seek to improve regional capacities in managing economic resources efficiently and effectively. The management of the economy and village finances is based on Minister of Home Affairs Regulation (Permendagri) No. 113/2014, article 1 paragraph 6 focusing on all activities including planning, implementation, administration, reporting and village financial accountability.

In Law of Republic of Indonesia Number 6 of 2014 concerning villages, it is stated villages are legal community units that have territorial boundaries authorized to regulate and administer government affairs, the interests of local communities based on community initiatives, rights of origin, and/or traditional rights that are

OPEN ACCESS

recognized and respected in the government system of the Unitary State of the Republic of Indonesia (Mursyidto 2014). The issuance of Law number 6 of 2014 concerning villages, which was further supported by Government Regulation Number 43 of 2014 concerning Law Implementation Regulations concerning Implementation Regulations of Law Number 6 of 2014 concerning villages, becomes a starting point for villages to demonstrate their roles and capabilities for their development. The rationale for regulating village regulations is diversity, participation, genuine autonomy, democracy and community empowerment (Widjaja 2010).

Village as a government organization politically has certain authority to manage and regulate its citizens or communities. With this position, it has a very important role in supporting the success of the National Government at large. The village is at the forefront of achieving the success of all affairs and programs from the government, this is also in line with the composition of the Indonesian population that 60% or most of Indonesia's population currently live in rural residential areas, so it becomes very logical if village development becomes the main priority for the success of national development as stipulated in the Minister of Home Affairs Regulation Number 140/640/SJ (Zainudin 2016).

In developing the people's economy in Aceh Province which applies the values of Islamic Sharia in various aspects, the economic empowerment of the gampong community in Langsa City should not be spared from the aspect of implementing sharia economic management. Even though the management of gampong funds originating from the State Budget is fine if it is managed conventionally, but referring to the formal jurisdiction of the Aceh Governance Law Number 11 of 2006, enforcing aspects of Islamic Sharia in the economic sector is a priority (Iqbal, Tarmizi, and Ratna 2020). The characteristics of the Islamic financial management system are not only the transfer of information about the economy from the household financial unit, but must also become a character building process. It has the goal of forming people who are faithful and devoted and lead a life in accordance with Islamic Sharia (Dwi suwiknyo 2016).

Research Method

The method used in this article was generally in the form of qualitative descriptive, through reinterpretation steps about social phenomena contained in the problems studied with the aim of describing a particular social phenomenon by comparing the symptoms found. The development of the research process used in this research was phenomenological analysis through deepening strategic management to reveal issues of gampong fund management in Aceh in general and particularly in Langsa City. Sources of data in this study consisted of primary and secondary data obtained directly from respondents and also national statistical agencies published regularly. They were classified into three levels where data subjects could be identified as actors (people), location (locus/place), and written notes (documentation/paper), as suggested by (Arikunto 2012).

Data is an important element in research, all things have potential to become data, but there is no data without the intervention of researchers who carry out data collection (Walcott 1999). Data collection techniques are the most important step in research, because the purpose of the study is to answer problems based on data analysis (Sugiyono 2018). To answer the case of this research, the researchers described the technique/process of collecting data with the aim of maintaining the validity and originality of the research results. When viewed from the setting, the data can be collected in natural settings, collecting data from house to research location, conducting observations and interviews to get research data. The researcher should go to the Village Office, Langsa Sub-District Office, Langsa Mayor and the community to obtain accurate data in this study.

To get a representative research, the researcher determined the research subjects, both in the form of respondents and also key informants as the primary data source. Samples of respondents were taken accidentally from the gampong which was the location of the study and informants were those who managed the village administration at the village head level (geusyik), and policy makers in the gampong government in the sub-district area in Langsa City. They were asked for information and also showed written evidence in the form of a report on the allocation of village funds and their distribution in the form of community economic development activities. The informants in this study were those who had certain authorities or positions in government agencies related to the management of village funds and were domiciled in the observation area. The informants are as shown in the following table:

OPEN ACCESS

Table 1. List of Informants

	Names	Origin	Position
1	Zubaili	PB Beuramoe	Keuchik/ Village Head
2	T. Furqan	Matang Seulimeng	Head of Finance
3	Intan Purnama	Gp Jawa	Head of Finance
4	Imil Indra	Sukajadi Makmur	Head of Finance
5	Herlianto	Karang Anyar	Head of Finance
6	Suratno	Meurandeh	Head of Finance
7	T. Asnawi	Meurndeh Aceh	Keuchik/ Village Head
8	Fitriani	Seulalah	Head of Finance
9	Hermanto	Sukarakyat	Head of Finance
10	Melinda	Gp Tualan Teungoh	Head of Finance
11	Tgk. M Ali	Gp Blang	Head of Finance
12	Zaldi Sufyan	Langsa	Head Langsa Baro District

Data Analysis

The form of analysis used in this article was a descriptive analysis of the information and observation results as well as related documentation data obtained from the gampong community in the Langsa City area. The results of the data tabulation were expected to be able to explain in detail the factors that affect conventional financial management activities that have been running massively. The results of the analysis also had the potential to find solutions for developing Islamic financial management in managing gampong funds sourced from the State Budget.

