

ANALYSIS OF VILLAGE GOVERNMENT FINANCIAL MANAGEMENT IN SUPPORTING DISASTER EMERGENCY MANAGEMENT IN HIGH-RISK VILLAGES IN NORTH LOMBOK REGENCY

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Abstract

This study aims to analyze village government financial management in supporting disaster emergency response in high-risk villages in North Lombok Regency. North Lombok Regency is one of the regions in West Nusa Tenggara with the highest level of disaster risk, especially after the 2018 earthquake. In these conditions, village governments are at the forefront of responding to emergency situations. However, village financial management is often not adaptive to emergency conditions. This study uses a descriptive qualitative approach with a case study method in two high-risk villages, namely Akar-Akar Village and Bentek Village. The results show that the budget realization of Sector 5 (Disaster Management, Emergency Situations, and Urgent Villages) reached 98–100% in Akar-Akar Village and 76–100% in Bentek Village during the 2022–2024 period. This achievement demonstrates a commitment to managing village funds responsive to emergencies. However, there are still obstacles in the regulatory aspects and the capacity of village officials. This study recommends the need for affirmative policies in the form of technical guidelines for the use of village funds for emergencies that are more flexible and responsive.

Keywords: Village Finance, Disaster Emergency, Budget Management, North Lombok

Abstrak

Penelitian ini bertujuan untuk menganalisis pengelolaan keuangan pemerintah desa dalam mendukung penanganan kedaruratan bencana pada desa berisiko tinggi di Kabupaten Lombok Utara. Kabupaten Lombok Utara merupakan salah satu wilayah di Nusa Tenggara Barat yang memiliki tingkat risiko bencana tertinggi, terutama pasca gempa bumi 2018. Dalam kondisi tersebut, pemerintah desa menjadi garda terdepan dalam merespons situasi darurat. Namun, pengelolaan keuangan desa sering kali belum adaptif terhadap kondisi kedaruratan. Penelitian ini menggunakan pendekatan kualitatif deskriptif dengan metode studi kasus pada dua desa berisiko tinggi, yaitu Desa Akar-Akar dan Desa Bentek. Hasil penelitian menunjukkan bahwa realisasi anggaran Bidang 5 (Penanggulangan Bencana, Keadaan Darurat, dan Mendesak Desa) mencapai 98–100% di Desa Akar-Akar dan 76–100% di Desa Bentek selama periode 2022–2024. Capaian ini menunjukkan adanya komitmen dalam pengelolaan dana desa yang responsif terhadap kedaruratan. Meskipun demikian, masih terdapat kendala pada aspek regulasi dan kapasitas aparatur desa. Penelitian ini merekomendasikan perlunya kebijakan afirmatif berupa panduan teknis penggunaan dana desa untuk kondisi darurat yang lebih fleksibel dan responsif.

Kata Kunci: Keuangan Desa, Kedaruratan Bencana, Pengelolaan Anggaran, Lombok Utara



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INTRODUCTION

North Lombok Regency in West Nusa Tenggara Province is one of the areas highly vulnerable to natural disasters. Following the major earthquake in 2018, the region has experienced recurring disasters, both large and small, such as floods, droughts, extreme weather, and landslides. Based on the 2021–2025 Regional Disaster Risk Assessment and data from the North Lombok Regional Disaster Management Agency (BPBD), more than half of the villages in the regency are categorized as high-risk. This situation places North Lombok as a priority area for disaster risk management and reduction.¹

As the intensity and impact of disasters increases, the role of village governments becomes increasingly strategic, particularly during the emergency response phase, especially when a disaster occurs. Villages are the spearhead of government, closest to the community and the first line of response. However, in reality, not all villages are able to respond quickly and effectively to disasters, primarily due to issues with village financial management that are not yet adaptive to emergency situations. Limited contingency planning, the lack of a clear emergency fund, and the low capacity of village officials are key challenges in disaster management at the local level.²

