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Implementation Of Application Based Village Financial System (SISKEUDES) Policy In Minahasa Regency

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Article Info **ABSTRACT** Implementation of the Application-Based Village Financial System Keywords: Application-Based Village Policy (SISKEUDES) in Minahasa Regency is still not optimal in its Financial System, Eimplementation. In this research, researchers want to analyze, Government, Policy understand and describe the implementation, obstacles and efforts regarding the Application-Based Village Financial System (SISKEUDES) carried out by the Minahasa Regency Government and the Village Government. This research uses a qualitative approach with descriptive methods. This research uses a qualitative approach with descriptive methods. The sampling technique consists of purposive sampling and snowball sampling. Data collection used by researchers is through observation, interviews and documentation. Data analysis techniques consist of reduction (data reduction), display (data presentation) and verification (drawing conclusions/verification). The results of this research indicate that the implementation of the Application-Based Village Financial System Policy (SISKEUDES) in Minahasa Regency is still not running optimally in terms of implementing E-Government in local government agencies. Obstacles in the Implementation of the Application-Based Village Financial System (SISKEUDES) Policy are: limited number and quality of human resources, conformity with Standard Operating Procedures (SOP). Efforts are being made to overcome obstacles in the Implementation of the Application-Based Village Financial System Policy (SISKEUDES) in Minahasa Regency, namely, increasing the Number and Quality of Human Resources, namely, personnel and equipment as drivers in the village must be managed and empowered effectively and efficiently so that the potential is can be used optimally, then maximize compliance with Standard Operating Procedures (SOP), namely, always coordinating between related parties or village officials and operators. Other efforts can also be made, namely with technical guidance regarding siskeudes which must be carried out routinely every year. This is an open access article **Corresponding Author:** under the CC BY-NC license Claudio G.J. Rantung Sekolah Pascasarjana, Institut Pemerintahan Dalam Negeri, (a)(b) Jakarta

INTRODUCTION

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In the context of implementing village financial management, the Minister of Home Affairs and the Head of the Financial and Development Supervisory Agency (BPKP) signed Memorandum of Understanding Number 900/6271/5J and MOU-16/K/D4/2015, on



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November 6 2015 concerning Village Financial Management . Then, based on this, the Ministry of Home Affairs of the Republic of Indonesia issued Circular Letter Number 143/8350/BPD/2015 to all governors, regents and mayors regarding village financial management applications, where in the circular letter it was explained that the Ministry of Home Affairs and the Financial Supervisory Agency and Development (BPKP) collaborates in the context of fostering and supervising village financial management, then village financial management uses the Village Financial System (SISKEUDES) application, and the implementation of the Village Financial System (SISKEUDES) is implemented in all villages starting in 2016 in stages.

Figure 1.1. Appearance of the Village Financial System Application (SISKEUDES)



Source: http://www.bpkp.go.id/sakd/konten/Aplikasi-SISKEUDES.bpkp

The features in the Village Financial System (SISKEUDES) are made simple, user friendly, built-in internal control, supported by implementation instructions, facilitate village financial management, comply with applicable regulations, and administer all sources of funds managed by the village. Then the output produced from the Village Financial System (SISKEUDES) includes:

- a. Village Medium Term Development Plan (RPJM) and Work Plan Village Government (RKP).
- b. Village Revenue and Expenditure Budget (APBDesa)
- c. Village Financial administration documents
- d. Village APBD realization report
- e. Village wealth report
- f. Realization report per Fund source
- g. Compilation report at the Regional Government level

Through the implementation of the Village Financial System (SISKEUDES), it is hoped that it can help the village government in managing the sources of revenue obtained by the village government. With one entry, the village government can produce reports and documents used in village administration. The Village Financial System (SISKEUDES) can also be used by district level governments to compile Village Revenue and Expenditure Budgets (APBDes) and APBDes realization reports for all villages.