The management function in operations was largely determined by several indicators, namely: (a) The transformation process to convert inputs into outputs; (b) effectiveness in measuring doing all the work right (doing the right job) by using all the potential available resources, (c) efficiency (doing the job right) doing optimally at low cost and low risk level; (d) the use of integrated resources proportionally according to needs and planning; (e) attainment of specific performance measures for flexible needs and (f) optimal contributions to progress and well-being (Rangkuti 2013). Subjective analysis can occur when there is dualism in analyzing the same object. Everyone will definitely see it from a different angle, but still guided by the indicators that determine the operational development of the gampong fund management strategy are: (Rangkuti 2013)

a. Commitment to activities within the scope of the village/gampong area.
b. The real condition that exists today and is as planned.
c. The process of transformation, namely organizational activities that can convert input into value added output.
d. Distinctive competence, namely the specific ability possessed by the beneficiary to generate added value through the transformation process and support the goals of national development.

Theoretical Formulation

Islamic Financial management

Management comes from English word: to manage, which means to organize. Arrangements are carried out through a process and arranged based on the order of management functions. So management is a process to realize the desired goals through its aspects including planning, organizing, actuating, and controlling (Hanafi 2015). Furthermore, the word Islamic finance is a term that describes a financial management system that is implemented based on Islamic principles and the basis of Islamic law as a guide. Specifically, the objectives of this management are no different from general financial management in terms of management, except if they contain things that are not in accordance with the provisions of the Sharia. The basic principles of sharia used in this financial system come from the rules and regulations in the Qur'an and Hadith, if the formulation is prohibited, then in the process it should not be practiced (Dwi suwiknyo 2016).

In the complete Indonesian Dictionary, it is stated that management is a process or way of managing or the process of carrying out certain activities by mobilizing other people's personnel, a process that helps formulate policies and organizational goals or processes that provide supervision of all matters involved in a more directed, precise implementation. Useful and right on target. The understanding above in the next action is capable of producing real action which is a source of improvement in subsequent management.(Fachreza, Musnadi, and Majid

OPEN ACCESS

2018)

Manulang in his book "Dasar-dasar Manajemen" (the basics of management), explained that the term management contains three definitions, namely: first, management as a process; second, management as a collective of people who carry out management activities; and third, management as a skill, an art and as a science. According to the first definition, management as a process, is a process by which the implementation of a certain goal is organized and supervised. Meanwhile, according to the second definition, management is the collectivity of skilled people who carry out management activities. Meanwhile, according to the third definition, management is an art or science is the art and science of planning, organizing, arranging, directing, and controlling human resources for achieve the goals that have been set in advance (Hanafi 2015).

Gampong Demographics

Etymologically, the word Desa (means Village, or called "gampong" in the Aceh region) comes from the Sanskrit "deca" which means homeland, land of origin, or land of birth. From a geographic perspective, a village or gampong is defined as "a group of houses or shops in a country area, smaller than a town". Gampong is a legal community unit that has the authority to manage its household based on rights of origin and customs recognized in the National Government and is located in a Regency/City Region and is specifically located in a residential area in Aceh Province (Jafar and Sulaiman 2018).

Government Regulation Number 72 of 2005 concerning Village (article 1), Village or what is referred to by other names, hereinafter referred to as Village, is a legal community unit that has territorial boundaries which is authorized to regulate the interests of the local community, based on origins and customs. recognized and respected in the government system of the Unitary State of the Republic of Indonesia (Government Regulation Number 72 of 2005).

A village can be defined as a legal community unit that has territorial boundaries that are authorized to regulate and manage the interests of the local community, based on their origin, local customs which are recognized and respected in the government system of the Unitary State of the Republic of Indonesia. Aceh has the privilege of calling Gampong, according to Qanun No. 5 of 2003 mentioning the name of a special village for Aceh called Gampong. Gampong has the same meaning as village (Jafar and Sulaiman 2018).

