

**VILLAGE FUND MANAGEMENT AS A CATALYST FOR PROSPERITY: A
PERSPECTIVE FROM SUMBER KRAMAT VILLAGE, TONGAS DISTRICT,
PROBOLINGGO REGENCY**

Maria Ulfa Hosen¹, Moh. Rasidi²

^{1,2}Universitas Nurul Jadid Paiton Probolinggo, Indonesia

Correspondent E-mail: mariaulfahosen55@gmail.com

ABSTRACT

Village Fund Management (VFM) is an initiative aimed at reducing development disparities between villages, particularly in improving community welfare. In this context, transparency from village officials to the public is essential. Based on this background, this study aims to analyze how the management of Village Funds in Sumber Kramat Village can positively impact the improvement of community welfare and to identify factors that influence the effectiveness of Village Fund utilization. Furthermore, this research focuses on Village Fund management that actively involves the community, with the goal of providing recommendations for a more transparent, efficient, and sustainable Village Fund management system. This study employs a qualitative approach or field study method. The results indicate that the management of Village Funds for health programs in Sumber Kramat Village has had a positive impact on the quality of life of the community, particularly through the establishment of the Polindes (village clinic), Posyandu (integrated health service post) programs, maternal health counseling, and adolescent induction programs. These programs have improved access to basic health services, maternal and child health, and raised community awareness of healthy lifestyles. The empowerment of health cadres has strengthened community independence in maintaining their health. Although youth participation in some programs remains low, the management of Village Funds has successfully reduced transportation and medical costs while enhancing community productivity. This effective management in the health sector can serve as a model for other villages to improve community welfare.

Keywords: Village Fund Management; Community Welfare; Sumber Kramat Village

A. INTRODUCTION

Village Fund Management (VFM) plays a crucial role in efforts to improve the welfare of rural communities in Indonesia. According to Law No. 6 of 2014 on Villages, every village is granted the right to manage funds sourced from the State Budget (APBN). (Purnawan dkk., 2022) These village funds aim to finance various activities related to development, community empowerment, and the improvement of public services at the village level. The primary goal is to reduce the development gap between villages and cities and to accelerate the economic independence of villages. Moreover, village autonomy, regulated under Law No. 6 of 2014, grants villages the authority to manage and oversee the interests of the local community. Villages become the frontline of government, directly interacting with the community, with legislative and supervisory bodies responsible for monitoring the implementation of village regulations, budgets, and village head policies. (Arifiani & Sjaf, 2018)

The allocation of Village Funds (ADD) received by each village consists of two main components: 90% as a basic allocation for equity and 10% as a formula allocation, which takes into account variables such as population size, poverty level, land area, and geographical

difficulties of the village. (Roza, 2017) These funds are disbursed in two phases: 60% in the first phase, received in March, and 40% in the second phase, received in August. The efficient management of Village Funds depends on good cooperation between village officials, district, and regency governments. Effective collaboration among all parties is necessary to ensure that village funds are used optimally, transparently, and appropriately.

Sumber Kramat Village, located in the Tongas District of Probolinggo Regency, East Java, is one of the villages receiving Village Fund allocations. (Rafi dkk., 2023) This village has an area of approximately 721.29 hectares, which is divided between rice fields and dry land. The majority of the village's population works as farmers, with primary commodities including rice, corn, and vegetables. In addition, the village has potential for natural tourism and local cultural development that can be leveraged to improve the village's economy. However, Sumber Kramat Village faces various challenges, including drought issues that occurred in October 2024. During the long dry season, clean water distribution was carried out by the Probolinggo Police to help residents who were struggling to access clean water a much-appreciated aid by the village head and the residents.

Previous studies have revealed challenges in Village Fund management, such as low community participation due to a lack of understanding of the mechanisms of fund management. Therefore, education and training for village officials and the community need to be improved. Additionally, transparency in Village Fund management is essential to prevent misuse of funds. (Julianto & Dewi, 2019) The implementation of clear and open reporting systems is a solution to improve the accountability of Village Fund use. Moreover, the role of local government supervision is also critical to ensure effective use of the funds, as weak supervision often becomes a barrier to managing these funds effectively. (Suarsih dkk., 2017) Further research on Sumber Kramat Village has shown that while Village Funds are used for infrastructure development, there is still a gap in utilizing funds for economic empowerment of the community. Therefore, greater attention should be given to the economic empowerment sector to support long-term financial independence for rural communities. (Butar & Purba, 2022)

Based on these findings, it can be concluded that although Village Funds have significant potential to improve rural community welfare, challenges such as low community participation, weak supervision, and a lack of understanding of fund management need to be addressed immediately. Considering the existing challenges and potential, the management of Village Funds in Sumber Kramat Village needs to be analyzed further to determine the extent to which it can contribute to improving community welfare.

