

## Phenomenological Study in Revealing Village Fund Fraud

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**Research aims:** This study aims to reveal the essence of village fund fraud by focusing on the mechanisms, motivations, and social processes behind it in Nemor Village (a pseudonym).

**Design/Methodology/Approach:** This study uses an existential phenomenological approach with in-depth interviews with village officials, Village Consultative Body (VCB), and the community. The analysis was carried out with phenomenological reduction stages to find the essential meaning of the participants' experiences.

**Research findings:** Village fund fraud emerged through the formality of the Village Development Planning Meeting (VDPM) process, the role of the village secretary and treasurer, which were merely symbolic, the dominance of the village head over the VCB, the closed participation of the community, and weak external supervision. The essence of fraud reflects the interaction between greed, opportunity, economic needs, and weak disclosure.

**Theoretical contribution/Originality:** This study enriches the literature by revealing the essential dimensions of village fund fraud through a phenomenological approach, different from previous studies, which were predominantly quantitative or normative.

**Practitioner/Policy implication:** Provide a basis for stakeholders to strengthen participatory oversight, clarify the role of the VCB, and improve transparency in village fund management.

**Keywords:** Essence of Fraud; Existential Phenomenology; Fraud Motivation; GONE Theory; Village Funds

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## Introduction

The phenomenon of village fund fraud is one of the significant problems faced by many villages in Indonesia (Wahyudi et al., 2019). This fraud is often considered a phenomenon that only appears to be a small part, like an iceberg, with many other fraudulent acts that remain hidden behind it. Unrevealed fraudulent practices cause significant losses, both in financial and social aspects. Funds that should be used for development and community empowerment are misused, reducing the benefits that village communities should receive. Village fund fraud can damage the existing social order, create distrust between the village government and the community, and hinder the village's progress (Examiners, 2022). If not handled seriously, this problem will get worse and more difficult to eradicate, considering the fraudulent practices ingrained in village financial management (Prabowo et al., 2018).

Village fund fraud often has a greater impact than it appears on the surface, both financially and socially. This fraud has more complex dynamics in the public sector compared to the private sector. One factor that makes fraud in the public sector more interesting is the involvement of various stakeholders who can potentially influence the course of the fraudulent practice (R. Abdullahi et al., 2018). In addition, the losses incurred due to fraud in the public sector, especially at the village government level, are much greater, considering the significant social and economic impacts caused. Although it occurs at the smallest level of government, village fund fraud substantially impacts village development and community welfare (Riskiyadi

et al., 2022). Previous research has shown that village fund fraud has become a structural problem involving many parties, from village officials to parties interested in the election of village heads (Adnan, 2020). The motivation behind village fund fraud is often related to greed, opportunity, and the need to fulfill a budget that is not legally allocated. Several studies have shown that this type of fraud is often triggered by a desire to gain greater profits from existing funds or urgent needs that cannot be met legally (Setiawan, 2019; Syahrina et al., 2017). The modes of fraud used in managing village funds include budget inflation, manipulation of evidence of expenditure, and use of the budget for activities not in line with the stated objectives. These practices harm village finances and damage transparency and accountability in managing village funds (Tarjo et al., 2022). In many cases, weak supervision from related agencies and limited community participation have worsened this situation (Saepudin et al., 2022).

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This study aims to uncover the essence of village fund fraud in Nemor Village (a pseudonym), a village in Madura with unique cultural characteristics. This village is known for the strong influence of Kyai and Blater figures in its social life. Kyai, as a respected figure and role model, and Blater, who has great power and authority in society, are important elements in the village's social structure. These social and cultural characteristics provide an interesting context for studying how cultural factors can influence the practice of village fund fraud (Rahajeng, 2022). Using an existential phenomenology approach, this study aims to explore in depth the social and cultural factors underlying the occurrence of village fund fraud in Nemor Village. This phenomenology approach was chosen to reveal the essence and meaning behind the phenomenon of village fund fraud that has been hidden so far, which may not be explained only by a quantitative approach or existing theories. The research questions raised in this study are;

**RQ<sub>1</sub>** : How can the essence of village fund fraud be revealed from the phenomena that emerged in Nemor Village?