Gampong Fund Managements

Every year, the village will receive development funding assistance sourced from the State Budget (APBN). The use of the development funds is further regulated in the form of Village Fund Allocation (ADD) or Gampong Fund Allocation (ADG) in Aceh Province. The distribution process is carried out by the Central Government through districts/cities. Village funds are the mandate of Law no. 6/2014 on Villages, allocated in the form of transfers, not in the form of projects. As long as the Village Law is in effect, the government will continuously allocate funds for the village law. Village funds are sourced from State Expenditures regulated in APBN, which must be allocated annually as mandated by Article 72 paragraph (1) letter b and paragraph (2) of Law Number 6 of 2014 concerning Villages (Eko 2019).

Management of the Sharia Financial System (see the meaning of QS. 2: 275), which is a financial managerial activity to achieve objectives by paying attention to compliance with sharia principles. This system becomes a benchmark in various administrative activities for financial management in the Aceh Province. After the enactment of Qanun number 11, 2018 concerning Islamic Financial Institutions, it has become clearer and more emphatic that the ADG management system must be integrated with the principles of accountability, transparency, efficiency and effectiveness in accordance with the principles of maqashid syar`iyyah and maslahah `ammah to gain material and non material benefits (Akhmadi and Kholish 2017).

Community Economic Empowerment

Community development is based on the ideal that society can and must take responsibility in formulating needs, seeking prosperity, utilizing available resources both natural and human resources and realizing the goal of a prosperous and independent life. Community development is directed towards building supportive communities, namely a community structure whose life is based on the development and distribution of resources fairly as well as the existence of social interaction, participation, and efforts to encourage one another (Nopriono and Suswanta, 2019). Empowerment means providing resources, opportunities, knowledge and skills in order to increase the ability of citizens to determine their own future and participate in life. Community empowerment is a development process where people take the initiative to initiate a process of social activities, improve their own situation and condition. Empowerment is a step or process of gaining the potential of community members so that they are able

OPEN ACCESS

to increase their dignity and are able to get out of a dependency that conditions them to trap poverty and underdevelopment., or in other term to make the society independent (Marthalina 2018).

Discussion

The management of gampong funds through Allocation of Gampong Fund (ADG) is outlined in the Regulation of Government of the Republic of Indonesia Number 60 of 2014 concerning Village Funds sourced from the State Budget. In Chapter I, it is stated that village funds originate from the state revenue and expenditure budget allocated to villages which are transferred through the district/city regional expenditure budget and used to finance government administration, development implementation, community development, and community empowerment. Furthermore, in Law No.6 of 2014, article 1 is clearly illustrated that a village is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, the interests of the local community based on community initiative, rights of origin, traditional rights (local wisdom) recognized and respected in the system of government of the Unitary State of the Republic of Indonesia.

In its implementation, the village will be in direct contact with the community who plays a role in providing services to the public, especially related to village development, so it is hoped that in government administration and management of village funds, a reliable village government apparatus is needed, has adequate facilities and infrastructure so that its implementation is more focused and in accordance with the good governance (Shuha 2018) The gampong fund that has been running since 2015 provides legal certainty for gampong financial considerations in residential areas in each district/city. Each gampong has a budget allocation to be used for people's economic development. It is hoped that the gampong apparatus will play a more active role in managing government administration, implementing development, community development, as well as empowering the economy of the people.

The Gampong government in Langsa City still faces various obstacles in financial management and community economic empowerment, especially in the distribution and development of village development funds allocated in the form of empowering the community's economy. Here are the excerpts of the results of interviews with informants and respondents who were the subjects in the discussion of this article, namely: Mr. Zaldi Sofyan, S.STP, MSP (Interview on 23/6/2020), Head of Langsa Baro Sub-District, Langsa City said that:
"The source of village funds is divided into two, the first comes from the State Budget (APBN) and the second comes from the Regional Government Budget (APBD), and then in the implementation system for allocating these funds, it is recommended that each village make plans which will be included in the simda application. Then, after approval of the planning for the allocation of funds for the village funds, the government will transfer it to the accounts of each gampong that will be approved, but in this case the gampong must still complete the previous year's report so that there are no realization obstacles to other gampongs. As the sub-district head, I still urge you to maintain and use the village funds as best as possible in accordance with the determined posts".