From a village financial governance perspective, public fund management during emergencies must adhere to the principles of transparency, accountability, flexibility, and responsiveness. In emergency situations, villages are required to manage their finances quickly while remaining within legal and regulatory frameworks. Mardiasmo emphasized that public financial management must uphold the principle of value for money, especially in times of crisis, where every budget allocation must have a direct impact on the rescue and protection of citizens.³ Therefore, the urgency of this research lies in the importance of strengthening village financial governance that is responsive to emergencies. Village Funds, as mandated by Law No. 6 of 2014 and Regulation of the Minister of Villages, Disadvantaged Regions, and Transmigration No. 8 of 2022, can be used for disaster management activities, including during emergency response. Unfortunately, in practice, the utilization of Village Funds for emergencies remains minimal. This was evident in North Lombok Regency in 2023, where only a small number of villages allocated

¹ BPBD Kabupaten Lombok Utara, *Dokumen Kajian Risiko Bencana Daerah Kabupaten Lombok Utara Tahun 2021–2025* (Badan Penanggulangan Bencana Daerah Kabupaten Lombok Utara, 2021).

² Khalida Shuha, “Analisis Pengelolaan Dana Desa (Studi Kasus pada Desa-desa Selingkungan Kecamatan Lubuk Alung Kabupaten Padang Pariaman),” *Jurnal Akuntansi* 6, no. 2 (2018), <https://ejournal.unp.ac.id/students//index.php/akt/article/view/3787>.

³ Indrayani Indrayani and Khairunnisa Khairunnisa, “Analisis Pengukuran Kinerja Dengan Menggunakan Konsep Value for Money Pada Pemerintah Kota Lhokseumawe: (Studi Kasus Pada DPKAD Kota Lhokseumawe Periode 2014-2016),” *Jurnal Akuntansi Dan Keuangan* 6, no. 1 (2018): 1–10, <https://doi.org/10.29103/jak.v6i1.1820>.

funds for emergency response activities, despite being located in high-risk zones and affected by disasters.⁴

To date, attention to disaster management at the village level has focused more on the pre-disaster (preparedness) and post-disaster (recovery) phases. The emergency phase, which is the most crucial moment in saving lives and community assets, often receives less attention, both in practice and in academic studies. This is evident in the lack of technical regulations and the weak fiscal capacity of villages to respond quickly and appropriately to emergency situations. However, the emergency phase requires a rapid, planned, systematic response supported by clear budget allocations. Lack of attention to this phase has the potential to magnify the impact of the disaster and slow community recovery.⁵

This situation emphasizes the urgent need to delve deeper into emergency management because this phase is the most crucial and determines the success of saving lives and property, and reducing the subsequent impacts of disasters. High-risk villages were chosen because they are geographically, socially, and infrastructurally very vulnerable to disasters, but ironically, they do not yet have an adequate emergency response fund management mechanism. The selection of North Lombok Regency as a research location is also very relevant because: It has a long history of major disasters (earthquake 2018, drought 2023), Included in the map of priority areas for national disaster risk management (BNPB, 2021–2025) and Has more than half of its villages in the high-risk category based on the Regional Disaster Risk Assessment (BPBD North Lombok Regency. Document of the Regional Disaster Risk Assessment of North Lombok Regency 2021–2025).⁶

From a scientific perspective, this research is novel. Previous studies tended to focus on pre-disaster or post-disaster activities, for example.⁷ Wahyuni & Ismail examined the role of Village Funds in improving village community preparedness in South Sulawesi, but did not address the emergency response phase. Meanwhile, Ramadhan examined the barriers to using Village Funds for disaster management in West Java, but focused more on institutional aspects without examining budget realization during the disaster. No research has yet been found that

⁴ A. Sulistiyono and D. Purnomo, “Efektivitas Penggunaan Dana Desa Untuk Tanggap Darurat Di Wilayah Risiko Tinggi,” *Jurnal Pembangunan Daerah* 12, no. 1 (2024): 77–89.

⁵ Rizkyah Isnaini, “Building A Disaster Prepared Village Community To Reduce The Risk Of A Landslide Disaster In Sumurup Village, Bendungan District, Trenggalek Regency,” *Jurnal Biosains Pascasarjana* 24, no. 1 (2022): 56–65, <https://doi.org/10.20473/jbp.v24i1.2022.56-65>.

