



Determination in village financial governance during the COVID-19 pandemic

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Received: 25 May 2022

Revised: 5 June 2022,
30 June 2022, 13 July 2022

Accepted: 19 July 2022

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DOI:

<http://dx.doi.org/10.17977/um004v10i12023p024>

Abstract

The purpose of this research is to examine the relationship between accountability, transparency, and understanding of the village officials in village financial governance during the COVID-19 pandemic in villages around Biru-Biru District, Deli Serdang Regency. This quantitative research used primary data collected from a questionnaire survey in 17 villages in Biru-Biru District, Deli Serdang Regency, from January to March 2022. The samples consisted of the village chief, the secretary, and the head of finance. In total, the respondents were 51. The results of this research indicate that accountability and understanding of village officials have a positive and significant effect on the village's financial management, but transparency has a negative effect on village financial governance. Therefore, a good understanding from the village officials will improve village financial management and fulfill the expectations of the central government to advance the economy of Indonesian rural communities, especially during the COVID-19 pandemic.

Keywords: Accountability; Transparency; Understanding of Village Officials; Village Financial Governance

Abstrak

Tujuan penelitian ini adalah untuk memeriksa hubungan antara akuntabilitas, transparansi, dan pemahaman pejabat desa dalam pengelolaan keuangan desa selama pandemi COVID-19 di desa-desa di sekitar Distrik Biru-Biru, Deli Serdang Regency. Penelitian kuantitatif ini menggunakan data primer yang dikumpulkan dari survei kuesioner di 17 desa di Distrik Biru-Biru, Deli Serdang Regency, dari Januari hingga Maret 2022. Sampel terdiri dari kepala desa, sekretaris, dan kepala keuangan. Total responden adalah 51. Hasil penelitian ini menunjukkan bahwa akuntabilitas dan pemahaman pejabat desa memiliki efek positif dan signifikan pada manajemen keuangan desa, tetapi transparansi memiliki efek negatif pada pemerintahan keuangan desa. Oleh karena itu, pemahaman yang baik dari para pejabat desa akan meningkatkan manajemen keuangan desa dan memenuhi harapan pemerintah pusat untuk memajukan perekonomian masyarakat pedesaan Indonesia, terutama selama pandemi COVID-19.

Kata Kunci: Akuntabilitas; Transparansi; Pemahaman Pegawai Desa; Manajemen Keuangan Desa

INTRODUCTION

The central government pays attention to the existence of rural communities, especially during the COVID-19 pandemic which causes the economy of rural communities to deteriorate. Malnutrition, which causes stunting, starts to increase in rural

communities. For this reason, the government increased the rural community budget through *Bantuan Langsung Tunai* (BLT) to solve the problems. The question is then whether the program can be applied to the villages today considering the low quality of human resources which impacts the implementation of information technology in financial governance. This becomes the reason why this research is important.

The village funds (*Dana Desa*), especially BLT, play a role in helping the rural communities with their social activities during the pandemic. BLT is direct cash assistance for underprivileged people. This funding is to help poor people during the COVID-19 pandemic to increase their income. Furthermore, it helps to increase the purchasing power of the people who cannot afford to meet their daily basic needs. The BLT is 40% of the village fund or a total of IDR 27.2 trillion. A minimum of 8% of the village funds must be used to finance the handling of the COVID-19 pandemic, including the limitation of micro community activities (PPKM) in villages. This 8% is apart from the allocation for BLT. A total of IDR 5.4 trillion has been set to handle the impact of COVID-19.

Another activity is labor-intensive funds, which aim to accommodate many workers from the village residents. The labor-intensive funds are in the form of daily or monthly wage payments in cash for active workers. It is expected that this funding increases the purchasing power of the residents, economic growth, and local residents' happiness. During the COVID-19 period, every citizen expects the central government to assist them in getting jobs.