**RQ<sub>2</sub>** : What are the factors that motivate the occurrence of village fund fraud in the village?

This study offers novelty by using a phenomenological approach to explore the essence of village fund fraud and choosing Nemor Village as a research object with strong local cultural characteristics. Thus, this study is expected to provide new insights into efforts to prevent village fund fraud and provide a strong basis for developing more transparent and accountable policies in managing village funds in the future.

This study also contributes to the development of literature on village fund fraud, especially those involving social and cultural factors as elements that influence fraud behavior. In addition, the findings of this study can be used as a basis for policymakers in designing more effective mitigation measures based on local socio-cultural conditions, so that village fund management can be more optimal and accountable.

## Literature Review and Hypotheses Development

### Fraud

Fraud is an intentional act to obtain personal or group benefits illegally, by hiding the act so that it is not detected by other parties (Examiners, 2022). Fraudulent acts are usually accompanied by manipulation of evidence to create the impression that the activity is legitimate, even though it is intended to harm other parties (Tarjo & Riskiyadi, 2022). Fraud is hidden and often difficult to uncover,

requiring special skills in detecting and identifying early indications of the crime (R. u. Abdullahi et al., 2015; Özkul et al., 2012).

### GONE Theory

GONE Theory explains that fraud occurs due to four main factors: greed, opportunity, need, and low probability of disclosure (Bologna et al., 1993). These factors interact to create conditions that allow fraud to occur. In this study, GONE theory is used to dig deeper into the causes of fraud by examining the phenomena that emerge as early clues and the modus operandi used by the perpetrators.

### Village Funds

Village funds are budget allocations sourced from the state budget, which are allocated to the village government to improve public services and the welfare of village communities, based on regulation PP number 37 years 2023. Village funds must be managed transparently and accountably, which is reflected in community participation through Village Development Planning Meeting (VDPM) as the basis for activity planning (Raharjo, 2021). However, managing village funds is often hampered by political factors and limited human resources, which can lead to misuse of funds (Tulis et al., 2018). This literature review shows the relevance of the GONE theory in identifying the factors causing village fund fraud, as well as the importance of transparency and accountability in managing village funds to prevent misuse.

### Methodology

This study uses a qualitative method with an existential-phenomenological approach. This approach emphasizes the subjective experience of informants, freedom of reasoning, and the search for meaning based on their experiences. In order to reveal the essence of the existing phenomenon, researchers must be able to combine the experiences of each informant into one common theme (John et al., 2018). The combination of these experiences is obtained from the similarity of informants' views when interacting with other informants and having the same life experiences.

Phenomenology researchers must be able to put their knowledge related to anything related to the object being studied so that the elaboration and meaning given to the phenomenon are purely from the informant's experience without any opinions or individual experiences of the researcher (Gupta et al., 2015; Moustakas, 1994). The meaning made by the researcher includes the disclosure of the informant's experience, the results of observations and documentation of each finding obtained by the researcher.

This research with an existential-phenomenological approach was conducted over a relatively long period (Englander et al., 2023). Observations were carried out at all times, and all events were documented from the interviews and observations conducted by the researcher. Interviews with informants were also conducted repeatedly to test the consistency of the information provided by the informants. Because research to uncover village fund fraud requires an interview method with a more intense psychological approach to informants. Informants prefer to be closed to reveal their experiences when faced with secrets others should not know.

This research was conducted in a village in Madura, let us call it Nemor Village. The researcher chose to keep the name of the village secret to maintain its reputation, and, based on initial observations, there was village fund fraud in the village. The informants the researcher chose were also important figures who knew the ins and outs of village fund management in Nemor Village. To maintain the good name of the informants and by journalistic principles, the researcher chose to keep the actual names

of the informants in this study secret. The following is a list of informants with pseudonyms that researchers chose to reveal their experiences in managing village funds in Nemor Village (Table 1).

