

Village Financial Accountability Based on Quran Values Surat Al-Isra' Verse 36 (Case Study of Ketupat Village, Raas District, Sumenep Regency)

Syahril

Wiraraja University, Madura Indonesia
syahril@wiraraja.ac.id

Faizul Abrori

Islamic School of Religion Nurul Huda Situbondo Indonesia
faizulabrori2017@gmail.com

Alwiyah

Wiraraja University, Madura Indonesia
alwiyah@wiraraja.ac.id

Abstract

Accountability in local government as an obligation to account for the management and implementation of local governments in the context of regional autonomy, especially village finances based on guidelines for preparing Government Agency Performance Accountability (AKIP) reports. Ketupat Village which incidentally is a civil society that always adheres to the Qur'an and Al-hadith, the authors are interested in conducting research with the aim of reconstructing village financial accountability with the values contained in the Qur'an Surah Al Isra' verse 36. This type of research is descriptive qualitative with a case study approach, this is done in two stages, namely a case study approach to find out the value in the current financial accountability of Ketupat Village, Raas District and examine the values in the Quran Surah Al Isra' verse 36 through literature studies, namely interpretation, inner practice, and the results of the taste, which then synchronizes the values obtained from empirical research and the study of Al Isra' verse 36 to produce a construction of financial accountability in the village of Ketupat, Raas District, Sumenep Regency which has Quranic value.

Keywords : Al-Quran, Surah Al Isra', Accountability, Finance, Village.

Introduction

My beloved village and full of dreams and stored millions of memories, a peaceful place away from the hustle and bustle of the city, the friendly people are full of Quranic values that always yearn to be visited, this is a picture of a village in Indonesia, most of the areas in Indonesia. Indonesia is a country that supports the lives of urban communities with its marine products, agricultural products, and agricultural products. The government has begun to realize the importance of the village as a supporter of the lives of the Indonesian people and has been distributing the APBN to be managed independently by the village government since 2014.

Administratively, the village government is the smallest government led by the village head from direct popular elections through general elections. In carrying out his duties the village head is assisted by village staff. These village staff carry out their duties according to their respective positions.

In (Syahril: 2021) Village is a legal community unit that has territorial boundaries that are authorized to regulate and manage the interests of local communities that are recognized and respected in the government system of the Unitary State of the Republic of Indonesia.

Transparency in disclosing material matters on a regular basis to interested parties, in this case the wider community, thus enabling the community to know

and obtain clear village financial information.

Transparency can be done if there is clarity of duties and authorities, informal availability to the public, an open budgeting process, and guarantees of integrity from independent parties regarding fiscal forecasts, information, and their elaboration. Through transparency in the administration of government, the public is given the opportunity to know what is happening in the government, including policies that will be or have been taken by the government, as well as their implementation. (Syahril et al 2021)

Accountability in local government is defined as the obligation of local governments to account for the management and implementation of local governments in the context of regional autonomy to achieve the goals that have been set, accountability that is measurable in terms of both quality and quantity. Accountability is the obligation of the village government to account for the management and implementation of village financial management. Where accountability has the main goal of knowing the accountability of the implementing team for activities funded by village finances to the community, with the village head as the main person in charge.

Based on the guidelines for preparing the Government Agency Performance Accountability (AKIP) reporting set by the Head of the State Administration Agency, the implementation of Government Agency Performance Accountability (AKIP) implementation must be based on, among other things, principles. Accountability for budget management, whether the village fund budget distributed to the regions through SKPD, must be evenly distributed for the welfare of the Indonesian people.

Accountability that is carried out properly must be carried out in accordance with the laws and sharia or Islamic principles that have been stipulated in the Qur'an. Islam that studies, understands, explores, appreciates and practices the teachings of Islam by emphasizing the importance of religious morals as a guide for daily behavior (Baidhowi and Zaki 2014).

Mursal and Suhadi (2015) state that Islam is a divine teaching that is integral (unified) and comprehensive (covering all aspects of life). Therefore, Islam must be seen and translated in daily life comprehensively as well. All work or activities in Islam, including economic activities, must remain within the framework of *aqidah* and *sharia* (religious laws). Islam does not allow a person to work as he pleases to achieve his goals and desires by justifying all means such as committing fraud, cheating, perjury, usury, bribery and other vanity acts. But in Islam there is a boundary or dividing line between what is allowed and what is not, what is right and wrong, and what is lawful and what is unlawful (Amalia, 2013).