Based on the information above in Langsa Baro Sub-District, the budget sources for gampong funds provided by the government are divided into two, the first comes from the APBN and the second from the APBD, the allocation of these funds is based on the amount of the village budget proposed and in its implementation it must be in accordance with the available posts and used as much as possible so that there is no misuse of the budget. However, the resulting output varied widely and was determined by the actors in the relevant activities and work programs and had a positive impact on village development. The obstacles that often occur in the field include the following:

a. Inadequate availability of managing human resources, because unskillful human resources in financial management is a factor inhibiting the pace of village development (Husna and Abdullah 2016);
b. Community participation that is responsive to village development is low, so that the level of community self-help towards village development shows an indicator of the progress of the village (Ratnasari 2017). This shows that the villagers in the Langsa City area are not fully concerned with utilizing the gampong fund allocation as business capital and are often trapped by the ribawi practice offered by moneylenders. Low participation, of course, has an impact on the unsynchronization between planning and implementation, so that outputs, outcomes and benefits are not felt by village residents (Rosalinda 2014);
c. There was a change in the budget in the mid-year period and there was a change in the village budget manager that was not supported by managerial skills (Justita Dura 2016);
d. Weak participatory supervision, namely spontaneous monitoring of elements of gampong society who are very low and even they do not care because they are not directly involved as beneficiaries of the allocation of funds.

The same thing was conveyed by Yunus, Head of Finance in Gampong Blang, Langsa City [(Interview on 23/6/2020):

OPEN ACCESS

"We indeed use this village fund very carefully, the funds come from the Village Budget (APBK) and State Budget (APBN). In managing this village fund, we cannot just use it, it must be based on what we have made and must be included in the village financial management system provided by the village. Langsa City Government, especially in the middle of the road there has been an epidemic that has hit our country, namely Covid-19, even this we have been ordered again to tackle Covid-19 ".

Based on the information conveyed by Mr. Yunus, the management of gampong fund must adhere to the principle of prudence. It was also conveyed that the source of village funds came from the APBN and APBK, however, the village apparatus used it according to what had been planned in the village budget draft which was determined based on community deliberations.

Community Economic Empowerment

As one of the village economic improvement programs carried out through community economic empowerment programs. The Community Economic Empowerment Program, both in urban and rural areas, is required to advance a village by using the village budget, including in the community empowerment sector. Meanwhile, for economic development in a village, it is necessary to have a joint business unit to increase residents' income. To ensure that the business runs optimally, it can be explained that if the volume of work carried out cannot be calculated in a detailed and professional manner, then the activities carried out will not be successful because the amount of funds provided is not in accordance with the program of activities that the community wants to carry out. Here, the accuracy of budgeting becomes more important in relation to the business activities to be carried out and a business feasibility analysis is necessary (Kehik and Mael 2017).According to Intan Purnama Sari, SE, Head of Finance in Gampong Jawa said as follows (Interview, 23/6/2020):

“Our priority in the economic development of the gampong community is especially for youth, such as making welding training, making trash cans, but we leave all of that to the manager of the village business unit, namely Regional Owned Enterprise (BUMG). who sell but lack of capital. We have plotted the budget in the village budget draft every year”.

With the consideration of human resources and material resources available in the allocation of village funds, it becomes important and determines that to carry out a work program with maximum coaching will undoubtedly get optimal results (SILALAHI 2017). So that it supports the views expressed by Intan Purnama Sari, the priority of economic development for the Gampong Jawa community is to provide training for village youth’s, provide social assistance, however this effort is left to the BUMG business unit in Gampong Jawa.

The same thing was conveyed by Imil Indra Kesuma, Head of Finance in Gampong Sukajadi Makmur (Interview on 23/6/2020):

"In developing the economy of the gampong community, we created a special program, namely training for young people in the village, this training will serve as knowledge for the youth to broaden their horizons. We also provide training for Family Welfare Development (PKK) activists. Our next plan is to create a business unit such as grocery wholesalers.”

From the results of the interview delivered by Imil Indra Kesuma, in the economic empowerment of the community in Gampong Sukajadi Makmur, Langsa Baro District by providing training for youth and PKK activists, this is considered a priority program to realize village progress later.

Participation of the Community

The concept of empowering gampong residents is important as the main driver of development, especially when people talk about modernization. The discourse on empowerment is also stretched when industrial and information technology moves fast, so that there is a missing link between production factors and society's consumption needs (Widjaja 2010). In developing countries, discourse on empowerment arises when development causes social disinteraction, economic inequality, degradation of natural resources, and alienation of society from the factors of production by the authorities (Soleh 2017). Herlianto, Head of Finance in Gampong Karang Anyar gave the following opinion (Interview on 25/6/2020):

"The economic empowerment we are doing in Gampong Karang Anyar is creating a business group, the role of this business group is driven by PKK members. Community economic empowerment is very important for us to carry out. This is one of our priority programs, later this business unit can advance gampong nationally. Another thing we do is empowering people who already have business units such as: craftsmen of tempe, chips, tape and others.”

