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# Management of village funds based on Islamic Shari'ah: A literature study

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## ABSTRACT

Village fund financial management is regulated in Permendagri No. 20 of 2018, which states that village financial management is an activity that includes planning, implementation, administration, reporting and accountability of village finances, and must be based on transparent, accountable, participative, orderly and budgetary principles. This research method uses library research, in which the data or materials used in completing the research come from the library, either in the form of books, encyclopedias, dictionaries, journals, documents, magazines and others. The results explain that the financial management of village funds based on Islamic shari'ah teaches to always instill the nature of openness/transparency, truth, fairness, honesty (accountable), trust and accountability in carrying out a plan, implementation, management and reporting of accountability in life both in the form of individuals and society, and must be accountable to God. Research on the financial management of village funds based on Islamic sharia is important because it is expected to reduce the level of village fund corruption and fraud that exists in village government

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## 1. INTRODUCTION

The village fund policy originates from the State Expenditure Revenue Budget (APBN) which is channeled to the Village and transferred through the district/city APBD which is used to finance government administration, development implementation, community development, and community empowerment. This is very beneficial for villages where villages are able to repair damaged infrastructure or those that need to be prioritized for handling as well as training or community empowerment, by providing training, skills. The village can also empower the community with businesses owned by the village, previously the community was given training and skills related to the superior products they owned (Jumaiyah & Wahidullah, 2019; Onsardi et al., 2019; Sopriyanto, 2021; dan Asoka, 2018). With the relatively large amount of village funds, it is necessary to have good village fund management (good governance), in accordance with the Regulation of Minister Domestic No.20 of 2018. In the Regulation of Minister Domestic No. 20 of 2018 it is stated that the management of village funds is a cycle of activities/all government activities which include planning, implementation, administration, reporting and accountability of village finances (Peraturan Menteri Dalam Negeri, 2018). The

management process is strengthened again with an explanation (BPKP, 2015) regarding Guidelines for Village Financial Management, in which it is explained that the implementation and management of village finances must be managed based on transparent, accountable, participatory principles and carried out in an orderly and budgetary manner.

Village Funds which are APBN funds earmarked for Villages which are transferred through district/city APBD and prioritized for: implementation of development; and empowerment of village communities (Kementrian Keuangan Republik Indonesia, 2017). Philosophically village funds are funds originating from the central government which are used to improve the welfare of rural communities, for the implementation of development, community development and community empowerment, which can improve the village economy, reduce underdeveloped villages, and strengthen village communities not only as object but acts as a subject in development. The philosophy of village fund financial management is a cycle or activity that includes planning, budgeting, implementation, administration, reporting and accountability for village funds, as well as in the financial management of village funds must be based on transparency, accountability, participatory and orderly budgeting and discipline, therefore must be accountable.

Even though the financial management of village funds and village assets is not a commercial business, but a public service for general/community welfare. Meanwhile, in terms of village fund management, it must be accountable, transparent and must be disciplined in the budget. In a village to realize the implementation of the principles of village fund financial management, it is necessary to comply with the village government, especially the Village Fund management executor, to carry out village fund finance according to applicable regulations.

The results of the study show that Village Fund Management Accountability is in accordance with the Regulation of Minister Domestic No. 20 of 2018 and is in accordance with Islamic Shari'ah carried out by (Onsardi et al., 2019; Nurhayati & Saleh Ridwan, 2019; Herianti & Arifun, 2020; dan Sopriyanto, 2021; Sintia, 2019). Meanwhile, the results of different studies explain that village financial management is still not in accordance with the Regulation of Minister Domestic No. 20 of 2018 and not in accordance with Islamic shari'ah was carried out by (Syahputri, 2021; Asoka, 2018; Alfasadun et al., 2018; Safarullah et al., 2021).