⁶ BPBD Kabupaten Lombok Utara, *Dokumen Kajian Risiko Bencana Daerah Kabupaten Lombok Utara Tahun 2021–2025*.

⁷ R. Wahyuni and I. Ismail, “Peran Dana Desa Dalam Peningkatan Kesiapsiagaan Masyarakat Desa Di Sulawesi Selatan,” *Jurnal Ilmu Sosial Dan Pemerintahan* 7, no. 2 (2020): 145–60.

specifically analyzes how village government financial management is carried out during the emergency phase in high-risk areas like North Lombok.⁸

RESEARCH METHODS

The main problem raised in this study is the suboptimal financial management of village governments in supporting disaster emergency response in North Lombok Regency. Although regulations provide for the use of Village Funds for emergency response activities, implementation remains low. This is demonstrated by the fact that only a small proportion of high-risk villages have allocated their budgets for disaster management, emergencies, and urgent needs. Analysis of the RPJMDes, RKPDes, and APBDes documents indicates that most villages lack clear contingency planning and do not allocate a specific budget item for emergencies. Furthermore, interviews with village officials and facilitators revealed obstacles such as limited understanding of regulations, delays in inter-actor coordination, and weak flexibility in fund disbursement mechanisms. These problems contribute to delayed village response when disasters occur. Therefore, the problems to be addressed in this study are:

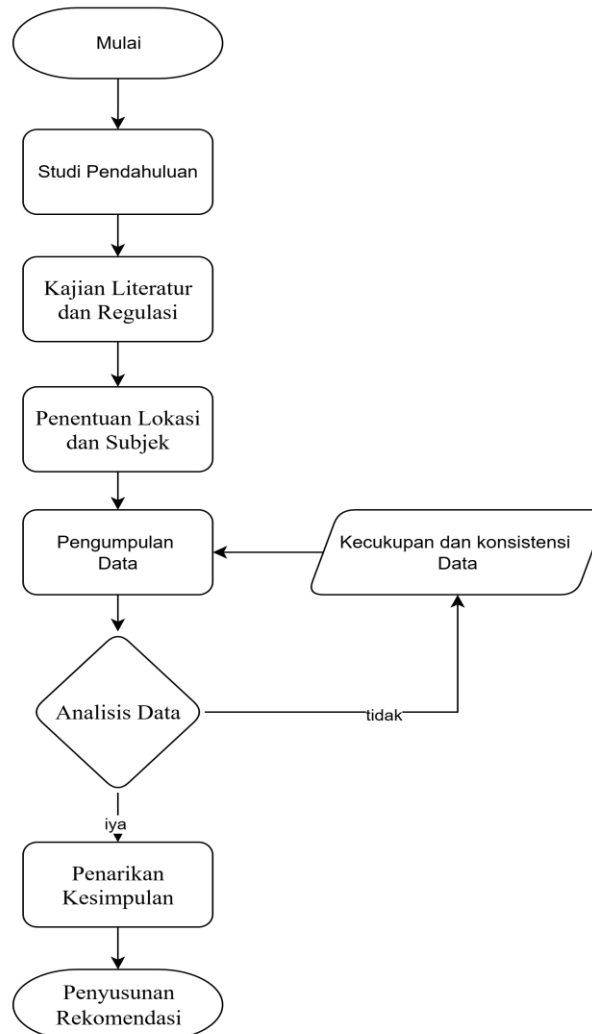
1. What form does village financial management take to support disaster emergency response?
2. What factors hinder the realization of the emergency response budget?
3. What strategies can be formulated to make village fund management more adaptive and responsive to emergency conditions?