From the results of an interview with Herlianto in Gampong Karang Anyar, where in community economic empowerment it is very important to do so that the community can be independent and one of them can advance the village. Community economic empowerment carried out in Gampong Karang Anyar with the aim of making the

community independent after being given knowledge about economics. Development must apply the principles of decentralization, move from the bottom up, actively involve the community, be carried out from and with the community (from and with people). the capacity and will of the regions themselves from year to year are not in carrying out development.

Local governments are not given the flexibility (local discreation) to determine their own regional policies. At that time, the authority given to the regions was not accompanied by the provision of adequate infrastructure, preparation of human resources professional, and fair financing. As a result, what is happening is not creating regional autonomy, but rather regional dependence on the central government (Suharto 2010). Community participation in a village is very important in development planning which is the focus of attention in increasing development, especially for village funds. However, the problem is whether the community participation has provided a solution to village development. Based on Fitriani's recognition as Head of Finance in Gampong Seulalah (Interview on 25/6/2020) is as follow:

"As usual, what we do at the beginning of the year if the gampong makes a draft budget allocation, of course we invite two representatives in the hamlet, and then we also invite representatives from the youth. This is what we continue to do in managing village funds to make them more transparent and the community to monitor the funds".

From the information provided by Fitriani, community participation is very important in managing gampong fund, always involving the community and representatives of youth, this is conveyed in order to be more transparent in managing finances, so that it becomes the direction and realization of village economic development.

Gampong Work Program and Financial Realization

The paradigm in work programs that have been previously planned in order to achieve the goals and objectives that have been set by an organization and implemented within a certain period of time is very important to run, considering that the work program that is carried out will produce the highest level of satisfaction that is desired together in the organization. The results of an interview with Muhammad Khairil, Head of Finance in Gampong Gedubang Jawa, explained (Interview, 27/6/2020):

"To achieve more satisfied programs, we as village officials and in collaboration with other leaders make better program planning, this program aims to progress and empower community members. Then using the available budget allocations, everything is more focused with the approval of the geuchik (village head). Meanwhile, if there is a Remaining Budget Financing for the Year (SILPA) in the gampong fund budget, it will be allocated for activities in the following year".

From the results of the interview, it was explained that in order to achieve the work program in every organization, it is necessary to have a systematic work program and the availability of an adequate budget. In particular, in the realization of the use of gampong funds, there must be achievements made, something interesting again every year in using village funds there is SILPA, and of course it can be allocated for activities in the following year. Usually it will be distributed to beneficiary communities who have never received it before. The same thing was conveyed by Suratno, Head of Finance in Gampong Sukarakyat regarding the progress of their business unit achievement, namely (Interview on 27/6/2020):

"The achievement of our work program every year is in the field of business units that we run, and it is held by the head of the BUMG business unit in the village. especially for community empowerment".

The results conveyed by Suratno, in the achievements and work programs in the village are very important to design, this is to achieve the desired goals in each village. Achievement of work programs, for example from business units, accuracy in budget realization, this is what makes a gampong an example for other gampongs for their achievements.

Supervision of Gampong Economic Development

The most important factor as a stimulus that can change and accelerate the wheels of economic development in a village is the existence and utilization of Gampong funds (ADG). The development program will run according to the target time and as expected if it is supported by the availability of sufficient funds and the implementation of the village financial system (Siskeudes) which has been applied nationally will facilitate the village development process (Malahika, Karamoy, and Pusung 2018).

Based on the information given by Asnawi, Keuchik Village Head in Gampong Meurandeh Aceh, it was explained as follows (Interview on 27/6/2020):

"In order to improve supervision and civil service, the government continues to carry out integrated, effective and efficient supervision efforts. In managing these funds, it is inseparable from the regulations made by the Mayor of Langsa and providing guidance to village residents based on the disclosure of village financial information. The

OPEN ACCESS

inspectorate is the agency that checks the management of funds and the sub-district heads participate in supervising the use of funds both from the APBN, APBD and also APBK".

The same thing was conveyed by Khaidir, Head of Finance in Gampong Tualang Teungoh (Interview on 27/6/2020), namely:

"Supervision of gampong funds has been carried out well, supervision is carried out with a mentoring scheme under each sub-district. This shows our seriousness in gampong management and development. We are slowly doing village development activities to change our gampong for the better and we are doing development gradually every year. However, in this case we are still a little confused because of the covid-19 outbreak, the budget that has been allocated in the work program has been cut to handle Covid-19 in our village," he said.