Therefore, this study aims to analyze how the management of Village Funds in Sumber Kramat Village can provide a positive impact on improving community welfare and identify factors that influence the effectiveness of Village Fund utilization. This research will also focus on Village Fund management that actively involves the community, with the goal of providing recommendations for a more transparent, efficient, and sustainable Village Fund management system.

B. METHOD

Based on the background explained in the previous chapter, this study uses a qualitative method with a descriptive approach. (Jaya, 2020) The qualitative approach is chosen because it allows the researcher to gain a deep understanding of the phenomenon being studied. The main focus of this approach is to understand direct interactions with informants, so that the researcher can gain deeper insights into aspects that may not have been uncovered in previous studies. This

approach provides space for the researcher to respond more flexibly to situations that develop in the field.

C. RESULTS AND DISCUSSION

RESEARCH LOCATION

Sumber Kramat Village is located in Tongas District, Probolinggo Regency, East Java Province, specifically on Jalan Raya Bromo No. 8. This village is one of the 13 villages in Tongas District and covers an area of approximately 7.95 km². Administratively, Sumber Kramat Village borders several villages: to the north, it borders Wringinanom Village; to the south, it borders Lumbang District; to the east, it borders Sumendi Village; and to the west, it borders Pamatan Village. Tongas District consists of 13 other villages, such as Tongas Kulon, Bayeman, and Klampok, all of which are part of the administrative area of Probolinggo Regency.

Probolinggo Regency is located on the northern coast of East Java Province, with an area of approximately 169,616.65 hectares. The regency is characterized by mountains, including Mount Semeru and Mount Bromo, which influence the region's geographical conditions and climate. According to the Central Bureau of Statistics (BPS) data, the population of Probolinggo Regency in 2024 is estimated to be around 1.19 million people, with the majority of the population being of productive age. In Sumber Kramat Village, the population in 2024 is estimated to reach around 2,717 people. The majority of the population in the village is of Madurese and Javanese descent, with Madurese and Javanese languages being used in everyday life. (Zainuri dkk., 2017)

Socially and culturally, Probolinggo Regency is rich in traditions, such as the Kasodo Ceremony and the Petik Laut festival, which reflect the cultural diversity of the community. Sumber Kramat Village has also experienced significant development, especially in infrastructure, such as road improvements and the construction of deep wells to address the clean water crisis caused by the prolonged dry season. The majority of the village's population works as farmers and farm laborers with middle-to-lower incomes, making economic empowerment programs and social assistance essential for improving their welfare. (Bahiyah dkk., 2018)

VILLAGE FUND MANAGEMENT

The management of Village Fund in Sumber Kramat Village plays an integral part in efforts to improve the welfare of the community. The process of managing the village fund is carried out systematically and involves close collaboration between village officials and the community (Utomo dkk., 2018). According to Mr. H. Jumaidi, the Head of Sumber Kramat Village, the village fund, sourced from the National Budget (APBN), is used for various purposes, such as infrastructure development, community empowerment, conducting village deliberations (Musdes), and organizing local governance. The objective is to improve the quality of life of the village community and reduce the gap between rural and urban areas, a strategic step to ensure equitable development.

"This village fund is sourced from the APBN for the village and is used for development, community empowerment, village deliberations, and governance activities, all aimed at improving the quality of life and, of course, reducing the gap between villages and cities," (H. Jumaidi, komunikasi pribadi, 2025)

In managing the village fund, there are several stages that must be followed to ensure that the fund is used appropriately to achieve the intended goals. Mr. Salam, the Secretary of Sumber

Kramat Village, explained that these stages include planning, implementation, reporting, and accountability. All of these stages are important to ensure that the use of village funds is transparent and aligns with the objectives that have been set.