**Table 1.** List of Informants

Informant	Position
R1	Village Head
R2	Village Secretary
R3	Village Treasurer
R4	Village Operator
R5	Village Consultative Body (VCB) Chair
R6	Sub-district Head
R7	Community Leader

In order to provide consistent information, interview techniques to informants were conducted repeatedly on different occasions. Questions asked to informants used different perspectives even in the same context. Information obtained from one informant was confirmed to other informants to obtain interrelated details so that a comprehensive conclusion could be drawn from the series of events studied later.

The validity testing of this research uses triangulation, including credibility, transferability, dependability and confirmability testing. Continued with data analysis, including data reduction, verification, presentation, and conclusions. Data reduction is done by grouping informants' experiences with the same theme, verifying information with the results of interviews with other informants, observations and documentation. Furthermore, data in themes were presented to obtain conclusions about the essence of village fund fraud in Nemor Village.

## Results and Discussions

Based on the results of interviews, observations and documentation of informants and village documents, fraud has occurred in managing village funds in Nemor Village. The village head, as the highest leader in the village, freely commits village fund fraud. Other village officials who should be able to balance all actions of the village head cannot do much. The leading actor in the village fund fraud case in Nemor Village is the village head, who other village officials jointly support. The phenomena that appear on the surface of the occurrence of village fund fraud in Nemor Village are as follows:

### Village Development Planning Meeting Is Only Ceremonial

The highest authority of village development lies in the results of the VDPM. VDPM is the initial step in the village development plan for next year (Arifin et al., 2024). This meeting is a forum for inspiration from the community to advance their village together. The results of VDPM contain the allocation of village funds and the allocation of village funds for the welfare of the village community.

The VDPM should involve all elements of the village community, including village officials, representatives of the sub-district or local village office, and other components. However, unlike Nemor Village, the VDPM participants were only people close to the village head. With the pretext of simplifying the deliberation so that decisions can be made quickly, the VDPM is only a ceremonial event, as Head of Nemor Village (R1) stated:

*“We usually hold VDPM at the beginning of each year, sis, we also invite various village elements and sub-district and agency officials. For sub-district and agency officials,*

*sometimes there are those who attend, sometimes there are not. For those from the village itself, we usually invite community leaders. Yes, those who are in line with our policy direction. So that decisions are made immediately and the deliberations run conducive."*

Community leaders who are routinely invited to the VDPM event said something similar. When input and responses from the meeting participants were opened, the village head's idea became the decision of the meeting. It happened because almost all of the participants in the meeting were people close to the village head, as conveyed by the Chairperson of the Nemor Community (R7) stated:

*"The VDPM is conducted like a general deliberation, but the participants are all from the Kalebun (village head) community. Even if there is input from members of the deliberation that differs from the Kalebun community's idea, in the end, the Kalebun community's idea is the one that is decided. The VDPM is just a formality..."*

The VCB, which is expected to counter the village head's ideas, cannot do anything. The VCB, which should be able to voice the aspirations of the village community, seems stiff and unable to speak. This condition was acknowledged by the Head of the VCB, as conveyed by the Chairman of VCB Nemor (R5) stated:

*"... many inputs from the community were entrusted to us to be discussed in the VDPM. But we realize that in the end, the kalebun's idea is the final decision. We also can't do much to force the community's aspirations, and we are reluctant to Kalebun."*

This phenomenon shows that a gap is exploited to misuse village funds. VDPM, which should be a strong basis for planning and allocating village funds, is instead used as legitimacy for policies that benefit a handful of people. This opens up opportunities for the village head and his staff to design projects that benefit them, while creating space for misuse of the budget that is not in line with the community's real needs.

Thus, related parties need to re-evaluate the VDPM mechanism in Nemor Village. In the future, there needs to be an effort to strengthen community participation in VDPM and increase the role of the VCB as a supervisor of village policies. Without these corrective steps, the village development planning process will remain trapped in ceremonial practices detrimental to the broader community's interests.