From the results of the informants' explanation above, the supervision of village funds currently carried out has met the applicable regulations, because the use of these funds is always monitored by the Supreme Audit Agency. This is the seriousness of all parties who manage village finances. On the other hand, the economic development of the citizens is an important role for village government officials. With the existence of a citizen's economic development fund that is rolled out gradually for the betterment of society. But in reality, in the midst of a disaster that hit the world and even reached Aceh Province, so in this case to deal with the Covid-19 pandemic in the community, the government prioritized it.

Analysis of the Focus Group Discussion

To formulate a village (gampong) development policy in Langsa City based on Minister of home affairs Regulation Number 37 of 2007, a deliberative consensus process must be carried out involving village officials. Based on field observations, the results of the deliberations were based on the needs suggested at the meeting without paying attention to the general medium and long term policies that were the national agenda. This is because the resources of the village apparatus are still limited and most of them have other jobs outside the duties of the gampong apparatus, so that the time for administering the village is still far from expectations.

The use of the gampong financial reporting system through the SISKEUDES application has had a significant impact on the financial performance of the Gampong Government, but not all implementing officials understand it well. The use of this system also faces several obstacles, including limited human resources, there are still many financial reports written manually and not inputted into the system, maybe because the system is an error and also the internet network facilities are not optimal.

There are several things that need to be conveyed in managing village fund management conveyed by Zaldi Sofyan (Interview on 29/7/2020):

1) In managing gampong fund management, the government has formed a monitoring team for village financial management verification.
2) There are problems with the online network, for example in Gampong Sukajadi Makmur, Langsa Baro District, so that the gampong lacks access or delays in uploading the use of gampong fund, but this problem has been submitted to the Mayor of Langsa.
3) Financial management in each gampong in the working area of Langsa City has met the national financial standards and Islamic finance standards with the principle of public openness.
4) The Covid-19 outbreak so that the allocation of funds for gampong development was reduced, because it was prioritized to handle the Covid-19 recovery.
5) Management based on Sharia financial management has not been fully implemented, because it has not been systematically regulated in regional regulations (related Qanun). However, normatively, preventive efforts from misuse of state finances are carried out simultaneously through appeals by the city government, ulama leaders, traditional leaders and community leaders to always be trustworthy, fair and transparent towards the use of public money so that it is not misused. (Suganda 2018)
6) The City Government and also elements of society who care about Sharia in the gampong within the Langsa City area, try to anticipate the actions of certain parties that damage the economic development order of the village community, such as financing made by mobile banks (banke), loan sharks and cooperatives with an interest system (interest) that has been declared haram in Aceh, especially after the enactment of Qanun Number 11, 2018 concerning Sharia Financial Institutions (LKS).

Conclusion

Management of Gampong Fund Management in Langsa City, including Gampong Fund Allocation (ADG) for the community empowerment is outlined in Minister of Home Affairs Regulation Number 113 of 2014 concerning Village Financial Management which states that Village Financial Management can consist of

OPEN ACCESS

Planning, Budgeting, Application Mechanisms and Disbursement, Use, Supervision and Accountability. Management of ADG in Langsa City has been carried out by taking into account the suitability of the program with community needs. In order to ensure the entire series of community activity programs in the management of funds, proper and appropriate financial management is determined according to the budget. This is done with the consideration that the funds that have been prepared in relation to activities that are important in people's lives are carried out in accordance with the available budget items taking into account and considering that the activities carried out guarantee the realization of community welfare.

The Mayor of Langsa Regulation Number 17 of 2016 concerning Guidelines for the Use of Gampong Funds, in general, regulates that community empowerment through gampong development in improving the welfare of village residents in Langsa City has been carried out with stages of achieving welfare. Each stage of this welfare achievement is carried out, such as the establishment of a business activity unit and providing social assistance to underprivileged people, training in life skills and supervising the financial system in an effective and targeted manner. Furthermore, any funds allocated to move the micro business unit must be able to be accounted for by each member in the form of financial reports and performance achievements. Each member of the group who is considered successful is proven by the ability to repay the loan or show business continuity even though they no longer receive working capital assistance and even the management party transfers business capital to another party (revolving fund) as a form of equal distribution of beneficiaries.