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Based on data, information, monitoring, evaluation and observations carried out by the Minahasa Regency Community and Village Empowerment Service during the 5 (five) year period of providing Village Fund assistance to date, several indications were found that were the cause of delays in submitting accountability reports by every year, namely, there are still limited human resources in the village to become village operators so that the village cannot operate this application independently, the village then uses the services of operators outside the village. The change of village operator, which will definitely be an inhibiting factor in inputting and recording financial progress, is because the new operator still has to learn from the start, and try to adapt to the SISKEUDES application the latest progress recorded previously. Law Tua (Village Head) who has not been able to empower human resources in the village. Then there are still many Old Laws (Village Heads) who have not been able to utilize the human resources in the village, this is very unfortunate because there are village officials and community members who understand and are even proficient in the field of computerization and also the use of applications, this happens because there is a lack of trust in the Old Law (Village Head) in the potential of human resources in the village. There are still Old Laws (Village Heads) who want to instantly complete everything needed for their financial reporting by using the services of other parties outside the village, because they feel it is quicker to operate the application and which serves the creation or preparation of financial accountability reports. managed by the village. This of course can prevent the village from becoming independent and even create negative things, namely dependence on outside parties, because it has the potential to not be able to be accountable for what has been done for the village. There are still Old Laws (Village Heads) who are not transparent or do not want the financial management they carry out to be known by many people, both the village officials themselves who are decided as Financial Managers in the village and existing community members, this happens because of the Old Laws (Heads Villages) are still unable to display an attitude of transparency and accountability in managing finances in their villages.

Apart from these things, there are also financial management actors in many villages who are still not suitable or maximal in carrying out their respective main tasks, functions and roles, which then causes overlap in work in villages, including in terms of their roles in the PPKD team. (Village Financial Management Implementer). There is still a Village Secretary who doubles as a village operator and has other main duties, so that SISKEUDES input will definitely not be optimal, because he has to prioritize his main job as an administrative administrator in the village. Village operators are not only SISKEUDES operators, there are still many SISKEUDES village operators found latergiven other tasks or additional work to collect data and input important applications in the village, resulting in financial input not being optimal. The priority Financial Head as a village operator has not been able to operate or run SISKEUDES due to limited knowledge and computerization skills, so that in making reports which are actually the responsibility of the financial head, they are made by village operators who have a better understanding of financial mechanisms and flows learned from the application. SISKEUDES.



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Based on the background of the existing problem, the formulation of the problem can be formulated as follows: How is the Implementation of the Application-Based Village Financial System Policy in Minahasa Regency? What are the obstacles to the Implementation of the Application-Based Village Financial System Policy in Minahasa Regency? Application-Based Village Finance in Minahasa Regency? This research aims to describe and analyze: Implementation of Application-Based Village Financial System Policy in Minahasa Regency. Barriers to Implementation of Application-Based Village Financial System Policy in Minahasa Regency. Efforts to overcome obstacles to Implementation of Application-Based Village Financial System Policy Application in Minahasa Regency

METHOD

The research method used in this research is descriptive qualitative research with an inductive mindset which is designed to collect as much data as possible in the field regarding existing conditions, then describe or describe them systematically and connect them with theories or patterns appropriate to the topic. research until conclusions can be drawn.

Necessary data

According to Arikunto (2010) the data source in research is "the subject from which the data was obtained." These data sources can be divided into 3 (three), namely: Person, Place, Paper. According to Arikunto (2013), the types of data in this research are classified into 2 (two) parts and can be described as follows: Primary Data and Secondary Data. Data that does not directly provide data to the author, for example having to go through someone else's intermediary or searching through documents.

Data Collection Techniques and Instruments

In this research, the data collection techniques used were: Observation, Interview, Documentation

Data analysis technique

The data analysis model in this research uses the Miles and Huberman model data analysis techniques, namely:

Triangulation

- 1. Triangulation with Sources Source triangulation means getting data from different sources using the same technique (Sugiyono, 2017).
- 2. Triangulation with Engineering
 - Technical triangulation means that researchers use different data collection techniques to obtain data from the same source. For example, Interview with Informant B, Informant A, Informant C, data obtained from the results of the interview, then double-checked with observation or documentation (Sugiyono, 2017).