Research Method Design This research uses a descriptive qualitative approach with a case study method.⁹ The goal is to understand in-depth and contextually the practice of village financial management in supporting disaster emergency management in high-risk villages in North Lombok Regency, namely Akar-Akar Village and Bentek Village. Case studies were chosen because they allow intensive exploration of the processes, actors, and social dynamics that influence village fund management during the emergency response phase. This approach also provides space for in-depth analysis of the policy context and institutional capacity at the local level. **Research Stages** Preliminary Study Identifying problems through BPBD documents, policy briefs, and literature studies related to village fund policies. Literature and Regulatory Review Reviewing theories and regulations such as Law No. 6/2014, Permendagri No. 20/2018, and Permendes PDTT No. 8/2022. Determination of Locations and Informants Determining high-risk

⁸ A. Ramadhan, "Hambatan Penggunaan Dana Desa Untuk Penanggulangan Bencana Di Jawa Barat," *Jurnal Administrasi Publik* 15, no. 2 (2023): 201–15.

⁹ J. W. Creswell, *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 4th ed. (SAGE Publications, 2016).

villages and selecting key informants (Village Head, Treasurer, BPD, Village Facilitator, BPBD, DP2KBPMMD). Field Data Collection Through in-depth interviews, observations, and document reviews (RPJMDes, RKPDes, APBDes, Sector 5 Report). Data Analysis Using thematic analysis to identify patterns and meanings from the interview and document results. Drawing Conclusions and Recommendations Compiling the analysis results to formulate strategies for optimizing village financial management that is responsive to disasters. Research Flowchart The following is a method design diagram that illustrates the flow of the research process from problem identification to policy recommendations:¹⁰



The diagram above shows the systematic flow of this research, starting with an analysis of field problems through document and literature reviews, followed by the determination of research locations based on disaster risk levels. Data collection was conducted through three main

¹⁰ Freddy Johanis Rumambi et al., “Disaster Resilient Village Program: Manifestation of Community-Based Disaster Risk Management and Reduction Policy,” *International Journal of Sustainability in Research* 1, no. 4 (2023): 261–72, <https://doi.org/10.59890/ijsr.v1i4.477>.

techniques: in-depth interviews, field observations, and a review of official village documents. The collected data were then analyzed using a thematic analysis approach (Braun & Clarke, 2006) to identify key themes related to fund management patterns, implementation barriers, and strategies used by villages in responding to emergencies. The results of the analysis were used as a basis for formulating policy recommendations for strengthening adaptive and disaster-responsive village financial governance.¹¹

RESULTS AND DISCUSSION

Realization of Financial Management in the Field of Village Disaster, Emergency, and Urgent Management

The results of the study show that the two villages that were the research locations, namely Akar-Akar Village and Bentek Village, have implemented financial management in the field of disaster management with quite different patterns but both show a commitment to preparedness and emergency management.

In Akar-Akar Village, the disaster management budget realization reached 98% in the first year, 100% in the second year, and 71% in the third year. This pattern demonstrates excellent implementation in the first two years, but a decline in the final year. This decline was due to budget limitations and adjustments in activity priorities due to the economic impact of the drought.

Meanwhile, Bentek Village demonstrated a 100% realization rate for two consecutive years, before declining to 76% in the third year. Nevertheless, this achievement is still considered high and demonstrates the village government's commitment to allocating and using emergency funds effectively. These results demonstrate that the Bentek Village government has relatively stable institutional capacity and leadership in implementing financial management, although most activities are still focused on sub-areas of emergency situations and have not yet addressed specific aspects of emergency response.

In general, the achievements of both villages demonstrate progress in implementing the value-for-money principle, as proposed by Mardiasmo (2018), where the use of public funds is directed toward meeting priority community needs and has a direct impact on improving safety and social protection. However, variations in the percentage of realization between years indicate that the sustainability of the emergency program still faces fiscal constraints and dependence on central government policies.¹²

¹¹ V. Braun and V. Clarke, "Using Thematic Analysis in Psychology," *Qualitative Research in Psychology* 3, no. 2 (2006): 77–101.

¹² Mardiasmo, *Akuntansi Sektor Publik, Edisi Revisi* (Andi, 2018).

Fund Planning and Realization Mechanism

Based on the results of interviews with the Secretary of Akar-Akar Village and the Head of Bentek Village, the planning and implementation mechanisms for managing emergency funds follow the provisions of the Minister of Home Affairs Regulation Number 20 of 2018 and the Minister of Villages, Disadvantaged Regions and Transmigration Regulation Number 8 of 2022.