Suggestion

The gampong fund management system regulated in SISKEUDES must be appropriate and accommodate the existing situation and conditions in the gampong, so that the planning process in managing the village funds can answer the basic needs that are priorities for economic empowerment of village residents. Dissemination of understanding and implementation of Islamic financial management needs to be continuously improved. Management of village financial management sourced from the APBN, APBD and APBK that have been stipulated in the ADG in Islamic financial management is still experiencing problems, this is due to central procedures/policies that have not fully adopted the sharia financial management system. This is very profitable and is an opportunity for Aceh Province with the emergence of Qanun Number 11 of 2018 concerning Sharia Financial Institutions which has the authority to apply sharia principles in all lines of the financial system in Aceh Province, including the Langsa City Government. Efforts to socialize and elaborate on the practical understanding of these regulations must be voiced in acclamation so that bias makes the village community understand. The meticulous attitude and prudence in managing gampong funds originating from the State Budget and also from Langsa City's locally-generated revenue (PAD) are also influenced by the movement to enforce Islamic law in the financial sector. We find many aspirations from gampong community groups aspiring not to deal with moving loan banks (bank keliling/ banke), loan sharks and also savings and loan cooperations that take profits based on interest margins and impose double interest fines when due. However, the high interest of the community in order to avoid the effects of usury and economic injustice has not been fully supported by a comprehensive Islamic financial management system in a number of gampong in the Langsa City area.

OPEN ACCESS

References

Akhmadi, Slamet, and Abu Kholish. 2017. "PRINSIP-PRINSIP FUNDAMENTAL EKONOMI ISLAM." El-Jizya : Jurnal Ekonomi Islam. doi: 10.24090/ej.v4i1.2016.pp97-118.

Arikunto, Suharsimi. 2012. Prosedur Penelitian : Suatu Pendekatan Praktik (Edisi Revisi).

Dwi suwiknyo. 2016. Manajemen Keuangan Dan Aktualisasi Syar'iyyah Modern.

Eko, Sutoro. 2019. "Pemberdayaan Masyarakat Desa." Pemberdayaan Masyarakat.

Fachreza, Said Musnadi, and M. Shabri Abd Majid. 2018. "Pengaruh Motivasi Kerja, Lingkungan Kerja, Dan Budaya Organisasi Terhadap Kinerja Karyawan Dan Dampaknya Pada Kinerja Bank Aceh Syariah Di Kota Banda Aceh." Jurnal Magister Manajemen.

Hanafi, Mamduh. 2015. "Konsep Dasar Dan Perkembangan Teori Manajemen." Managemen.

Husna, Saifatul, and Syukriy Abdullah. 2016. "Kesiapan Aparatur Desa Dalam Pelaksanaan Pengelolaan Keuangan Desa Secara Akuntabilitas Sesuai Undang-Undang Nomor 6 Tahun 2014 Tentang Desa (Studi Pada Beberapa Desa Di Kabupaten Pidie)." Jurnal Ilmiah Mahasiswa Ekonomi Akuntansi.

Iqbal, Muhammad, Abbas Tarmizi, and Ratna. 2020. "Pengaruh Pendapatan Asli Daerah, Dana Alokasi Umum, Dana Alokasi Khusus, Dan Dana Otonomi Khusus Terhadap Belanja Daerah Kabupaten/Kota Di Provinsi Aceh." Jurnal Manajemen Indonesia (J-MIND).

Jafar, M., and Sulaiman Sulaiman. 2018. "Penataan Administrasi Kependudukan Berbasis Mukim Dan Gampong Di Provinsi Aceh." Jurnal Penelitian Hukum De Jure. doi: 10.30641/dejure.2018.v18.465-476.

Justita Dura. 2016. "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Kebijakan Desa, Dan Kelembagaan Desa Terhadap Kesejahteraan Masyarakat (Studi Kasus Pada Desa Gubugklakah Kecamatan Poncokusumo Kabupaten Malang),." Jurnal JIBEKA.

Kehik, Bernardus Seran, and Medan Yonathan Mael. 2017. "Analisis Pengelolaan Alokasi Dana Desa Dalam Peningkatan Perekonomian Masyarakat Petani Di Desa Usapinonot." AGRIMOR. doi: 10.32938/ag.v2i04.319.

Malahika, Jehan M., Herman Karamoy, and Rudy J. Pusung. 2018. "PENERAPAN SISTEM KEUANGAN DESA (SISKEUDES) PADA ORGANISASI PEMERINTAHAN DESA (STUDI KASUS DI DESA SUWAAN KECAMATAN KALAWAT KABUPATEN MINAHASA UTARA)." GOING CONCERN : JURNAL RISET AKUNTANSI. doi: 10.32400/gc.13.04.21514.2018.

Marthalina. 2018. "Pemberdayaan Perempuan Dalam Mendukung Usaha Mikro, Kecil, Dan Menengah (UMKM) Di Indonesia." Jurnal Pembangunan Pemberdayaan Pemerintahan.