Miles and Huberman Model Data Analysis Techniques

There are 3 (three) activities or stages in the technical data analysis model of the Miles and Huberman model, namely: Data Reduction (Data Reduction), Data Display (Data Presentation), and Verification



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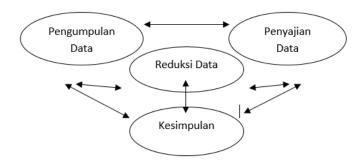


Figure 1 Miles And Hubberman Data Analysis Techniques

RESEARCH RESULTS AND DISCUSSION

Implementation of an Application-Based Village Financial System (SISKEUDES) in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village, Minahasa Regency Implementation of an Application-Based Village Financial System (SISKEUDES) in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village in Minahasa Regency, North Sulawesi Province is a mandate of Law Number 6 of 2014 concerning Villages which is further regulated by Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management. The use of the Application-Based Village Financial System (SISKEUDES) in all villages in Minahasa Regency is regulated based on Minahasa Regent Regulation Number 1 of 2019 concerning Village Financial Management Guidelines, especially in Chapter V article 31 that village financial management using the SISKEUDES Application includes planning, budgeting, administration, reporting and accountability. Article 32 paragraph 3 also explains that village financial management can be carried out using an information system managed by the Ministry of Home Affairs. Implementation of the Application-Based Village Financial System (SISKEUDES) refers to Minister of Home Affairs Regulation number 20 of 2018 concerning Village Financial Management which includes planning, implementation, administration, reporting and accountability.

Factors Influencing the Implementation of Application-Based Village Financial System (SISKEUDES) Policy in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village, Minahasa Regency

Factors influencing the implementation of the Application-Based Village Financial System Policy (SISKEUDES) in managing village finances in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village include the dimensions of Communication, Disposition, Resources, Bureaucratic Structure of organizations, as well as between organizations. Below is a further discussion regarding these factors.

Communication

According to Edward III in Widodo (2010:97), policy communication has several indicators, including transmission, clarity and consistency.

1. Transmission indicator



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Transmission indicators require that public policy be conveyed, not just conveyed to implementers (implementors) policies but also conveyed to policy target groups and other interested parties, either directly or indirectly. In terms of distributing information about SISKEUDES, good distribution is certainly needed, for good village financial management from the implementer and other parties who have an interest in implementing SISKEUDES.

a. Koka Village

Based on interview quotes, the distribution of information from the district level government is going well. The form of information distribution is also carried out directly or indirectly. Good distribution of information will have a positive impact on communication between district, sub-district and village governments.

b. Kamangta Village

Based on interview quotes, the distribution of information carried out by the Minahasa Regency, sub-district and village governments is going quite well. In addition, there is the use of electronic communication media to facilitate coordination, because the condition of village infrastructure is often inadequate, making it difficult to convey existing information.

c. Winangun atas Village

Based on interview quotes, the distribution of information has gone well. To achieve good village financial management, communication between implementers in financial management is needed. If the intensity of communication increases, performance increases and vice versa. So, in implementing SISKEUDES in village financial management, good communication or information delivery is needed.

d. Pineleng II Village

Based on interview quotes, the distribution of information from the district level government is going well. The form of information distribution is also carried out directly or indirectly. The distribution of good information will have a positive impact on communication between district, sub-district and village governments, especially regarding SISKEUDES. Based on the explanation of transmission indicators in the communication dimension in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village it is running well. The communication and delivery process between village, sub-district and district governments also went well.

2. Clarity indicator

Clarity indicator (clarity) requires that policies be transmitted to implementers, target groups and other interested parties clearly so that they know what the aims, objectives, targets and substance of the policy are.249able249so that each person will know what must be prepared and implemented to make the policy a success effectively and efficiently.

a. Koka Village

Based on interview quotes, clarity of information from district level government is working well. Clarity of information will certainly have a positive impact on communication between district, sub-district and village governments.

b. Kamangta Village

Based on information obtained from several informants, the clarity of information regarding the implementation of SISKEUDES in Kamangta Village was felt to be quite clear.



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The clarity of information from district to village related to the implementation of SISKEUDES was felt clearly. Clarity of information between villages and sub-districts and the Minahasa Regency government was felt because it utilized existing communication channels such as WhatsApp (WA), so that clear communication would have a good impact of course.

c. Winangun atas Village

Based on the interview quote above, clarity of information is certainly very helpful. To achieve good village financial management, communication between implementers in financial management is needed. If communication is felt to be clear enough, performance will certainly increase. So, in implementing SISKEUDES in managing village finances, communication or clarity of information is needed.

d. Pineleng II Village

Based on the interview quote above, clarity of information from the district level government is working well. This form of information clarity is also felt directly or indirectly. Clarity of information will have a positive impact on communication between district, subdistrict and village governments, especially regarding SISKEUDES and its implementation. Based on the explanation of clarity indicators in the communication dimension in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village it is running well. The communication and delivery process between village, sub-district and district governments also went well.