Since 2015, village funds have been misused, in other words, many have been misappropriated by parties responsible for village funds. Many government officials have committed corruption on village funds in large amounts. This is proven by acts of corruption, one of which occurred in Sulawesi, as quoted by a media, that in 2018, especially in South Sulawesi, there were 21 (twenty-one) village heads who were accused of criminal acts of corruption in village funds and are now rolling in court State Makassar. Researcher Anti Corruption Committee (ACC) in Sulawesi Hamka, revealed that out of 24 (twenty-four) Regencies in South Sulawesi. Bone Regency is the largest contributor to the Village Fund (DD) corruption case. "Bone won first place. There were seven village fund cases in 2018 (Herianti & Arifun, 2020). Based on ICW data, from 2015 to 2020, there were 676 defendants in corruption cases from village officials. This data shows that widespread corruption is carried out by village officials after the State Civil Apparatus (ASN) and the private sector." "Over the past five years there have been 676 defendants in corruption cases from village officials. This is important for the government to think about further, why this village official always dominates corruption case defendants every year," explained Kurnia, in a virtual press conference on the 2020 Corruption Trial Monitoring Report by ICW, (Kompas.com, 22/03/2021).

From the corruption cases above, it is because the financial management of village funds is still not optimal, even though the Permendagri rules already exist and must be implemented, but there are still those who violate them. Therefore, in addition to the regulation of the minister of home affairs, it is necessary to reinforce the

implementation of financial management of village funds based on Islamic shari'ah, which in the financial management of village funds must carry out the concepts of the values of justice, truth, honesty, trust and accountability. With these Islamic values it is hoped that it can minimize the level of corruption in village funds, because in the process of reporting the accountability goes directly to God Almighty.

According to regulations, the management of village funds must be in accordance with the Permendagri, where reporting must be accountable to superiors and the wider community. But literally in reporting village funds, they must also be accountable to the One God. Because humans are given the mandate/responsibility for financial management of village funds, this is in accordance with the thinking (Triyuwono, 2001) which states that in sharia financial management must contain the values of justice, truth, honesty, trust and accountability (Nikmatuniayah, Resi Yudhaningsih, 2020; Sopriyanto, 2021; Onsardi et al., 2019; Basri et al., 2016; dan Nurhayati & Saleh Ridwan, 2019). One of the principles of village fund financial management is accountability. In Islam this accountability is stated in QS.An-Nisa' verse 58. Surah An-Nisa' verse 58 has a relationship with accountability which lies in the same basic concept (Onsardi et al., 2019; Basri et al., 2016; dan Nurhayati & Saleh Ridwan, 2019). In the surah An-Nisa verse 58 it is clearly stated that the mandate given to someone must be conveyed to the person who is entitled to receive it. Which in general accountability is accountability for the trust given to him. Therefore, a person who is given a mandate must carry out true, honest and fair accountability for every trust, both to Allah and fellow human beings. The application of village financial management accountability that is in accordance with Islamic shari'ah will be realized if the village government runs it according to the rules, fulfills the obligation to convey the mandate and accountability to the community or agencies entitled to receive accountability.

With the existence of research related to the financial management of village funds based on Islamic shari'ah, it is hoped that it can reduce the level of village fund corruption and fraud that exists in village government. Which in the financial management of village funds based on Islamic shari'ah will embody honesty, fairness, openness, truth, trust and accountability. If this is carried out in earnest according to shari'ah, it will certainly avoid fraud, fraud and corruption

So the importance of good governance in village governance, namely a governance that promotes transparent and accountable principles. In the management of village funds according to Shari'ah Islam teaches to always instill the nature of openness/transparency, truth, justice, honesty, trust and accountability (accountable) in carrying out a plan, implementation, management and reporting of accountability in life both in the form of individuals and in society. Similarly, in the management of village funds, we must always implement a system of transparency/Tabligh, accountability/trustworthiness, participatory, orderly and budgetary discipline because the law is mandatory and if we violate it, it means we have violated the law and committed disobedience which will erase all acts of worship to Allah.