Principles that are hundreds of years old and which should be the foundations of government in a modern democratic country, namely how the administration of the government puts forward the principles of participation, transparency, and accountability, and opens space for community involvement based on the provisions of the Islamic religion which is regulated by Allah. S.W.T. in the Koran to continue to be honest and responsible for what we do. Islamic principles will underlie the path of good government for the progress of the State, both in the public sector.

Accountability is expected to improve the quality and performance of government agencies in order to become a government that is transparent and oriented to the public interest. The use of village finance, which was originally intended for village development, is prone to misappropriation of funds by certain parties. This is the reason why the community must carry out its role as direct supervisor and monitor the progress of village development.

Mc Ashan explained that accountability is a condition of a person to be judged by others based on the quality of his performance in achieving the goals for which he is responsible. According to Nanang Fattah, the broadest sense of accountability is: first, fitting or in accordance with the expected role. Second, explaining decisions and actions taken to others. Third, showing good performance and asking for consideration from others to explain.

Accountability increases a sense of responsibility because it demands satisfaction from others. Accountability requires rules, actions, or criteria as indicators of the success of a task or plan. Where Accountability is the state of the performance of an employee/officer who can work according to the specified criteria and produce work results that satisfy other stakeholders.

Regarding the concept of accountability, accountability is an aspect of the attitude and personality of human life, including internal and external accountability. From an internal point of view, accountability is one's responsibility to God. A person's external accountability is a person's responsibility to the people around him, both to the formal environment (boss and subordinates) and to the community environment. in the letter al-Isra '(17): 36,

وَلَا تَقْفُ مَا لَكَ بِعَدُوِّكَ مِنْ عِلْمٍ نَسِيتَ وَالَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ
وَالَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ

Meaning: "And do not follow what you have no knowledge of. Verily, hearing, sight and heart, all of which will be held accountable. (Q.S. al-Isra '[17]: 36).

In the two verses above the word "وَالَّذِينَ هُمْ عَنْ صَلَاتِهِمْ سَاهُونَ" has the meaning of accountability for

the answer requested in relation to the task of taking care of the orphan's property and that responsibility includes hearing, seeing and the eyes of one's heart. And the terminology in the two verses above is strengthened by the content of the 35th verse

وَأَوْصُوا بِالْحَقِّ وَالْعَقْلِ وَالزُّكْرِ وَالْحَقِّ وَالْعَقْلِ وَالزُّكْرِ
and count (account) related to the size, measure

In the hadith of the Prophet SAW, the word which means accountability is called رعية and the person in charge is called راع, as in one of the hadiths about responsibility, namely:

Meaning: From Ibn Umar ra from the Prophet SAW said: each of you is a leader and each of you is responsible for those he leads, an amir - the leader of a region - is a leader, the husband is the leader of the family, the wife is the leader of the household and family, and Each of you is a leader and each of you is responsible for those he leads. (Muttafaun 'alah).

The above hadith describes several types of responsibilities related to fellow human beings as community leaders, household leaders and leaders in all things. In Islam, the form of accountability includes the relationship with Allah Ta'ala or من اجل الله and responsibilities between human beings or من اجل الناس.

Ketupat Village, Raas District, which is one of the islands of Sumenep Regency which is inhabited by the majority of people who are religiously obedient because the majority of the community and village officials are alumni from various Islamic boarding schools who certainly understand the values of the Koran and their responsibilities as village officials, therefore Therefore, we are interested in conducting research that aims to reconstruct village financial accountability with the values contained in the Al-Quran Surah Al Isra'. With the research title of Village Financial Accountability Based on Quranic Values Surah Al-Isra' Ayat 36 (Case Study of Ketupat Village, Raas District, Sumenep Regency).

The author identifies the problem as a problem formulation that needs to be studied as follows: How is Village Financial Accountability Based on Quranic Values Surah Al-Isra' Verse 36 in Ketupat Village, Raas District, Sumenep Regency?

Methods

The research approach used in this research is descriptive qualitative which intends to understand the phenomena of what is caused by the research subjects, for example behavior, perceptions, actions and others holistically by means of descriptions in the form of words and language in a special natural context. and by utilizing various scientific methods

This research method uses case study research, which is one type of qualitative research. According to (Yin 2015: 18) a case study is an empirical inquisition that investigates phenomena in real-life contexts, when the boundaries between phenomena and contexts are not clearly visible and using multiple sources or multiple sources of evidence.