3. Consistency Indicator (consistency)

Consistency indicator *(consistency)* This is necessary so that the policies taken are not confusing, thereby confusing policy implementers, target groups and interested parties.

a. Koka Village

Based on information obtained from several informants regarding the consistency of delivering information about the implementation of SISKEUDES, it is quite consistent or can be said to be quite good.

b. Kamangta Village

Based on information obtained from several informants regarding the consistency of the delivery of information related to the implementation of SISKEUDES in Kamangta Village, it was felt that it was quite consistent. In this case, the consistency of information from district to village related to the implementation of SISKEUDES was felt to be quite good. Consistency in the delivery of information between villages and subdistricts and the Minahasa Regency government was routinely carried out using existing communication channels or social media such as WhatsApp (WA), so that consistent communication will have a good impact of course.

c. Winangun atas Village

Based on interview quotes, consistent delivery of information is certainly very helpful. To achieve good village financial management, communication between implementers in financial management is needed. If communication is felt to be clear enough, performance will certainly increase. So, in implementing SISKEUDES in managing village finances, communication or clarity and consistency in the delivery of existing information is needed.



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d. Pineleng II Village

Based on the research results, information from the district level government is running well. Forms of information consistency are also felt directly and indirectly. Consistency of information will have a positive impact on communication between district, sub-district and village governments, especially regarding SISKEUDES and its existing implementation. Based on the explanation of the consistency indicators in the communication dimension in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village it is running well. The communication and delivery process between village, sub-district and district governments also runs well and is consistently delivered or distributed.

Resource

Edward III in Widodo (2010:98) stated that resource factors have an important role in policy implementation. According to Edward III in Widodo (2010:98) that these resources include human resources, budget resources, and equipment resources and authority resources.

Disposition

The factors that Edward III pays attention to in Augustine (2006:159-160) regarding disposition in policy implementation consist of:

1. Bureaucratic appointments.

The disposition or attitude of implementers will create real obstacles to policy implementation if existing personnel do not implement the policies desired by higher officials. Therefore, the appointment and selection of policy implementing personnel must be people who are dedicated to the policies that have been established, more specifically to the interests of community members.

In terms of appointing and selecting implementing personnel related to Sikeudes, operator recruitment is of course carried out. Recruitment is carried out by the village head of course and in this case recruitment is carried out through the creation of a Village Head Decree for village operators and Siskeudes operators.

2. Incentive

Incentives are one of the techniques suggested to overcome the problem of attitudes of policy implementers by manipulating incentives. Basically, people move based on their own interests, so manipulating incentives by policy makers influences the actions of policy implementers. By adding certain profits or costs, it might be a motivating factor that makes the executors carry out orders well. This is done as an effort to fulfill personal or organizational interests.

Bureaucratic Structure

Ripley and Franklin in Winarno (2005:149-160) identified six characteristics of bureaucracy as a result of observations of bureaucracy in the United States, namely:

- a. Bureaucracy was created as an instrument in handling public affairs (public affairs).
- b. Bureaucracy is the dominant institution in implementing public policy which has different interests in each hierarchy.
- c. Bureaucracy has a number of different goals.



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- d. The function of the bureaucracy is in a complex and extensive environment.
- e. The bureaucracy has a high survival instinct, so it is rare to find dead bureaucracies.
- f. Bureaucracy is not a neutral force and is not under complete control from outside parties.

Coordination and cooperation

In implementing Siskeudes, village financial management requires support and coordination with related agencies, so that implementing Siskeudes requires coordination and cooperation. Without good coordination and cooperation, the implementation of village financial management will certainly run well.

Based on the resultsresearch shows that coordination between the Tombulu District government and the village government is going well. The importance of coordination and cooperation to discuss the problems faced by the village. The problems faced by the village will be resolved well if coordination and cooperation work well.

Likewise with Tombulu District, based on The results of the research show that coordination between the Pineleng District government and the village government is going well. The importance of coordination and cooperation to discuss the problems faced by the village. The problems faced by the village will be resolved well if coordination and cooperation work well. Good coordination between related parties will of course have an impact on the implementation of SISKEUDES itself.