"In the process of managing village funds, there are many stages, such as planning, implementation, reporting, and accountability. These are steps that must be followed to ensure that the management of the funds in the village runs according to the main objectives," (Salam, komunikasi pribadi, 2025)

Main Sources Of Village Income

The sources of income for Sumber Kramat Village are divided into three main categories: original village income, transfer income, and other income. Below is the village income budget for Sumber Kramat Village in 2024:

Table 1. Village Income of Sumber Kramat in 2024*(Kecamatan Sumber Dalam Angka 2024 - Badan Pusat Statistik Kabupaten Probolinggo, t.t.)*

Kode REK	Uraian	Anggaran
1	Pendapatan asli desa	2.000.000,00
2	Pendapatan Transfer	1.362.817.628,00
3	Pendapatan lain-lain	0,00
	Jumlah pendapatan	1.364,817.628,00

(Note: The actual data or values for the table would need to be included here for further details.)

Based on Table 1. above, it can be seen that in 2024, the total income in Sumber Kramat Village amounted to Rp. 1,364,817,628.00, with Original Village Income (PAD) of Rp. 2,000,000 and Transfer Income of Rp. 1,362,817,628.00. The total income of Sumber Kramat Village, derived from both transfer income and original village income, amounts to Rp. 1,364,817,628.00. This is the budget available for the year 2024. Specifically, for the village fund management, an amount of Rp. 1,334,817,628.00 is allocated into five categories of village expenditure, including employee expenses, goods and services, capital expenditures, and unforeseen expenses. Therefore, the budget of Rp. 30,000,000.00 is considered surplus/deficit.

Table 2 Village Budget Expenditures *(Note: The actual data or values for the table would need to be included here for further details.)*

Kode rek	Uraian	Anggaran
5.1	Belanja pegawai	339.369.800,00
5.2	Belanja Barang dan jasa	516.405.428,00
5.3	Belanja Modal	376,822.600.00
5.4	Belanja tidak terduga	102.219.800,00
	Jumlah Belanja	1.334.817.628,00

In the management of village funds, there are principles that must be followed to ensure fairness, efficiency, and effectiveness in its use. These principles include the principle of justice, which prioritizes the rights and interests of all village residents regardless of ethnicity, religion, or social group, ensuring that every segment of society can benefit from the village fund. The principle of priority needs focuses on allocating funds for more urgent needs directly related to

the daily lives of most village residents, such as basic infrastructure development or healthcare facilities. The principle of village authority emphasizes the importance of giving villages the right to manage and determine the use of funds in accordance with their own needs and potential. (Rosyan dkk., 2022).

In addition, the management of village funds must be carried out in a participatory manner, involving the community at every stage of planning and implementation. Self-management or independent management is also an important principle so that the funds available can be optimally utilized by the village government without dependence on external parties. Lastly, the management of village funds should be resource-based, meaning the funds should be used to maximize the potential and natural wealth as well as the human resources available in the village. (Sonbay, 2022)

Community Contribution In Village Fund Management

Community participation in the management of village funds is crucial as it ensures that the funds are used effectively and efficiently in accordance with the needs and interests of the community. (Biduri dkk., 2022) The active involvement of the community in the planning, implementation, supervision, and evaluation processes enhances transparency and accountability in the use of the funds. As stated by Mr. Angga, the service head in Sumber Kramat Village, community participation includes their involvement in planning, supervision, and the use of village funds.

“Community participation involves the residents' participation in planning, supervision, and the use of village funds. It's about giving suggestions, being part of monitoring project implementation in the village,” he explained. (Angga, komunikasi pribadi, 2025)

In practice, community participation in Sumber Kramat Village is carried out through the Village Deliberation Forum (Musdes), which is held to discuss development and community empowerment programs. In this forum, the community can voice opinions, offer suggestions, and actively participate in decision-making that will be incorporated into the Village Income and Expenditure Budget (APBDes). (Widyawati, 2022)

The role of the community in decision-making and the planning of village fund management in Sumber Kramat Village can be said to be quite effective. The village government holds deliberations involving the Village Representative Body (BPD), community leaders, and the residents of Sumber Kramat Village. This was emphasized by Mr. Salam, the Secretary of Sumber Kramat Village, who stated:

“Well, the role of the community is very influential when involved in managing the village funds. Why? Because they can participate in discussing the fund usage plan, provide their own opinions to the village government, and also monitor the usage of village funds, preventing any misuse of the funds.” (Salam, komunikasi pribadi, 2025)

With the involvement of the community in every stage of village fund management, whether in planning, implementation, or supervision, it is hoped that the village funds in Sumber Kramat Village can be managed well, transparently, and provide maximum benefits for the community. (Hariatih & Sukardi, 2021) Community involvement not only helps in planning programs that meet their needs but also ensures that every step taken in managing the village funds is monitored and accountable.