### **Village Secretary and Treasurer Are Just Symbols**

All village officials are people close to the village head, namely people loyal to the village head. The village head chooses his close people to reward their dedication during the village head nomination. Another goal is to smooth all the actions of the village head because his close people will support all his actions. In this regard, appointing the following important figure after the village head as the top leader, namely the village secretary and treasurer, is entirely under the control of the village head. The village head certainly has absolute power over everything in the village. The existence of the village secretary and treasurer is merely a symbol of the village apparatus organization. The interests of the village head have intervened in the rest of their roles, as conveyed by Village Secretary Nemor (R2) stated:

*"We just follow what Kalebun orders, bro, what else can we do, bro, we are Kalebun's subordinates. He is also the one who appointed us. Kalebun arranges everything, we just say yes."*

*"..if it's administrative matters, the village secretary is the executor, brother, if it's financial matters, I am. But it's only in name, bro, Kalebun controls all the finances."*

The symbolic role of the village secretary and treasurer illustrates an extreme dependence on the power of the village head. This dependence has implications for the lack of transparency and accountability in managing village funds (Khatti et al., 2023). This study should explore how the limited role of the village secretary and treasurer affects the quality of budget management and the sustainability of village development projects. In addition, an analysis needs to be conducted on the impact of this power structure on internal village decision-making, especially in terms of community participation and fair and transparent decision-making. Given the importance of community participation in development planning, this study can also highlight the imbalance in the VDPM process, which should be a forum for community aspirations, but is more often manipulated for the benefit of the village head and his group. Thus, a deeper understanding of the internal dynamics of this village will provide a clearer picture of the potential for abuse of authority that is detrimental to the community.

*"If there are financial matters and public service administration, usually the kalebun directly orders me. Without going through intermediaries, either the secretary or the village treasurer. They (the village secretary and treasurer) just sign and approve according to what I do, brother...(R4)"*

Based on the statement, the village administration and finance issues are still under the full authority of the village. The technical work is handed over directly to the village operator. The village secretary and treasurer are only complementary administrative organizational structures; the village head takes over the remaining roles and responsibilities (Dhewanto et al., 2020). The village secretary and treasurer are expected to be a balance in the internal village government, but their integrity must fade due to the power of the village head. The conspiracy of the village secretary and treasurer, along with other officials, is a breath of fresh air for the village head to commit fraud and the village.

#### The Village Head Controls Village Consultative Body

The Village Consultative Body (VCB), which is expected to be an institution capable of controlling and supervising the village head, cannot do anything with the village head's orders. All VCB members are people close to the village head and are indebted to the village head for being elected VCB members. So, the VCB is only a complement to the village organization, which, in reality, cannot carry out its duties properly, as conveyed by Sub-district Head Nemor (R6) stated:

*"... VCB can't do much, bro, all of its people are from the plantation, which makes VCB also from the plantation now. Surely whatever the plantation wants will be agreed to by VCB."*

VCB VCB chair confession that the village head determines who becomes a member of the VCB, as conveyed by VCB chair Nemor (R5) stated:

*"We just follow what Kalebun wants, it's not good either, because we became VCB because of Kalebun..."*

In line with the VCB Chair, the village operator Simat stated that the VCB is also under the complete control of the village head, as conveyed by Village Operator Nemor (R4) stated:

*"... all of the Nemor Village officials are Kalebun's people, as is the VCB, who appointed him as a VCB member, which was also Kalebun's choice. It must be in line with Kalebun's wishes."*

Being passive and obedient to the village head's orders is based on feeling uneasy if you must be critical of the village head's deviant steps. However, according to ethics, laws, and regulations, village fund



fraud cannot be justified. The debt of gratitude of VCB members is an obstacle to their independence in overseeing the running of the village government. Every decision the VCB makes is essentially an order from the village head. So, the VCB seems to close its eyes and ears to all forms of financial fraud committed by the village head. The VCB, which is expected to have integrity and independence to control all actions of the village head, has turned around and must be controlled by the village head. The VCB is unable to do much because many psychological factors burden the VCB to act firmly against the village head.