Barriers to Implementing Application-Based Village Financial System (SISKEUDES) Policy in Minahasa Regency

Limited Number and Quality of Human Resources

In implementing the Village Financial System Policy, one of the resources that must be considered is human resources in terms of the availability of adequate apparatus. The limited number of apparatus will technically affect qualityinputting and recording financial progress, which has an impact on the success of previously determined activity programs.

a. Koka Village

Regarding the limited number and quality of human resources in implementing the Application-based Village Financial System policy in Koka Village, there are many deficiencies and limitations in human resources, one of which is the competence of village officials, especially in implementing the Village Financial System policy. Based on The results of the research can be concluded that human resource factors are indeed one of the obstacles in implementing policies or implementing an application-based village financial system in Koka Village.

b. Kamangta Village

Similar to Koka Village, Kamangta Village, which is still in the same sub-district as Koka Village, certainly has existing obstacles or obstacles. This is related to the limited number and quality of human resources in implementing the Application-based Village Financial System policy in Kamangta Village, there are many deficiencies and limitations in human resources, namely the number and competence of village officials, especially in implementing the Village Financial System policy.



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Based on research results t can be concluded that the limited number and quality of human resources is one of the obstacles in implementing policies or implementing an application-based village financial system in Kamangta Village.

c. Winangun atas Village

Regarding matters or obstacles to the limited number and quality of human resources in implementing the Application-based Village Financial System policy in Winangun Atas Village, there are many deficiencies and limitations in human resources, one of which iscompetencies possessed by village officials, especially in implementing Village Financial System policies. Based on The results of the research can be concluded that human resource factors are indeed one of the obstacles in implementing policies or implementing an application-based village financial system in Winangun Atas Village.

d. Pineleng II Village

Likewise with Winangun Atas Village, which is still in the same sub-district as Pineleng II Village, of course there are obstacles or constraints. This is related to the limited number and quality of human resources in implementing the Application-based Village Financial System policy in Pineleng II Village, the shortage and limitations of human resources, namely the number of devices or personnel owned, especially in implementing the application-based Village Financial System policy. Based on research results t can be concluded that the limited number of human resources is one of the obstacles in implementing policies or implementing an application-based village financial system and other work in Pineleng II Village.

Conformity with Standard Operating Procedures (SOP)

The purpose of this SOP is to maintain consistency and level of employee performance, explain the role and function of each position, clarify authority and responsibility and reduce administrative errors. According to Jones in Alisa (2017) it is stated that the term SOP appears in discussions regarding: "Balancing Standardization and Mutual Adjustments" that is:

"Written rules and standard operating procedures (SOP) and unwritten values and norms help to control behavior in organizations. The specify how an employee is to perform his or her organizational role, and they set forth the tasks and responsibilities associated with that role".

Based on the quote above, it can be seen that SOPs are seen as part of written regulations that help control organizational performance. If it is related to village financial management, of course SOPs can be used as written regulations to control the implementation of village financial management.

a. Koka Village

Based on the results of interviews with informants in Koka village, related to compliance with Standard Operating Procedures (SOP) in implementing village financial management, there are still obstacles faced, although they are not fatal. The APBDesa should have been ratified in December but was delayed until the following month due to technical factors such as the input process which took time.

b. Kamangta Village



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Based on the results of interviews with informants in Kamangta Village regarding compliance with Standard Operating Procedures (SOP), there are still administrative problems, but Kamangta Village officials themselves continue to make improvements when errors occur that are not in accordance with the SOP.

c. Winangun atas Village

Based on the results of interviews with informants in Winangun Atas village regarding compliance with Standard Operating Procedures (SOP), there are still administrative problems. Frominterview by the Head of Winangun Atas Village, that administrative errors in the APBDesa realization report were caused by the competence of the village activity implementers not understanding the SOP in preparing financial reports for the implementation of activities.

d. Pineleng II Village

Based on the results of interviews with informants in Pineleng II Village regarding compliance with Standard Operating Procedures (SOP), there are still administrative problems, but Pineleng Village officials also continue to make improvements when errors occur that are not in accordance with the SOP. The existence of SOPs greatly influences the success of a policy and the performance of implementing activities in Pineleng II village. This is of course a reference for implementing the siskeudes policy and every other work program in Pineleng II Village.