Mursyidto, Muhammad Imam. 2014. "UNDANG-UNDANG REPUBLIK INDONESIA NOMOR 6 TAHUN 2014 TENTANG DESA." Implementation Science.

Nopriono, and Suswanta. 2019. "Pemberdayaan Masyarakat Dalam Perspektif Kebijakan Publik." JPK: Jurnal Pemerintahan Dan Kebijakan.

Rangkuti, Freddy. 2013. Teknik Membedah Kasus Bisnis Analisis SWOT Cara Perhitungan Bobot, Rating, Dan OCAI.

Ratnasari, Kusuma Chandra Kirana; Ririn Tri. 2017. Evaluasi Kinerja Sumber Daya Manusia.

Rosalinda, Okta. 2014. "Pengelolaan Alokasi Dana Desa (ADD) Dalam Menunjang Pembangunan Pedesaan (Studi Kasus : Desa Segodorejo Dan Desa Ploso Kerep, Kecamatan Sumobito, Kabupaten Jombang)." Jurnal Ilmiah Fakultas Ekonomi Dan Bisnis Univeritas Brawijaya.

Shuha, Khalida. 2018. "Analisis Pengelolaan Desa (Studi Kasus Pada Desa-Desa Selingkungan Kecamatan Lubuk Alung Kabupaten Padang Pariaman)." Universitas Negeri Padang.

SILALAHI, ULBER. 2017. "Asas-Asas Manajemen." Jurnal Ilmih Manajemen Dan Ekonomi.

Soleh, Ahmad. 2017. "Strategi Pengembangan Potensi Desa." Jurnal Sungkai.

Suganda, Delfi. 2018. "FUNGSI STRATEGIS TUHA PEUT DALAM MELAKUKAN PENGAWASAN DAN PENCEGAHAN KORUPSI DANA GAMPONG." Al-Idarah: Jurnal Manajemen Dan Administrasi Islam 2(1):61. doi: 10.22373/al-idarah.v2i1.3393.

Sugiyono. 2018. "Metode Penelitian Kuantitatif,Kualitatif Dan R&D." Ke-26.

Suharto, Edi. 2010. Pengembangan Masyarakat Dari Pembangunan Sampai Pemberdayaan.

Walcott, Susan M. 1999. "Fieldwork in an Urban Setting: Structuring a Human Geography Learning Exercise." Journal of Geography. doi: 10.1080/00221349908978888.

Widjaja, Haw. 2010. OTONOMI DESA MERUPAKAN OTONOMI YANG ASLI, BULAT DAN UTUH.

Zainudin, Arif. 2016. "MODEL KELEMBAGAAN PEMERINTAHAN DESA." JIP (Jurnal Ilmu Pemerintahan) : Kajian Ilmu Pemerintahan Dan Politik Daerah. doi: 10.24905/jip.1.2.2016.338-351.

OPEN ACCESS

Interviews

Fitriani, Head of Finance in Gampoeng Seulalah, (Interview in the office of Geuchik Gampoeng Seulalah, on 25 June 2020)

Herlianto, S. Pd, Head of Finance in Gampoeng Karang Anyar, (Interview in the office of Geuchik Gampoeng Karang Anyar, On 25 June 2020)

Imil Indra Kesuma, SH, Head of Finance in Gampoeng Jawa, (Interview in the office of Geuchik Sukajadi Makmur, on 23 June 2020)

Intan Purnama Sari, SE, Head of Finance in Gampoeng Jawa, (Interview in the office of Geuchik Gampoeng Jawa, on 23 June 2020)

Khaidir, Head of Finance in Gampong Tualang Tengoh, (Interview in the office of Geuchik Gampoeng Tualang Tengoh, on 27 June 2020)

Muhammad Khairil, SH, Head of Finance in Gampoeng Gedubang Jawa, (Interview in the office of Geuchik Gedubang Jawa, on 27 June 2020)

Suratno, Head of Finance in Gampoeng Sukarakyat, (Interview in the office of Geuchik Gampoeng Sukarakyat, on 27 June 2020)

T Asnawi, Geuchik Gampoeng Meurande Aceh, (Interview in the office of Geuchik Gampoeng Meurande Aceh, on 27 June 2020)

Yunus, Head of Finance in Gampoeng Blang, (Interview in the office of Geuchik Gampoeng Blang, on 23 June 2020)

Zaldi Sofyan, S.STP, MSP. Head of Langsa Baro Subdistrict (Interview in the office of Langsa Baro District, on 23 June and 29 July 2020)

OPEN ACCESS