Village Fund Management In Improving Community Welfare In Sumber Kramat Village

According to Law Number 06 of 2014 on Villages, the main objective of village development is to improve the welfare of the village community and the quality of human life, as well as to address poverty through the fulfillment of basic needs, the development of village infrastructure, the enhancement of local economic potential, and the sustainable utilization of natural resources. (Sidebang, 2021) Village development based on village funds aims to address these challenges, and this has been widely implemented in Sumber Kramat Village.

In Sumber Kramat Village, development is carried out to facilitate access for the community in daily life, both in small and large aspects, and to improve the welfare of the community through various sectors. One concrete example is the construction of road infrastructure that facilitates mobility for the residents. As expressed by Mr. Angga, the Head of Services in Sumber Kramat Village:

“So, in the infrastructure development in Sumber Kramat Village, road access construction has been carried out and is now quite stable. This is certainly beneficial for the community's welfare. The completion of the road construction was officially completed in December 2024.” (Angga, komunikasi pribadi, 2025)

The Sumber Kramat Village Government does not stop at completed developments, but continues to monitor the conditions of the infrastructure that has been completed or is still in progress. The main focus of the development programs in this village is on infrastructure, particularly road access and bridges, which are the main transportation facilities for the community. In addition, there are programs related to the provision of clean water through the construction of a bore well, which was urgently needed to address the clean water crisis that occurred in 2024. The construction of the bore well was successfully completed in April 2025. This was conveyed by Mr. Angga:

“The majority of the population in this village are farm laborers and farmers. As village officials, we strive to ensure that the condition of roads, bridges, and other infrastructure remains stable so that the community lives in prosperity. The most important development is the road because if the road is damaged, the community will be the ones who suffer.” (Angga, komunikasi pribadi, 2025)

Programs In Sumber Kramat Village

Sumber Kramat Village has five main programs, one of which focuses on infrastructure and health. These programs are designed to improve the welfare of the community through quality basic services and to improve the overall quality of life. Additionally, health programs are a key priority, particularly in addressing health issues such as maternal care, childbirth, and the growth and development of children. (Rosifa & Supriatna, 2022)

In Sumber Kramat Village, infrastructure development has become a primary focus in enhancing the economy and the welfare of the community. Infrastructure projects, such as asphalt roads, mokondo roads, bore wells, retaining walls, and water reservoirs, aim to ease mobility for residents in their daily lives. Good infrastructure plays a crucial role in facilitating community activities, from daily travel to supporting economic activities such as agriculture and the marketing of agricultural products. (Wahyuni & Sriyanto, t.t.)

One of the most important aspects of infrastructure development is road improvement, which is a priority in the village's development program. This program was further explained by the Secretary of Sumber Kramat Village, who mentioned that from 2023 to 2024, the village government's main focus was the improvement of roads that are vital for the community's daily life. While road improvements, completed in December 2024, took quite some time, the process was carried out with enthusiasm and dedication, despite challenges such as limited village fund resources. (Yuliana, 2023).

With road improvements and strengthening of other infrastructure, the community is experiencing substantial benefits. Mr. Angga, a village resident, emphasized the need for rural infrastructure development to improve community welfare. According to him, good infrastructure facilitates daily life and opens up greater economic opportunities. Better roads not only support mobility but also boost the economy by easing the marketing of agricultural products and the transportation of goods to and from the village. (Angga, komunikasi pribadi, 2025). Moreover, Mr. Agus, a farmer, explained that improved road access to the fields makes it easier for farmers, especially during harvest time. With better roads, the transportation of agricultural products becomes more efficient, providing greater benefits to the farmers. Furthermore, the presence of efficient irrigation infrastructure supports agricultural productivity because farmers can access water easily and on time. All of these factors directly contribute to the village's economic progress.