Planning is carried out through village deliberations and village development planning meetings (*musrenbangdes*), which produce the Village Government Work Plan (RKPDes) and the Village Revenue and Expenditure Budget (APBDes). Funds for disaster management, emergency situations, and urgent situations are allocated as a top priority each year.

The budget implementation process is flexible but maintains the principle of accountability. Villages can change activities in the event of a sudden disaster, through deliberation and the village head's decision. Each emergency response activity can only be implemented after verifying needs in the field.

This mechanism reflects the application of the principles of responsiveness and accountability as explained in the theory of Good Governance.¹³ Villages respond quickly to emergencies while ensuring clear administrative accountability. However, in practice, the disbursement process is often hampered by delays in central fund transfers and differences in budget ceilings between years, forcing villages to revise their Village Work Plans (RKPDes) midway through the budget period.

Village Emergency Budget and Policy Posts

Both villages have designated a special budget item in the Village Budget (APBDes) for emergency response. The Village Secretary of Akar-Akar explained that the village ensures an annual allocation of emergency response funds, although the amount is adjusted according to the village's fiscal capacity. The Village Head of Bentek echoed this sentiment, emphasizing the importance of budget reserves due to the unpredictable nature of disasters in his area.

In terms of policy, village governments are guided by national regulations that allow for the use of Village Funds for emergencies. However, villages still face challenges because regional policies, such as Regent Regulations, are not fully aligned with ministerial regulations. Consequently, there is uncertainty about implementing emergency response activities if the district government has not declared a disaster.

This phenomenon demonstrates a policy gap, as explained in Edwards III's theory of Public Policy Implementation, where successful implementation is heavily influenced by communication and coordination between levels of government. Villages have good intentions

¹³ United Nations Development Programme, *Governance for Sustainable Human Development: A UNDP Policy Document* (UNDP, 1997).

and a legal basis, but limited resources and the unclear state of emergency delay implementation on the ground.¹⁴

Technical and Administrative Constraints

From the results of interviews with village assistants and officials, four main obstacles were found in emergency financial management:

1. Delays in Village Fund Transfers, which cause repeated revisions to the RKPDes and reduce planning effectiveness.
2. Limited human resource capacity, especially in accounting reporting and preparation of disaster fund accountability documents.
3. Dependence on the District Emergency Status, where villages do not dare to distribute funds before there is an official decision from the BPBD.
4. The absence of a Permanent Reserve Fund means that villages do not have a quick financial mechanism when a sudden disaster occurs.

These constraints confirm that village fiscal authority is still limited as explained in the Fiscal Decentralization Theory.¹⁵ Although villages have the authority to manage their own finances, fiscal independence has not been achieved because village revenue sources mostly come from central transfers.

This weakens the flexibility of villages in financing unforeseen urgent needs such as natural disasters. Consequently, the effectiveness of emergency response depends heavily on the speed of coordination with local governments.

Cross-Sector Coordination and Collaboration

Coordination between the village government and external agencies such as the Regional Disaster Management Agency (BPBD), the Social Services Agency, and the Regional Disaster Management Agency (DP2KBPMMD) is well-functioning. The Akar-Akar Village government, for example, routinely coordinates to obtain logistical and technical support when disasters occur. In Bentek Village, collaboration with local volunteers also expedites aid distribution and disaster impact assessments.

Both villages have implemented collaborative principles as outlined in Institutional Capacity theory, which refers to an organization's ability to network and adapt to changing situations. Cross-sector collaboration expands the village's capacity to address human and fiscal

¹⁴ G. C. Edwards III, *Implementing Public Policy* (Congressional Quarterly Press, 1980).

¹⁵ W. E. Oates, "An Essay on Fiscal Federalism," *Journal of Economic Literature* 37, no. 3 (1999): 1120–49.

resource constraints. However, this coordination remains ad hoc and has not yet been institutionalized in the form of a permanent protocol or memorandum of understanding between agencies.