This case study approach is to find out the values that exist in the current financial accountability of Ketupat Village, Raas District and examine the values in the Al-Quran Surah Al Isra' verse 36 through a literature study, namely interpretation, inner processing, and taste processing, which are then synchronized. between the values obtained from empirical research and the study of Al Isra' verse 36 to produce a Quranic value construction of village financial accountability

There are two types of data used in this study, namely primary data and secondary data. Primary data is the main data obtained from the results of in-depth interviews and direct observations in the field. And secondary data, namely in the form of documents both printed and electronic media. While the informants of this study were the Village Head, Village Apparatus, DPD and the local Village Community.

Data analysis was carried out based on field research, thus the researchers went through several stages, namely testing, categorizing, tabulating, or recombining the evidence to point to the initial propositions of a study. because descriptive case studies are relevant to specific variable patterns that are predicted and determined before data collection (Yin, 2015: 140).

Results and Discussion

Village Financial Accountability

In Permendagri No. 113 of 2014 concerning Village Financial Management, what is meant by village finances are all village rights and obligations that can be valued in money and everything in the form of money and goods related to the implementation of village rights and obligations. Village finances are managed based on the principles of transparency, accountability, budget discipline. Village financial management is managed within a period of 1 (one) fiscal year, starting from January 1 to December 31. The village head is the holder of the power to

manage village finances and represents the village government in the ownership of separated village assets. The village head in carrying out village financial management is assisted by the village secretary, village treasurer, and section head. Village financial management is derived in the form of village policies in the form of the Village Revenue and Expenditure Budget (APBDesa).

Village finances are the rights and obligations of the village in the context of administering village government which can be valued in money, including all forms of wealth related to the implementation of the village's rights and obligations

so that it needs to be managed in a village financial management system. Therefore, in the management of village finances, a standard setting is needed starting from the aspects of planning, implementation, administration, financial reporting, and village accountability.

Village Financial Management Principles

Village finances are managed based on good governance practices. In Permendagri Number 113 of 2014, the principles of village financial management are transparent, accountable, participatory, and carried out in an orderly and budgetary discipline as follows: village finances. Second, Accountable, namely the realization of the obligation to account for the management and control of resources and the implementation of policies entrusted to achieve the goals that have been set. Third. Participatory, namely the implementation of village governance that includes village institutions and elements of the village community. Fourth. Orderly and budgetary discipline, namely village financial management must refer to the rules or guidelines that underlie it.

Several budget disciplines that need to be considered in Village Financial Management are: First. Planned income is a nationally measurable estimate that can be achieved for each source of income, while budgeted expenditure is the highest limit of expenditure. Second. Expenditures must be supported by the certainty of the availability of sufficient amounts of revenue and it is not justified to carry out activities that are not yet available or whose budget credits are not sufficient in the Village Budget. Third. All regional revenues and expenditures in the relevant fiscal year must be included in the Village Budget and made through the Village Treasury Account.

Village Financial Management

Village financial management based on Permendagri number 113 of 2014 includes planning, implementation, administration, reporting, accountability, guidance and supervision of village finances. The village financial management process runs for 1 (one) year. Each stage of the village financial management process has rules that must be understood and implemented according to a predetermined time limit. (Planning). The Village Secretary prepares a Draft Village Regulation on APBDesa based on the RKPDesa of the year concerned. The Village Secretary submits the draft Village Regulation on APBDesa to the Village Head. The draft Village regulation on APDesa is submitted by the Village Head to the Village Consultative Body for discussion and mutual agreement. The Draft Village Regulation concerning the Village Budget is mutually agreed upon no later than October of the current year. The draft Village Regulation concerning the Village Budget that has been mutually agreed upon is submitted by the Village Head to the Regent/Mayor through the Camat or other designations no later than 3 (three) days since it was agreed to be evaluated. The Regent/Mayor shall determine the results of

the evaluation of the APBDesa Draft no later than 20 (twenty) working days after the receipt of the Draft Village Regulation concerning the APBDesa. In the event that the Regent/Mayor declares that the results of the evaluation of the Draft Village Regulation on APBDesa are not in accordance with the public interest and higher laws and regulations, the Village Head shall make improvements no later than 7 (seven) working days from the receipt of the evaluation results. (Implementation). All village revenues and expenditures in the context of implementing village authority are carried out through the village treasury account. All receipts and disbursements must be supported by complete and valid evidence. The treasurer can save money in the Village Treasury at a certain amount in order to meet the operational needs of the village government. The regulation of the