Infrastructure development that supports economic activities and social welfare aligns with the management of village funds, which are effectively used to design and implement various programs aimed at improving health and community welfare. One significant program that has provided great benefits to the community is the Polindes (village health post) and Puskesmas (community health center), which serve as the primary healthcare facilities in the village. The Polindes allows residents to access basic health services without having to travel far. Its presence greatly assists the community in maintaining their health, whether for routine checkups, minor treatments, or maternal and child healthcare services. (Kurniati dkk., 2022)

In addition to the Polindes, Posyandu (integrated health service posts) are held every month at the village office, focusing on maternal and child health services. Posyandu provides immunization, health checks, and supplementary food for pregnant women and toddlers. This program is highly beneficial in raising awareness about the importance of maternal and child health, as well as monitoring the growth and development of children. (Bismo & Sahputra, 2021) Another important program is maternal health counseling, which is conducted monthly at the beginning of each month. This program aims to educate pregnant women about the importance of care during pregnancy and preparation for childbirth. It plays a vital role in increasing awareness and knowledge among pregnant women on how to maintain physical and mental health during pregnancy, ensuring they are better prepared for childbirth. (RIZKY AMALIA SUGISTA, 2017)

Efforts To Improve Community Welfare

The management of village funds for health programs in Sumber Kramat Village has had a significant impact on improving the quality of life of the community. These programs aim not only to increase access to adequate healthcare services but also to educate the community about the importance of maintaining health and adopting a healthy lifestyle. The implementation of

these health programs is in line with the government's policy to improve the quality of life in rural areas and reduce disparities in healthcare access between urban and rural regions. (Putra, 2019)

1. Health Facilities: Polindes (Village Health Clinic)

One of the main steps in managing village funds for the health sector is the construction of Polindes (Village Health Clinic), which has made a significant contribution to improving access to healthcare services for the residents of Sumber Kramat Village. Before the establishment of Polindes, residents had to travel long distances to the nearest health center, which not only took time but also involved substantial transportation costs, especially for those living in remote areas. With the existence of Polindes, access to basic healthcare services has become more accessible and easier to reach. Polindes offers various basic healthcare services, such as routine check-ups, minor treatments, and maternal and child health services. The existence of this facility has reduced the burden on villagers in seeking basic medical care, allowing them to have more frequent preventive health check-ups and speeding up the handling of mild illnesses that can be treated at the village level without needing to go to a hospital or health center.

2. Posyandu Program: Maternal and Child Health

In addition to Polindes, the Posyandu (Integrated Service Post) program in Sumber Kramat Village also plays a key role in maintaining maternal and child health. Posyandu activities are held monthly at the village office and provide various essential health services, such as check-ups for pregnant women, immunization for toddlers, and monitoring of children's growth. This program gives mothers and children the opportunity to receive vital basic health services that are crucial for child development and maternal health. (Priatna & Utami, 2024). The main benefit of Posyandu is its ability to educate mothers, especially about the importance of proper nutrition during pregnancy and for child growth. Posyandu also plays a role in preventing and detecting health issues for mothers and children early, which helps reduce maternal and child mortality rates and improves their overall quality of life.

3. Pregnant Women Counseling Program: Raising Health Awareness

The regular counseling program for pregnant women in the village is one of the key efforts to reduce complications during pregnancy and childbirth. This program aims to provide information and education to pregnant women about how to care for themselves during pregnancy and the procedures they need to follow to ensure a safe delivery. This counseling is very important, as a lack of information about pregnancy and childbirth can increase the risk of complications for both the mother and the baby. Through this program, pregnant women become more aware of the importance of routine check-ups, proper nutrition, and mental preparation for childbirth. The program has contributed to the reduction of pregnancy complications and has raised community awareness about the importance of healthcare during pregnancy.

4. Adolescent Induction Program: Facing Puberty

Another important program funded by village funds is the Adolescent Induction Program, which aims to provide adolescents with an understanding of the physical, psychological, and social changes they experience during puberty. This program is held monthly and aims to educate teenagers about understanding and managing the changes in their bodies and emotions during

puberty. However, despite the program being routinely held, a challenge faced is the low participation of adolescents in these activities. This low participation can hinder the program's effectiveness in improving adolescents' understanding of health issues related to puberty. Therefore, it is important to increase adolescents' involvement in this program through a more engaging and relevant approach to their daily experiences.