## 2. RESEARCH METHOD

This study uses library research methods. Literature-based research is a form of research that uses literature as an object of study obtained from books and research journals from previous researchers (K. P. Sari et al., 2020; Hatimah et al., 2019; Citrayantie et al., 2020; dan Kiyarsi & Bharata, 2021). According to Sutirno (1990) in (Harahap, Nursapia, 2014) Library research is the data or materials used in completing the research that come from the library, either in the form of books, encyclopedias, dictionaries, journals, documents, magazines and others. Whereas (sawarjuwono, Fauzia, n.d.) explained that the data collection for this research was representative and relevant library data to the object of this study, based on previous research.

The reasons for conducting library research are as follows: (1) because research problems can only be answered through library research and vice versa cannot be answered through field studies. Problems related to history, literature, the history of thought or economic history cannot but rely on literature research. (2) literature study is needed as a separate stage, namely a preliminary study to further understand the symptoms that have just emerged in society. (3) library data remains reliable to answer research questions (Mestika 2008) in (Hatimah et al., 2019).

This study explains and reveals the existing conditions, in accordance with related data, namely the financial management of village funds based on shari'ah. The data collected, then analyzed and concluded so as to get answers from the formulation of the problem that has been determined by the researcher. These data will be analyzed and discussed in the sub-chapters in order to get conclusions for the existing problem formulation. The data obtained is from books, journals and other related literature, besides that we also get articles from the internet (Citrayantie et al., 2020; Hatimah et al., 2019; Kiyarsi & Bharata, 2021; Harahap, Nursapia, 2014; K. P. Sari et al., 2020; sawarjuwono, Fauzia, n.d.).

### 3. RESULTS AND DISCUSSIONS

#### 3.1. Philosophical Principles of Islamic Financial Management

##### The Islamic Shari'ah Financial Management Cycle

In *Permendagri* No. 20 of 2018 explains that financial management includes planning, planning, implementation, administration, reporting and accountability. In terms of financial management, it must be based on Islamic shari'ah.

##### a. Planning for Financial Management of Village Funds according to Islamic shari'ah

Planning is the starting point for management activities. Because planning is the first step of an activity in the form of thinking about the things involved in order to achieve optimal results. The reason is, without planning, there is no basis for carrying out certain activities to achieve goals (Onsardi et al., 2019). Thus, planning has a very important role, as a basic starting point for other implementation activities. Therefore, in order for the da'wah process to achieve maximum results, planning is very important. Everything needs a plan, as in the *hadits* of the Prophet Muhammad SAW: "If you want to do a job, think about the consequences, if it's good take it and if it's bad leave it". (HR. Ibnu Mubarak).

The planning concept must consider what has been done in the past to plan for the future. As implied in *Surah Al-Hasyr*: 18, which means: "Hy you who believe, fear Allah and let each person pay attention to what he has done for tomorrow (hereafter), and fear Allah, verily Allah is All-Knowing of what what you do" (QS. Al-Hasyr: 18). This verse explains that we are commanded to always introspect and improve our souls to achieve a better future.

##### b. Implementation of Village Fund Financial Management according to Islamic shari'ah

Implementation or actuating in shari'ah is written in Arabic pearl words "Man Jadda Wa Jada" which means whoever is serious, then that person will surely succeed. The meaning of this verse is that if someone does the job to the fullest, the results will be satisfactory and worth worship, otherwise it is against the shari'ah. But on the other hand, if the work is done carelessly, then the results are not optimal (Onsardi et al., 2019). The implementation of a job is also mentioned in the Qur'an *surah Al-Kahf* verse 2, which means: "As a straight guide, to warn of a very painful punishment from Allah and to give good news to those who believe, who do good deeds, that they will be well recompensed" (QS. Al-Kahfi: 2).

For the village government, all forms of development, both infrastructure development and community empowerment, are good forms of action (good deeds)

because they are beneficial to the people or the community. For village governments who are trustworthy in carrying out their duties, they will get rewards in the form of kindness.

c. Administration of Village Fund Financial Management in accordance with Islamic shari'ah

Administration is a process of writing or recording, which is a series of a cohesive cycle or system, leading to regularity. (Onsardi et al., 2019). In accordance with the word of Allah SWT in the surah Al-Baqarah verse 282 which means: "Hy you who believe, if you mu'amalah not in cash for a specified time, you should write it down and let a writer among you write it correctly. and let the writer not be reluctant to write it down as Allah teaches him, then let him write, and let the person who owes it dictate (what is to be written), and let him fear Allah his Lord, and let him not reduce the least of his debt" (QS. Al-Baqarah: 282).