Strategies and Efforts to Increase Village Financial Capacity

The two villages have different strategies to strengthen their financial capacity in the face of emergencies. Akar-Akar Village focuses on increasing Village Original Income and establishing a reserve fund based on productive economic activities. Meanwhile, Bentek Village is working to expand partnerships with the private sector and is proposing disaster financial management training for village officials.

Both approaches reflect the application of adaptive governance principles, where villages strive to adapt fiscal management strategies to suit the local context. While not entirely ideal, these efforts demonstrate an awareness that strengthening financial capacity relies not solely on government assistance but also requires local creativity and collaboration.¹⁶

Discussion

Analysis Based on Disaster Risk Management Theory

From a Disaster Risk Management perspective (UNDRR, 2015), village financial management should be oriented toward risk-informed planning, not just event-based response. However, research results show that both villages still position emergency activities as a response to events, rather than as part of long-term planning.¹⁷

This is evident in the lack of contingency funds and the lack of integration of risk maps into village planning documents. Thus, disaster management strategies remain reactive. This situation needs to be addressed by developing a risk-based financial plan that incorporates preparedness and recovery elements into the RPJMDes and RKPDes.

Analysis Based on Fiscal Decentralization Theory

According to Oates, fiscal decentralization gives local governments the authority to adjust expenditures to meet community needs. However, research shows that village fiscal independence in North Lombok Regency is still very limited.¹⁸

Both villages rely almost entirely on Village Funds from the central government, leaving them with little fiscal space for emergency activities. In disaster situations, villages cannot

¹⁶ United Nations Development Programme, *Governance for Sustainable Human Development: A UNDP Policy Document*.

¹⁷ United Nations Office for Disaster Risk Reduction, *Sendai Framework for Disaster Risk Reduction 2015–2030* (UNDRR, 2015).

¹⁸ Oates, "An Essay on Fiscal Federalism."

respond quickly because they must wait for funds to be disbursed. This situation demonstrates that decentralization has not been accompanied by strengthening local fiscal capacity.

There is a need for affirmative policies in the form of establishing a reserve fund or contingency fund at the village level sourced from Village-Owned Enterprises (PADes) and support from local governments so that villages have an independent emergency response mechanism.

Analysis Based on Good Governance Principles

The research results show that the principles of good governance have begun to be implemented in terms of transparency and accountability. Villages report on the use of funds through deliberation and public accountability. However, participation and effectiveness remain low because the community has not been fully involved in planning and evaluation.

Public participation is still limited to information and has not yet reached the decision-making process. Yet, community involvement is crucial to ensuring that emergency funds are used according to actual needs on the ground. Therefore, strengthening participatory capacity through village DRR forums is necessary to ensure more inclusive and community-based financial governance.

Analysis Based on Public Policy Implementation Theory

Based on the theory of Public Policy Implementation, the success of a policy is greatly influenced by communication, resources, the disposition of implementers, and bureaucratic structure. In the context of this research, all of these factors remain major challenges.¹⁹

Delays in communication between villages and local governments hampered the disaster status validation process. Human resources in villages remained limited, implementers were well-disciplined but lacked adequate administrative resources, and lengthy bureaucratic structures slowed aid distribution.

Therefore, it is necessary to implement quick response budgeting which allows villages to use temporary funds based on incident reports without waiting for a formal decision from the district, as long as they still meet the principles of accountability.

Analysis Based on Institutional Capacity

From an Institutional Capacity perspective, the success of emergency financial management depends heavily on the village organization's ability to coordinate, adapt, and

¹⁹ Edwards III, Implementing Public Policy.

involve various actors. The research results indicate that both villages have developed institutional capacity, but it is still reactive and does not yet have a permanent system.²⁰

Both villages rely on the leadership of the village head and lack a dedicated disaster management unit. This leaves the program's sustainability dependent on individuals, not institutions. Therefore, it is necessary to establish a permanent emergency response team or secretariat at the village level with dedicated authority and budget.

Synthesis of Discussion

The overall research results show that village government financial management in supporting disaster emergency response in North Lombok Regency has been running quite well but not yet optimal.