5. Empowerment of Health Cadres and Counseling on Healthy Lifestyles

Village fund management also focuses on community empowerment through the training of health cadres. These trained health cadres become agents of change at the village level by spreading health information and encouraging healthy lifestyles. These health cadres play a vital role in delivering counseling on healthy living, the importance of hygiene, balanced nutrition, and the importance of physical activity for maintaining bodily health. (Taopan, 2020). Additionally, health cadres also facilitate various counseling activities to inform the community about the importance of disease prevention through healthy living. The empowerment of the community through health cadre training aims to create self-reliance in managing health. With the knowledge they gain, the community can be more independent in maintaining their family's health.

6. Village Fund Management for Health: Social and Economic Implications

The management of village funds in the health sector has significant social and economic implications. From a social perspective, the existence of adequate healthcare facilities at the village level, such as Polindes and Posyandu, has improved accessibility to healthcare services, particularly for the poor and isolated communities. Moreover, the routine health counseling programs have increased community awareness about the importance of maintaining health, which could potentially reduce morbidity and mortality rates. From an economic perspective, the management of village funds for health can have positive impacts by reducing family expenditures on transportation to distant healthcare facilities and lowering treatment costs for diseases that can be prevented through early detection. Additionally, improving the community's health will support workforce productivity, which in turn enhances family economic welfare. (Rosifa & Supriatna, 2022)

In conclusion, the management of village funds in Sumber Kramat Village for the health sector has had a positive and significant impact on the quality of life of the community. The health programs implemented, such as Polindes, Posyandu, counseling for pregnant women, and adolescent induction, have improved access to healthcare services and raised community awareness about the importance of maintaining health. Empowering health cadres has also strengthened the community's self-reliance in managing their own health. However, challenges in increasing adolescent participation in health programs and counseling still require more attention. Therefore, ongoing evaluation and improvement of the quality of these programs must be carried out to ensure their maximum and sustainable benefits. Effective and efficient village fund management in the health sector can serve as a model for other villages in improving the quality of life and community welfare through better healthcare access. The results of this study indicate that the three independent variables, namely social, spiritual, and financial capital, have a significant influence on the entrepreneurial interest of Islamic Economics students. This finding is consistent with the literature review which emphasizes the importance of social

factors, spiritual values, and financial capabilities in shaping students' intention and readiness to start a business independently.

From the aspect of social capital, data obtained through questionnaires and interviews show that students who have extensive networks in campus organizations, entrepreneurial communities, and positive social relations tend to be more confident in starting a business. These networks provide information, motivation, and even funding opportunities that are not available through formal channels. This corroborates the theory (Putnam, 2007) and the findings of Davidsson & Honig (2003) that the existence of bonding and bridging social capital is very important in the entrepreneurial initiation process. In the aspect of spiritual capital, students who have a high level of religiosity and are active in religious activities show a strong orientation towards blessings, honesty, and social responsibility in business. Spiritual capital is an internal factor that provides resilience in facing challenges and is the main motivator in making business a part of worship. This finding is in line with the views of Beekun and (Nuryanto et al., 2020) that Islamic spiritual values provide a moral foundation and integrity in entrepreneurship.

Meanwhile, financial capital also shows a significant influence, both through the dimensions of financial literacy and access to Islamic financing. Students who understand the concept of Islamic finance and are able to manage budgets are better prepared to face business risks and design realistic business models. The ability to access Islamic financing from BMT, Islamic banks, or halal crowdfunding platforms is also proven to facilitate the birth of student businesses. This supports the opinions of Fatoki (2014) and Sari & Santoso (2020) regarding the strategic role of financial literacy in encouraging entrepreneurial intentions. The integrative analysis also shows that the interaction between the three capitals produces a synergistic effect on entrepreneurial interest. Students who have high spirituality but are not supported by social networks or financial capability tend to have high intentions but are not realized in real action. On the other hand, a balanced combination of the three capitals allows for strong intentions and actual readiness to start a business (Adella & Rio, 2021; Lakoro et al., 2021).