The verse above means to explain the importance of recording a transaction, whether cash or credit, or deferred. The order to record it is intended to remind when the debtor or debtor forgets. In Islam, a debtor must immediately pay his debts when he has enough wealth, because delaying payments is an act of injustice (dzalim) against himself and others. Related to village administration, one of the village administrations is in the form of financial management, where revenue and expenditure transactions take place. All receipts and expenditure transactions must be recorded as evidence and as a reminder to document the implementation of accountability.

d. Accountability for Financial Management of Village Funds according to Islamic shari'ah

Accountability in the sharia perspective is contained in the hadith which means as follows. "The soles of a servant will not move on the Day of Judgment until he is asked about four things, namely about his age, how he spent it, about his youth, how he passed it, about his wealth, how he got it and where he spent it, and about his knowledge. how does he practice it" (HR Tirmidzi). Accountability is also explained in surah Al-Zalzalah Verses 7-8 which means: "So whoever does an atom's weight of good, surely he will see (reply) it, and whoever does an atom's weight of evil, surely he will see (reply) it". The hadiths and verse above mean that every human being will be asked about four things, namely: age, youth, wealth and knowledge.

Which of these things is a form of human responsibility throughout his life and humans are responsible to Allah SWT for what has happened in the world, both good and bad. Such a feeling will awaken in him a sense of responsibility. Regarding the responsibilities of the village government, the village government also has responsibility for how village assets or assets are managed. This accountability is not only to the world in the form of an accountability report on the implementation of the Village Budget (APBDes) submitted to the Regent, but also accountability to Allah SWT who must be accounted for in the afterlife.

3.2. Principles of Financial Management of Village Funds according to Islamic Shari'ah

The principles of Village Financial Management as stated in Permendagri Number 20 of 2018 are transparent, accountable, participatory and carried out in an orderly and budgetary manner. Whereas in Islamic sharia financial management must contain Islamic values, in order to achieve financial management goals that are in accordance with government regulations and in accordance with sharia. The values contained in the shari'ah enterprise theory are the values of justice, truth, honesty, trustworthiness and accountability (Triyuwono, 2001).

a. Value of justice

Justice is the most important foundation in Islamic economics. The upholding of justice has been emphasized by the Qur'an as the main mission of the Prophets sent by Allah (QS.57: 25), which means: "Indeed, We have sent Our messengers with clear evidence and we sent down with them the and balance (justice) so that humans can act

fairly. And We created iron which has power, is great and has many benefits for mankind, and so that Allah will know who helps His (religion) and His messengers even though (Allah) does not see him. Verily, Allah is Powerful, Mighty” (QS. 57: 25). As for the letter which includes the enforcement of economic justice, which means: “Hy you who believe! Be upholders of justice, witnesses for Allah, even against yourselves or against your parents and relatives. If he (the defendant) is rich or poor, then Allah knows better his benefits (goodness). So do not follow your passions because you want to deviate from the truth. And if you twist (words) or are reluctant to be a witness, then know that Allah is Aware of everything you do” (QS. An Nisa: 135), (Siti, 2015; Nikmatuniayah, Resi Yudhaningsih, 2020; Nurlaila & Nasution, 2015; dan Triyuwono, 2001).

So the value of justice is stated in the existence of similarity and suitability in carrying out rights and obligations, equal equal distribution of opportunities in terms of information, resources, or enjoyment of profits, and the existence of upholding the truth and avoiding oppression/harming other parties above one's own interests. Viewed from enterprise theory (ET), companies are seen not only as business institutions, but also as social institutions that have consequences for companies to meet social demands. Therefore, for Entity Theory, profit is the result of joint efforts of participants/ stakeholders (shareholders, creditors, employees and the community).