### Closed Community Participation

Accountability of Nemor Village is also a factor that indicates the occurrence of village fund fraud. Not only internal control from the VCB, external power, namely the community, is also controlled by the village head. The voices of the community are never heard, and they are even silenced when expressing their opinions. The village head, known for his iron fist, is why the community is afraid to speak up. Community leaders revealed that the village head never heard the community's aspirations. Although many aspirations were voiced, these aspirations were never realized. Sadly, the community was silenced by acts of intimidation from the village head and his officials, as conveyed by Community Leader Nemor (R7) stated:

*"... actually, the community is not voiceless, sis. In the past, we often spoke out, but were never heeded and there was even a lot of intimidation from the village head and his officials so that we would not speak out."*

The village head never heeded the aspirations of the community. Various intimidations carried out by the village head and his staff made the community afraid to speak up. The Sub-District Head, as the direct superior of the Nemor Village Head, stated:

*"The Nemor Village Head is indeed known as a respected Blater, brother, since before he became the village head, he was already famous for his courage. Maybe that's what caused the community not to dare to remind their village."*

The Head of Nemor Village became a little king in his village, with internal and external control in his grasp. That is what fostered village fund fraud to grow freely in Nemor Village. The aspirations of the community through the VCB channel also failed because the VCB was reluctant to do so. Feeling indebted to the village head because he was the one who appointed him as VCB, as conveyed by VCB Chair Nemor (R5) stated:

*"... The community also gave a lot of input through us, sis, for village improvements, but we don't feel comfortable conveying it to the Kalebun (village). We know who we are, brother."*

The village head who elected the VCB made the independence of the VCB mortgaged. The VCB was reluctant to convey the aspirations of the community, which had criticized the policies of the Head of Nemor Village so far. Naturally, this state makes it extremely difficult to access community aspirations. The village chief has more and more freedom to make all his activities more palatable.

### Lack of Supervision from Higher Agencies

Supervision is a form of fraud mitigation so that it does not develop. Minimal or even no supervision causes villages to commit fraud potentially. Nemor Village is a village that is rarely the target of supervision from higher agencies. So, the village fund fraud that occurs is never revealed. As a result, fraud thrives and is increasingly difficult to stop. New modes of village fund fraud also continue to develop, which makes it even more difficult to detect.

The village head stated that the sub-district head and the head of the department who manages the village rarely come to Nemor Village. Although some officials supervise Nemor Village, it is always safe, and there are no recommendations or audit findings, as conveyed by Head of Nemor Village (R1) stated:

*"Officers rarely come here, brother. A few years ago, an official came here, but it was safe, brother. There were no findings or recommendations from them..."*

In line with the village head's statement, Somit, the sub-district head and the village head's superior, expressed a similar statement. Nemor Village is an orderly category of village in terms of administration and reporting. The sub-district and the agency that manages the village are more focused on villages that require improvement in administration and reporting. as conveyed by Sub-district Head Nemor (R6) stated:

*"... we rarely monitor Nemor Village, brother, because, from our monitoring, Nemor Village has a good reputation. We usually focus on monitoring villages that are not yet orderly in terms of administration and reporting."*

The village's agency focuses on administration management and reports handed over to the villages. So, the village that commits village fund fraud but the management of administration and reporting is orderly regardless of the supervision of the agency above it. The village head and his staff are very neat in hiding the village fund fraud they committed. So Nemor Village looks like it has a good reputation even though there is fraud in managing its village funds.

### Village Fund Fraud Motivation

The village head's role, a superpower, is to control internal and external supervisors, making his personality go crazy to carry out actions that violate norms and provisions of laws and regulations. The opportunity factor as a minor king in the village whose everything is under his control makes the village head commit village fund fraud. Because internal supervisors VCB and external supervisors (community) can be controlled, the occurrence of village fund fraud disclosures carried out by the village head is reduced. The village head can also overcome external supervisors from the agencies above him, reducing the space for village fund fraud disclosures. Collusion with the village and village officials is also a problem that must be resolved to uncover this problem.