Efforts to Overcome Barriers to Implementing Application-Based Village Financial System (SISKEUDES) Policies in Minahasa Regency

Increasing the Number and Quality of Human Resources

Quality and competent human resources in their field are one of the important resources that an institution or organization must have. Human resources are the driving force of an organization, so increasing their competency is important to support higher organizational achievements. This is because organizational goals can be achieved or not, depending on the quality of the human resources that drive them.

Maximize compliance with Standard Operating Procedures (SOP)

a. Koka Village

Based on the resultsresearch that is related to maximizing conformity with Standard Operating Procedures (SOP) in the implementation of village financial management, as is known, there are still obstacles faced, although they are not fatal. Of course, careful planning and a good understanding of the SOP for inputting or reporting village finances via the Siskeudes application are needed.

b. Kamangta Village

Referring to the results of interviews with informants in Kamangta Village regarding compliance with Standard Operating Procedures (SOP), there are still problems thatadministrative in nature, of course this should be given more attention. The Kamangta Village apparatus itself continues to make improvements when errors occur that are not in accordance with the SOP, such as always referring to the siskeudes guidelines or siskeudes operating manual.

c. Winangun atas Village



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Based on the results of interviews with informants in Winangun Atas village, with the same informants regarding compliance with Standard Operating Procedures (SOP), it is known that there are still administrative problems. These obstacles or problems need to be addressed properly.

d. Pineleng II Village

Based on the results of interviews with the same informant in Pineleng II Village regarding compliance with Standard Operating Procedures (SOP), it is known that there are still problems of an administrative nature, of course the efforts made by Pineleng Village officials also continue to make improvements when inappropriate errors occur. with SOPs. For example, efforts always refer to the siskeudes guidelines.

CONCLUSION

Implementation of Application-Based Village Financial System (SISKEUDES) Policy in Koka Village, Kamangta Village, Winangun Atas Village and Pineleng II Village, as follows: Koka Village, The implementation of the Village Financial System Policy (SISKEUDES) in Koka Village is going quite well. This is based on the results of research that in the Implementation of the Village Financial System Policy (SISKEUDES) in Koka Village several indicators of Communication, Resources, Disposition and Bureaucratic Structure are quite good, just need to complete a few population component of the implementation of SISKEUDES itself. According to researchers' observations, supporting infrastructure is quite adequate, such as computers/laptops but does not yet have WiFi or Internet facilities. Human resources, in this case the competence of village officials, the competence of activity implementers/TPK, need to be improved. Kamangta Village, Implementation of Village Financial System Policy (SISKEUDES)Application Basedin Kamangta Village is not yet running well. This is based on the results of research that the implementation of the Application-Based Village Financial System (SISKEUDES) policy in Kamangta Village is not yet going well, because there is still a lack of financial planning indicators, village apparatus competency, activity implementation/TPK competence and financial reporting. Upper Winangun Village, Implementation of the Application-Based Village Financial System (SISKEUDES) Policy in Winangun Atas Village it has not gone well enough, based on the results of the research there are still indicators that have not gone well, such as financial planning, financial reports and the competence of village officials need to be improved. Pineleng II Village, Implementation of the Village Financial System Policy (SISKEUDES) in Pineleng II Village is going well. Village Finance (SISKEUDES) in Pineleng II Village on several indicators of Communication, Resources, Disposition and Bureaucratic Structure is quite good, all that remains is to complete several components of the implementation of SISKEUDES itself. According to researchers' observations, supporting infrastructure is quite adequate, such as computers/laptops, but there is no WiFi network yet. Human resources, in this case the competence of village officials, the competence of activity implementers/TPK, need to be improved. Although some people already understand and understand the Village Financial System itself. Barriers to Implementing the Application-Based Village Financial System Policy (SISKEUDES) in Koka Village, Kamangta Village,



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Winangun Atas Village and Pineleng II Village, namely: Limited Number and Quality of Human Resources, Compliance with Standard Operating Procedures (SOP). Efforts to Overcome Barriers to the Implementation of the Application-Based Village Financial System (SISKEUDES) Policy in Minahasa Regency, namely: Increasing the Number and Quality of Human Resources, namely, personnel and equipment as drivers in the village must be managed and empowered effectively and efficiently so that their potential can be used optimally .Maximize compliance with Standard Operating Procedures (SOP), namely, always coordinating between related parties or village officials and operators. Then other efforts can also be made, namely with technical guidance regarding the system which must be carried out routinely.

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