#### b. Value of Truth

According to (Zulkifli & Sulastiningsih, 1998), that is broadly explained as follows: (a) In QS 2: 282 Allah Subhanahu wata'ala orders that the ummah record muamalah which results in changes in individual or organizational assets. Muamalah is an important part of the people's economy, so its implementation must pay attention to Islamic values. (b) Proof of the transaction as the basis for recording, not the occurrence of muamalah must be free from fraud, so there is a need for testimony from a competent party (QA 2: 282), so that the evidence can be justified, so that not a single transaction is forgotten even as big as zarah (QS Al Zalalah 7-8). (c) According to Islamic accounting, there must be more emphasis on reality, not just relying on formal evidence. (d) In order for interest information to be reliable, the information must be verified by an independent party. (public accountant) (QS. An Nisa; 155).

Which of these truths depends on human behavior in implementing these truths. The word right is literally what it should be. However, if the truth is related to muamalah activities, it means recording in accordance with existing transaction evidence. The most important meaning of the truth is the recording and reporting that displays the actual reality.

#### c. Value of Honesty

Honesty can be said to be a person's basic capital in his social environment, because with this honesty means that person has respected himself. This command to be honest is in accordance with the Word of Allah Subhanahu wa ta'ala, QS 33:70 which means: “Hy you who believe! Fear Allah and speak the truth” (QS 33:70), (Zulkifli & Sulastiningsih, 1998; Nikmatuniayah, Resi Yudhaningsih, 2020; dan Triyuwono, 2001). This value ensures that business management must be carried out with morality that upholds the value of honesty. So in conclusion honesty is a fundamental moral value to achieve the pleasure of Allah in the practice of muamalah.

So honesty is something that must be done by every human being in various aspects of life including in muamalah, honesty will be proof of a commitment to how important the right words are so that they can be used as a guide, which will provide benefits for the parties entering into the contract (agreement) and also for the environment and society. Wherein transparency will be reflected in all that is done by every human being in his duties.

#### d. Value of Trust and Accountability

Amanah is a behavior that must be possessed by human beings in the highest Islamic teachings (QS 33:72) which means: *“Verily, We have offered a mandate to the heavens, the earth and the mountains; but all of them are reluctant to carry out the mandate and they are worried that they will not carry it out (it's hard), then the mandate is carried by humans. Indeed, humans are very unjust and very stupid”* (QS 33:72), (Zulkifli & Sulastiningsih, 1998; Nikmatuniayah, Resi Yudhaningsih, 2020; dan Triyuwono, 2001). The verse explains that the weight of the mandate and the burden that must be borne by humans, where the heavens, earth and mountains as creatures of God who are mighty and strong feel weak and reluctant to carry that mandate, afraid and worried if they are not able to fulfill it. Shari'ah enterprise theory (SET) accountability has the following characteristics: (1) Carrying out tasks/mandates with all sincerity in executing them. (2) Putting the interests of direct and indirect stakeholders and nature first. (3) Uphold Islamic business ethics (halal and haram).

The Islamic concept related to trust and accountability is the trust given to humans. The term reckoning or reckoning, court or accountability is when Allah asks for accountability to humans for manifestations in their lives on the Day of Judgment. The belief in the existence of the Day of Judgment for a Muslim is very significant in fostering a sense of responsibility for his actions. This concept of accountability is a provision of Allah which is embedded in Muslim individuals, not limited to professionals, academics or entrepreneurs.

The following is a table of previous research results which are used as references in research to strengthen the discussion

Table 1. Literature reviews on Management of village funds based on Islamic Shari'ah

No.	Authors	Research methodology	Key Findings/Contributions Developed
1.	(Triyuwono, 2001)	The descriptive-qualitative normative approach	Shari'ah Enterprise Theory is oriented towards providing information to stakeholders and the natural environment as a form of accountability to God, humans and the natural environment
2.	(Nurlaila & Nasution, 2015)	Qualitative Research	Application of the value of accountability, the value of truth, the value of justice and the value of honesty
3.	(Zulkifli & Sulastiningsih, 1998)	Literature Review	The concept of accountability in Islam, where accountability is when Allah demands responsibility from humans for manifestations in their lives on the day of judgment. Therefore, truth and honesty must be instilled
4.	(Siti, 2015)	Pragmatic approach, focus group discussion	In SET (Shari'ate Enterprise Theory) there is a trilogy of accountability relationship dimensions that refer to God as the center of accountability, the second accountability is human to human which is still categorized in two forms (direct and indirect stakeholders) and the last is nature