amount of money in the village treasury is stipulated in a Regent/Mayor Regulation ratified by the Village Head. Third. (Administration). Administration is carried out by the village treasurer. The village treasurer is obliged to record every receipt and expenditure and close the books at the end of each month in an orderly manner. The village treasurer is obliged to account for money through an accountability report. Fourth. (Reporting). The village head submits a report on the realization of the APBDesa implementation to the Regent/Mayor in the form of: First semester reports, year-end semester reports. Fifth. (Accountability). The village head submits an accountability report on the realization of the APBDesa implementation to the regent/mayor at the end of each fiscal year. The accountability report on the realization of APBDesa implementation consists of income, expenditure, and financing. The accountability report on the realization of the APBDesa implementation is determined by village regulations.

Village Financial Accountability

The principle of village finance management according to Permendagri Number 113 of 2014 which is managed based on transparent, accountable, participatory principles and carried out in an orderly and budgetary discipline. Accountability is a manifestation of the obligation of a person or organizational unit to account for the management from beginning to end in order to achieve the goals that have been set through the media of periodic accountability.

In assessing the performance of the successful implementation of accountable village financial management, the following indicators can be used: First. In the planning process, several indicators to ensure accountability are: (1). The village has written evidence in making decisions and is available to residents (attendance list, statement letter). (2). The village secretary prepares a Draft Village Regulation on APBDesa based on the RKPDesa of the year of interest and submits it to the Village Head.

Second. At the stage of the implementation process, several indicators to ensure accountability are: (1). All village revenues and expenditures in the context of implementing village authority are carried out through the village treasury account. (2). All village receipts and expenditures must be supported by complete and valid evidence.

Third. At the stage of the administration process several indicators to ensure accountability are: (1). The village treasurer is obliged to record every receipt and expenditure and close the books at the end of each month in an orderly manner. (2). The village treasurer is obliged to account for money through an accountability report.

Fourth. At this stage of the reporting process, several indicators to ensure accountability are villages reporting village financial accountability reports on time or according to period.

Fifth. At the accountability process stage, several indicators to ensure accountability are activities that are funded in accordance with what has been planned in the Village Revenue and Expenditure Budget (APBDesa).

Islamic Perspective Accountability

Accounting according to the Islamic perspective is all about positive norms and bringing divine values (self-transcendent) in daily life, seeking the will of Allah SWT. and follow his orders in the form of the Sunnah of the Prophet Muhammad. The goals of Islamic accounting and management are not only worldly and money-oriented, but seek to seek long-term intrinsic rewards, the blessings of Allah SWT. (Ahmed, 2012). Scholars argue that many characteristics

of spirituality in the workplace are the basis of Islamic themes. Islam that studies, understands, explores, appreciates and practices the teachings of Islam by emphasizing the importance of religious morals as a guide for daily behavior (Baidhowi and Zaki 2014).

Mursal and Suhadi (2015) stated that Islam is a divine teaching that is integral (unified) and comprehensive (covering all aspects of life). Therefore, Islam must be seen and translated in daily life comprehensively as well. All work or activities in Islam, including economic activities, must remain within the framework of *aqidah* and *shari'ah* (religious laws). Islam does not allow a person to work as he pleases to achieve his goals and desires by justifying all means such as committing fraud, cheating, perjury, usury, bribery and other vanity acts. But in Islam there is a boundary or dividing line between what is allowed and what is not, what is right and wrong, and what is lawful and what is unlawful (Amalia, 2013).

Principles that are hundreds of years old and which should be the foundations of government in a modern democratic country, namely how the administration of the government puts forward the principles of participation, transparency, and accountability, and opens space for community involvement based on the provisions of the Islamic religion which is regulated by Allah. S.W.T. in the Koran to continue to be honest and responsible for what we do. Islamic principles will underlie a good government path for the progress of the State both in the public and private sectors. Islamic accountability is not only worldly and money-oriented, but seeks to seek the blessings of Allah SWT. Spiritualism is the biggest trend of the 21st century so it is often referred to as the New Age, namely the Spiritual Age. In this century, different from the previous century, there is a tendency and a human predilection for things that are spiritual (spiritual) and mystical (religious) (Prasetio, 2017).