Both villages demonstrated high levels of budget realization, exceeding 70% annually, with relatively good cross-sectoral coordination. However, fundamental weaknesses persist in risk-based planning, human resource capacity, and fiscal dependence on the central government.

From the theoretical analysis, it can be concluded that village financial management during the emergency phase meets the basic principles of good governance and responsiveness, but does not fully reflect effective fiscal decentralization and disaster risk-based governance. Therefore, reform of village financial governance is needed through the development of adaptive local regulations, strengthening the capacity of the apparatus, and establishing reserve funds that can be used quickly and accountably when a disaster occurs.

CONCLUSION

This research was conducted in two high-risk villages in North Lombok Regency, namely Akar-Akar Village and Bentek Village, which were purposively selected based on their level of disaster vulnerability and the consistency of their financial management in Area 5 (Disaster Management, Emergency Situations, and Village Urgency). The selection of these two villages was also based on methodological considerations, namely because the answers from key informants—especially the village head and village secretary—had reached data saturation. This means that the information obtained from these two villages showed a repetitive, consistent pattern and no longer produced significant new findings. Thus, these two locations have been considered scientifically representative to describe the condition of village government financial management in supporting disaster emergency management in North Lombok Regency. This condition is in line with the view of Guest, Bunce & Johnson that in qualitative research, the number of locations or informants is not the main measure, but rather the depth and consistency of

²⁰ P. Healey, "Building Institutional Capacity through Collaborative Approaches to Urban Planning," *Environment and Planning A* 30, no. 9 (1998): 1531–46.

the data obtained. Therefore, the choice of these two villages can be academically justified, because apart from representing two different disaster risk characteristics (drought and landslides/local floods), both also have institutional capacity and empirical experience that are relevant to the research focus.²¹

Based on the results of data collection and analysis, the following conclusions can be drawn:

1. Village financial management in supporting disaster emergency response in North Lombok Regency has been carried out in accordance with the regulations of the Minister of Home Affairs Regulation No. 20 of 2018 and the principles of Good Governance.²² The village government has allocated funds in Sector 5, coordinated with the Regional Disaster Management Agency (BPBD) and the Regional Disaster Management Agency (DP2KBPM), and demonstrated its commitment to supporting emergency response activities. However, implementation remains hampered by limited human resources, delays in Village Fund transfers, and the lack of a specific mechanism for rapid disbursement of emergency funds.
2. Supporting factors for emergency fund management at the village level include the commitment of village heads, strong cross-sectoral coordination, and partnerships with disaster management agencies. Meanwhile, inhibiting factors include low technical capacity of government officials, the lack of a contingency fund, and dependence on district government emergency declarations before budget reallocations can be made.

The strategy for optimizing village financial management to support disaster emergency response is aimed at improving village fiscal and institutional capacity, developing local regulations on the use of emergency funds, and digitizing financial reporting and monitoring systems. It is also necessary to integrate disaster risk management policies into the RPJMDes and RKPDes documents so that emergency aspects become a permanent part of village development planning.

Suggestions and Recommendations

Based on the research findings and conclusions, the author proposes two groups of recommendations as follows:

1. Short Term Recommendations
 - a. Improving Village Human Resource Capacity

²¹ L. Bunce and D. L. Johnson, *Marine Policy*, 30, no. 6 (2006).

²² United Nations Development Programme, *Governance for Sustainable Human Development: A UNDP Policy Document*.

- 1) Conducting technical and administrative training for village officials, treasurers, and disaster preparedness teams regarding emergency financial management.
 - 2) Integrate this training into the annual work programs of BPBD and DP2KBPMMD.
 - b. Optimizing Coordination and Quick Response Procedures
 - 1) Establish a rapid communication system between villages, sub-districts, and BPBD to expedite the validation of emergency needs.
 - c. Establishment of Village Emergency Reserve Fund
 - 1) Setting aside a portion of Village Revenue or annual budget surplus as a contingency fund reserve for handling sudden disasters.
2. Medium-Term Recommendations
- a. Strengthening Fiscal Independence
 - 1) Village Developing sustainable local economic potential to expand village fiscal space.
 - 2) Encourage public–private partnerships in disaster management financing.
 - b. Integration of Disaster Risk Management in Village Development Documents
 - 1) Using the results of the disaster risk analysis as a basis for preparing the RPJMDes and RKPDes.
 - 2) District governments need to prepare a uniform and easy-to-implement disaster-based village planning template.
 - c. Digitization and Transparency of Disaster Finance
 - 1) Develop a digital and real-time disaster financial reporting system.
 - 2) Establish a disaster risk and financing database at the village level that is connected to the district and BPBD systems.