5.	(Nurhayati & Saleh Ridwan, 2019)	Qualitative descriptive, with a normative juridical approach	In managing village fund allocations, we always apply a system of transparency/Tabligh and accountability/trust because the law is mandatory and if it violates it, it means we have committed disobedience which will erase all acts of worship to Allah
6.	(Onsardi et al., 2019)	Descriptive namely careful measurement of certain social phenomena	Village Fund Management Accountability in an Islamic Perspective is in accordance with the existing sharia
7.	(Nikmatuniayah et al., 2020)	Pragmatic research method	Accountability in the process of determining this indicator will be divided into four dimensions, namely: the dimension of human accountability to society; Human accountability with the state; Human accountability with nature; Human accountability with Allah Subhanahu wa ta'ala

### 3.3. Islamic Shari'ah as the basis for Village Fund Financial Management

Based on the description above, the financial management of village funds has not been managed properly. The financial management of village funds needs to be implemented good governance or good village governance, because in a governance must prioritize the principles of transparency, accountability, participatory, orderly and budgetary discipline based on Islamic shari'ah values or what is often referred to as shari'ah enterprise theory (Triuwono, 2001) and (Nurhayati & Saleh Ridwan, 2019) which explains the values of justice, truth, honesty, trust and accountability. It is hoped that the financial management of village funds based on Islamic shari'ah can be used as a reference in overcoming problems related to misuse of existing village fund finances, can make stakeholders related to village funds become wary, because in the financial management of village funds based on shari'ah Islam This refers to the shari'ah enterprise theory in which Allah is the main source of trust, because Allah is the sole and absolute owner. Meanwhile, the resources owned by stakeholders are in principle a mandate from Allah in which a responsibility is attached to use it in the manner and purpose set by the Trustee (QS. 2: 254 and 267). In principle, the shari'ah enterprise theory provides the main form of accountability to Allah (vertical) which is then translated into a form of accountability (horizontal) to humanity and the natural environment.

Therefore it will be very important if the financial management of village funds is based on Islamic shari'ah. Which in Permendagri No. 20 of 2018 it is explained that the financial management of village funds which includes planning, implementation, administration, reporting and accountability activities must be in accordance with the principles of financial management including transparency, accountability, participation, order and budget discipline (Peraturan Menteri Dalam Negeri, 2018). And in Islamic Shari'ah financial management of village funds must contain the values of justice, truth, honesty, trust and accountability (Nikmatuniayah et al., 2020; Onsardi et al., 2019; Triuwono, 2001; Nurlaila & Nasution, 2015; Zulkifli & Sulastiningsih, 1998; dan Siti, 2015).

Which in fairness has been emphasized by the Qur'an as the main mission of the Prophets sent by Allah (QS.57: 25). Whereas there is a principle of justice in making transactions, so every transaction made must be recorded correctly, because it relates to moral practices, namely honesty. In addition, the value of justice can be interpreted as the existence of equality and harmony in carrying out rights and obligations, equal distribution of opportunities in terms of information, resources, or enjoyment of profits, and the existence of upholding the truth and avoiding oppression / harming other things above one's own interests. In relation to the financial management of village funds, planning and implementation must be carried out fairly.

The value of truth in Islamic shari'ah is not only aimed at economic interests. However, as an instrument that can guide humans in the direction of the true essence. Truth when associated with muamalah activities means recording in accordance with existing transaction evidence. The most important meaning of the truth is the recording and reporting that displays the actual reality. This is in accordance with QS 2: 282, QS Al Zalzalah: 7-8 and An Nisa: 155. In the financial management of village funds, a transaction must be recorded in accordance with the actual reality and in accordance with the available evidence.