In the dictionary of *al-Munjid fi al-Lughah wa al-A'lam*, the word responsibility comes from the word responsibility which is called

- مسؤولية
مسئولة

which comes from the word *fiil* - سؤال - يسأل - which means to ask and *مسئولة* ما يكون به الإنسان مسؤولاً ومطالباً عن أمور أو أفعال is a form of *mashdar mimi* and *أفعال* plus *yes' ratio* - مسؤولية: أتاها - which means an accountability to humans who is asked for or demanded from affairs or a case or work that is given or entrusted to him. also the word which comes from the word *رعيا* - يرعى - رعية - which means to lead, to guard, to maintain with a full sense of responsibility. In *al-Munjid fi al-Lughah wa*

al-A'lam it is written: *يرعى- رعية: ألجبر أي اسها ا-* which means to maintain and manage his affairs with full trust - *منعه الضياع النلف - ا يحفظ. dan - ا* , meaning to take care of it with full responsibility from loss and damage, to guard, to supervise, to monitor carefully and carefully, to maintain and maintain focus and care. full of responsibility.

In the Qur'an the word *isim* ال is mentioned 4 times, namely: Surah al-Isra' (17): 34,

وَالَّذِينَ يَدْعُونَ إِلَى الْفِتْنَةِ أُولَئِكَ يَحْمِلُونَ كِفْلَهُمْ أَثْقَالًا وَلَهُمْ عَذَابٌ أَلِيمٌ
وَالَّذِينَ يَدْعُونَ إِلَى الْفِتْنَةِ أُولَئِكَ يَحْمِلُونَ كِفْلَهُمْ أَثْقَالًا وَلَهُمْ عَذَابٌ أَلِيمٌ

Meaning: "And do not approach the property of an orphan, except in a better (beneficial) way until he matures and fulfills the promise; Verily, the promise must be held accountable" (Q.S. al-Isra' [17]: 34)

And in the letter al-Isra' (17): 36,

وَالَّذِينَ لَا يَدْرُونَ لَوْلَا أَلَمَتْ أَعْيُنُهُمْ الْفِتْنَةَ سَاءَ مَا كَانُوا عَاكِفِينَ
وَالَّذِينَ لَا يَدْرُونَ لَوْلَا أَلَمَتْ أَعْيُنُهُمْ الْفِتْنَةَ سَاءَ مَا كَانُوا عَاكِفِينَ

Meaning: "And do not follow what you have no knowledge of. Verily, hearing, sight and heart, all of which will be held accountable. (Q.S. al-Isra' [17]: 36).

In the two verses above the word "ال" has the meaning of accountability for the answer requested in relation to the task of taking care of the orphan's property and that responsibility includes hearing, seeing and the eyes of one's heart. And the terminology in the two verses above is reinforced by the content of the 35th verse related to the size, measure and count (account).

وَأُولَئِكَ يَكْفُلُ لَهُمْ أُولُو الْقُرْبَىٰ وَالزُّبُرَىٰ وَالْيَتَامَىٰ وَالسُّبُلَىٰ وَالْمَسْكِينُ وَابْنَ السَّبِيلِ

In the hadith of the Prophet SAW, the word which means accountability is called رعية and the person in charge is called راع, as in one of the hadiths about responsibility, namely:

Meaning: From Ibn Umar ra from the Prophet SAW said: each of you is a leader and each of you is responsible for those he leads, an amir - the leader of a region - is a leader, the husband is the leader of the family, the wife is the leader of the household and family, and Each of you is a leader and each of you is responsible for those he leads. (Muttafaqun 'alaih).

The above hadith describes several types of responsibilities related to fellow human beings as community leaders, household leaders and leaders in all things. In Islam, the form of accountability includes the relationship with Allah Ta'ala or رعية and responsibility between fellow human beings or رعية.

CONCLUSION

Based on the results of a study entitled Village Financial Accountability Based on Quranic Values Surah Al-Isra' Verse 36. It turns out that the village holds a million dreams for civil society who always hold fast to the Qur'an and Al-hadith with research with the aim of reconstructing accountability village finances with the values contained in the Qur'an Surah Al-Isra' verse 36. And the type of qualitative descriptive research with a case study approach can be seen that the value in the current financial accountability of Ketupat Village, Raas District and examines the values in the Qur'an Surah Al-Isra' verse 36 through the study of literature, namely interpretation, inner processing, and taste, which then synchronizes the values obtained from empirical research and the study of Al-Isra' verse 36 to produce a construction of village financial accountability that has Quranic value.

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