Entrepreneurial interest is one of the important determinants of entrepreneurial behavior. According to Ajzen (1991) through the Theory of Planned Behavior (TPB), intention or interest is the main predictor of actual behavior, which is influenced by three main factors: attitude towards behavior, subjective norms, and perceived behavioral control. In the context of entrepreneurship, a positive attitude towards business activities, social support from the environment, and confidence in one's abilities will increase one's interest in starting a business (Ajzen, 2020).

A number of studies support the relationship between entrepreneurial interest and various psychological, social, and economic factors. Krueger et al. (2000) state that perceptions of the feasibility and attractiveness of entrepreneurship play an important role in shaping intentions. In the context of students, educational experience, involvement in organizations, and exposure to entrepreneurial role models have a major influence on the growth of interest in becoming an entrepreneur.

Research by Wilson, Kickul, and Marlino (2007) shows that entrepreneurship training in higher education can increase self-efficacy and entrepreneurial interest of students, especially among women. In Indonesia, research by Suharti and Sirine (2011) concluded that factors such as family environment, entrepreneurship education, and work experience significantly influenced students' entrepreneurial intention (Lemke et al., 2011). In the Islamic framework,

interest in entrepreneurship is not only driven by economic motives, but also by the values of faith, blessing, and social contribution. Entrepreneurship is seen as a way of worship and a real contribution to the community. Therefore, Sharia Economics students who are exposed to strong Islamic teachings tend to have entrepreneurial interests that are not only high but also directed towards halal, ethical, and socially beneficial types of businesses.

Some other factors that influence entrepreneurial interest include: personality traits (such as proactivity, innovativeness, risk tolerance), perceived market opportunities, government policy support, and technological developments. In the digital context, the ease of starting a business through social media and e-commerce platforms also encourages an increase in the younger generation's interest in entrepreneurship. In the context of higher education, interest in entrepreneurship needs to be nurtured and facilitated through various programs, such as entrepreneurship training, business idea competitions, mentoring, and access to campus business incubators. Strengthening the value-based curriculum and practical learning is needed to bridge the gap between theory and practice. Thus, entrepreneurial interest is the result of a complex interaction between internal (personality, values, knowledge) and external (social environment, support system, access to financing) factors. Increasing the entrepreneurial interest of Sharia Economics students will be largely determined by the extent to which educational institutions can build a supportive, value-based ecosystem and facilitate a holistic entrepreneurial journey.

Overall, the results of this study confirm that a multidimensional approach that integrates social, spiritual and financial capital is an effective strategy in increasing the entrepreneurial interest of Islamic Economics students. Islamic universities are expected to develop curriculum, training, and supporting policies that are not only oriented towards technical skills, but also strengthen the values and supporting ecosystem of Islamic entrepreneurship holistically.

D. Conclusion

The management of village funds in Sumber Kramat Village has had a significant positive impact on improving the quality of life of the community, particularly in the health sector. Various health programs, such as the construction of Polindes (Village Health Clinic), Posyandu programs, counseling for pregnant women, and adolescent induction, have successfully improved access to basic healthcare services that were previously difficult to reach for most of the community. These programs have also contributed to raising community awareness about the importance of maintaining health and adopting a healthy lifestyle. Furthermore, community empowerment through health cadre training has successfully strengthened the community's independence in managing their own health. With trained health cadres, information on healthy living and disease prevention can be more widely spread across all layers of society. This aligns with the main goal of village fund management, which is to improve community welfare through better healthcare access and community empowerment. However, despite the progress made, there are still challenges to address. One of them is the low participation of adolescents in the adolescent induction program, which hinders its effectiveness. Therefore, there is a need for evaluation and quality improvement in the implementation of these programs to maximize their benefits. Additionally, another challenge to consider is the uneven distribution of social assistance, such as BLT, which causes some residents to miss out on the right support. Community participation in the management of village funds has also been positive through the Musyawarah Desa (Village Deliberation Forum), where the community can take part in decision-making. This allows for transparency and direct community involvement in planning and

implementing village development programs. Village fund management in Sumber Kramat Village has made significant contributions to improving the quality of life of the community. However, careful management and continuous evaluation are necessary to ensure that the programs run more effectively and equitably.

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