Village fund financial management must also contain the value of honesty because in honesty it can be said to be the basic capital of a person in his social environment, because with honesty it means that the person has respected himself, this is in accordance with the word of Allah QS 33:70. So honesty is something that must be done by every human being in various aspects of life including in muamalah, honesty will be proof of a commitment to how important the right words are so that they can be used as a guide, which will benefit the parties entering into the contract (agreement), as well as for the environment and society. Where in will be reflected in transparency of everything that is done by every human being in their duties, as well as involving community participation to prove that what is done is according to the rules.

The value of trust and accountability is an activity that has been mandated and carried out by related parties, in terms of financial management of village funds, usually in the form of financial reporting. In addition to reporting to related parties, in this case there is accountability reporting to God (Alloh). The weight of the mandate and the burden that must be borne by humans, where the heavens, earth and mountains as God's mighty and strong creatures feel weak and reluctant to carry that trust, afraid and worried if they are unable to fulfill it, according to the word of Allah QS 33:72. The Islamic concept related to trust and accountability is the trust given to humans. The term reckoning or reckoning, court or accountability is when Allah asks for accountability to humans for manifestations in their lives on the Day of Judgment. This concept of accountability is a provision of Allah which is instilled in Muslim individuals, not limited to professionals, academics or entrepreneurs, but applies to all human beings in this world.

#### 4. CONCLUSION

Financial management of village funds Financial management of village funds is regulated in Permendagri No. 20 of 2018, whose activities start from planning, implementing, administering, reporting and accountability, and in implementing village fund financial management must be based on transparency, accountability, participation, order and budget discipline. oh islam. Thus the financial management of village funds can be accounted for to superiors and the wider community. But in reporting village funds not only to humans but must be accountable to the One God and the universe.

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Humans are given the mandate/responsibility for financial management of village funds, this is in accordance with the thinking (Triyuwono, 2001) in shari'ah enterprise theory which states that financial management must contain the values of justice, truth, honesty, trust and accountability (Nikmatuniayah, Resi Yudhaningsih, 2020; Sopriyanto, 2021; Onsardi et al., 2019; Basri et al., 2016; dan Nurhayati & Saleh Ridwan, 2019). The principles of village fund financial management include transparency, accountability, participation, order and accountability budget discipline. Where transparency reflects openness in terms of recording which must be in accordance with actual evidence, reporting on the financial management of village funds must also be transparent which all people must know. This reflects the values of justice, truth and honesty contained in Islamic shari'ah.

Accountability in Islam itself is contained in QS.An-Nisa' verse 58. The relationship between surah An-Nisa' verse 58 and accountability lies in the same basic concept (Onsardi et al., 2019; Basri et al., 2016; dan Nurhayati & Saleh Ridwan, 2019). In this verse it is explained that the mandate given to someone must be conveyed to the person who is entitled to receive it. Accountability in general is the responsibility given to the trustee. Therefore, a person who is given the mandate must carry out accountability in a fair, correct and honest manner for every trust both to fellow human beings and to Allah. The application of village financial management accountability that is in accordance with Islamic shari'ah will be realized if the village government is able to carry out its obligations to convey the mandate and accountability to the community or agencies that are entitled to receive accountability, and are able to account for this mandate to Allah.

In the financial management of village funds, it is necessary to apply good governance or good village governance, because in a governance, the principles of transparency, accountability, participation, orderliness and budget discipline must be prioritized which are based on Islamic shari'ah values, namely the values of justice, truth, honesty, trust and accountability. In managing village funds according to shari'ah Islam teaches to always instill openness, truth, justice, honesty, trust and accountability in carrying out a plan in life both in the form of individuals and in society. Therefore, in managing village funds, we must always apply a system of transparency/Tabligh and accountability/trust because the law is mandatory and if we violate it, it means we have committed disobedience which will erase all acts of worship to Allah.

The limitations of this study are that the research only focuses on village fund management and the lack of references to previous research related to shari'ah-based village fund management. For further research to develop research by expanding studies other than village funds, so that research results are even better.

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