3. Long-Term Recommendations

Short-term or medium-term recommendations are certainly not enough to promote effective village emergency financial management in the future. Efforts must be made to revise existing policies at the national, regional, and village levels. Although this research sampled all villages in one regency (North Lombok Regency), similar conditions have been frequently reported by other regions on various occasions. This could become a national issue that the government (particularly the relevant ministries/agencies) must address to ensure that the regulations can be implemented by regions and villages to maximize disaster response services.

- a. Revision of the Regent Regulation (Perbup) of North Lombok Number 12 of 2019 concerning Village Financial Management; This Perbup plays a vital role because it directly regulates the provisions for managing budgeting sectors in the Village,

including the Sector [5] of Disaster Management, Emergency Situations, and Village Urgency. Although this Perbup has included a minimum limit of affected residents who may be allocated, technically, this Perbup still requires more detailed elaboration, especially regarding the mechanism for determining the number of affected residents.

- b. Revision of Ministry Policy (PERMENDAGRI 20 of 2018, KEPMENDesa PDTT 71 of 2021, Operational Guidelines for Financial Management in the Field of Disaster Management, Emergency Situations, and Urgent Villages issued by the Ministry of Home Affairs). The direction of the revision, among others:

- 1) In accordance with Law (UU) Number 24 of 2007 and Government Regulation (PP) Number 21 of 2008.

The meaning of the term "Disaster Management" in the North Lombok Regent Regulation 12 of 2019 and the operational JUKNIS for Financial Management Sector [5] have the same meaning, namely: "The implementation of disaster management activities in the Village is an emergency response effort due to natural disasters, non-natural disasters, and social disasters." This meaning is not in accordance with Law 24 of 2007 concerning Disaster Management and PP 21 of 2008 concerning the Implementation of Disaster Management, which defines the implementation of disaster management as a series of efforts that include determining development policies that are at risk of disasters, disaster prevention activities, emergency response, and rehabilitation. Likewise, the handling of disaster emergencies in the village is only an emergency response, not in accordance with the disaster emergency management framework which consists of emergency preparedness, emergency response and emergency transition to recovery. In the explanation of Article 23 (1) of PP 21 of 2008 concerning the implementation of Disaster Management, "What is meant by emergency status starts from the emergency alert status, emergency response, and emergency transition to recovery". When the North Lombok Regional Government determined the drought Emergency Alert status, the Village Government could not use the Disaster Management Sub-Sector spending in sector [5] because based on North Lombok Regent Regulation 12 of 2019, the spending in question was only for emergency response efforts, not for Emergency Alert or Emergency Transition to Recovery;

2) Legal Certainty of Local Authority at Village Scale;

Considering the threat, vulnerability, and capacity of villages in Indonesia, rural communities are highly vulnerable to the impacts of disasters. Disasters often affect only one village area. Consequently, local governments sometimes forgo issuing a disaster emergency status, considering the incident only has a local impact. This lack of emergency status then impacts the choice of emergency measures that local governments can optimize in affected areas within the village. Within the context of local village authority, disaster emergency management matters are very likely to be accommodated. However, Minister of Home Affairs Regulation Number 44 of 2016 concerning Village Authority does not include the element of village disaster emergency management as one of the list of village-scale local authorities. Because the Minister of Home Affairs Regulation is a reference to regulations at the regional level, this limitation will have implications for the failure to accommodate disaster emergency management matters at the regional level, both in Regional Head Regulations and Village Regulations. In the long-term context, the Government really needs to include elements of disaster emergency management as one of the contents of local authority at the village level so that villages located in disaster-prone areas can carry out maximum disaster emergency responses..

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