The needs and greed of the village head are also factors that trigger village fund fraud. It is common knowledge that the high political costs when nominating a village head become the logical thought of the village head to recoup the capital for the expenses incurred in the past. However, absolute power shifts the human personality from initially just a need to greed. The initial interest is only to return the initial capital but gradually becomes greedy to get more than what was spent in the past. The essence of village fund fraud by village heads supported by their officials can be revealed through the life journey of the village head, his staff, his direct superiors, and his community. The factors that motivate the occurrence of village fund fraud are in line with the GONE theory (Bologna et al., 1993), which states that the greed of individual perpetrators, supporting opportunities, the needs of perpetrators, and the possibility of small exposures underlie the occurrence of village fund fraud in Nemor Village.

### The Essence of Village Fund Fraud

Village fund fraud committed by the village head and his staff can be revealed from the phenomena that appear on the surface. Although Nemor Village looks good in administrative management and reporting, there is a hidden fraud in managing its village funds. The phenomenon that appears on the surface is that the VDPM is the absolute decision of the village head but is packaged in deliberation to



get around the regulations (Kurniawati, 2017). The perpetrators of fraud cover up their crimes by getting around loopholes in the laws and regulations. Village officials such as the secretary and treasurer are vital in managing village funds. However, in Nemor village, the secretary and treasurer seem to be in the shadow of the village head. The village head's decision must be an order that must be obeyed. The role of internal supervisors, namely the VCB as a balancer of policies made by the village head, is also subject to the village head (Meliana et al., 2024; Utama et al., 2020). The village head has absolute power but is packaged in a democratic village government system.

The role of the community as an external supervisor is tightly closed, further strengthening the absolute power of the village head (Suryani et al., 2023). The village head's superior officials also do not supervise adequately (Adnan, 2020; Kurniawati, 2017; Meliana & Maujud, 2024). The agency that manages the village focuses on the village's reputation based on the administrative management and reporting of the village concerned. All the phenomena that appear and the essence of fraud that shrouds it are reflected in the absolute power of the village head. The village fund fraud by the village head of Nemor was motivated by greed that would never be satisfied with the results of the fraud he obtained. Opportunities will always be there because of the absolute iron fist of the village head. The need to finance political costs when nominating a village head is the cause of the village head committing village fund fraud. Weak supervision makes it difficult to reveal village fund fraud. The GONE theory from underlies the village head committing village head fraud.

## Conclusion

The research results show that triggered by the ceremonial VDPM, has a negative impact both socially and economically. The decisions taken in the VDPM benefit the village head and his staff, and are not based on the community's aspirations. The social impact of this is the neglect of the real needs of the village community, which leads to distrust of the village government and damages the active participation of the community in the development process. Economically, the misuse of village funds has the potential to harm infrastructure development that should be able to improve community welfare and reduce the effectiveness of public funds.

The main factor causing this fraud is the dominance of the village head in every decision-making process, which is exacerbated by the powerlessness of the VCB and the lack of transparency in the planning and allocation of village funds. With the power concentrated in one party, a gap is created for budget misuse, ultimately harming the entire village community. From a cultural and psychological perspective, this fraudulent behavior can be influenced by values that assume power must be preserved and used for personal gain. In addition, psychological factors such as the sense of security and impunity felt by the perpetrators, due to the lack of adequate supervision, also exacerbate this condition.

As a policy recommendation, an in-depth evaluation of the VDPM mechanism needs to be conducted to reflect the aspirations of all levels of village society truly. Second, the role of the VCB as a supervisor of village policies must be strengthened to ensure better control over the use of village funds. Third, there needs to be increased transparency and accountability in every village development planning and implementation stage. Finally, further research needs to be conducted to explore the psychological and cultural factors that encourage perpetrators to commit fraud and formulate a more holistic approach to preventing the misuse of village funds.

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