The government is concerned that the pandemic will cause an increase in the number of new stunting. Because of the pandemic, the residents' income decreased and resulting in low nutrition absorption for their children, especially toddlers. The budgeting strategies can also affect the funds' allocation to prevent stunting. The determination of community employment also leads to the vacuum of Posyandu facilities. The availability of the village fund is important because it is one of the financial supports for stunting prevention. The government's focus is shown in the priorities in the implementation of the village fund. The village fund is expected to help communities affected by the pandemic. Additionally, it can improve the national economy by increasing the welfare of residents in remote villages. As the government representative, the village has the important task of managing the village funds in an appropriate, efficient, prudent, transparent, and accountable manner to increase people's happiness and national economic growth (Peraturan Presiden Number 104, 2021).

The village financial governance is interesting to be studied because there are still many village administrators who do not understand how to plan village financial governance, although the village funds always increase every year, as seen in Figure 1.



Figure 1. Graph of Village Fund Amount

Source: Kompas (2019)

The phenomenon relating to the village financial governance can be seen from the following news: (a) The government disbursed village funds of IDR 20.7 trillion in 2015 which increased to IDR 47 trillion in 2016, then IDR 60 trillion for 2017 and 2018, and IDR 70 trillion for 2020 (Gatra, 2019); (b) Misuse of village funds in certain villages happened, which resulted in a decrease in supervision and development of village financial governance (Aziz, 2017); (c) There were several government officials in the village of Bima, who were convicted for the corruption related to the manipulation in management APBDes (Hariyanto, 2022); (d) There were abuses in village financial governance, which caused community empowerment activities could not be carried out (Abduh, 2019); (e) The use of village funds was not transparent, resulted in residents visiting the Biru-Biru District Office (Ginting, 2018); and (f) There was news about accusations by residents of the village administration of Dusun I Desa Tanjung Sena which stated that the construction of the concrete road was not on target (Syahduri, 2020).

The factors that influence village financial governance are strengthened by the agency theory and government regulations as well as previous research, including (a) Accountability (Alfiani & Estiningrum, 2021; Sugiharti & Hariyani, 2021; Anggrayeni, Wawo, & Jannah, 2021; Garung & Ga, 2020; Tahir, Malia, & Faisol, 2020; Dewi, Ikbal, & Moh, 2019; Putra & Rasmini, 2019; Risyah & Nurodin, 2017); (b) Transparency (Juwanti, Santoso, & Rahayu, 2022; Latif, Savitri, & Susilatri, 2021; Fitriyani *et al.*, 2020) (c) Understanding of village officials (Reu & Lasdi, 2021; Sara, 2021; Hasanah, Nurhayati, & Purnama, 2020; Yulianti, Rasuli, & Kamaliah, 2019) and many other variables that are not included here, but one of the most influential is accountability.

The problems in village financial governance are caused by a lack of accountability. The decision-making by the principal, in this case, the central government and local residents, is disrupted, resulting in problems in the planning of government organizations. Therefore, strong accountability is expected for the sustainability of governance, and the plans run according to the will of the principal. This is in line with the findings of Alfiani & Estiningrum (2021), Sugiharti & Hariyani (2021), Anggrayeni, Wawo, & Jannah (2021), Garung & Ga (2020), Tahir, Malia, & Faisol (2020), Dewi, Ikbal, & Moh (2019), Putra & Rasmini (2019), Risyah & Nurodin (2017) which showed that accountability affected village financial governance. However, it is different from the findings of Sari, Arza, & Taqwa (2019) which showed that accountability had no effect on the village's financial governance.

Unsatisfactory disclosure can also impact the problematic village financial governance because certain parts are hidden for personal interests. Therefore, a lack of transparency can lead to problems with the village financial governance. This is also consistent with the findings of Juwanti, Santoso, & Rahayu (2022), Latif, Savitri, & Susilatri (2021), as well as Fitriyani *et al.* (2020) which showed that transparency affected the village's financial governance. However, it is in contrast with the findings of Putri & Maryono (2022), Purba & Tarigan (2022), Purba & Silalah (2021), Sukmawati & Nurfitriani (2019) which showed that transparency had no effect on village financial governance.

Village financial governance is also problematic if the understanding of village officials is weak which causes their inability to manage village funds according to the goals to achieve the welfare of the local village community. It is in line with the findings of Reu & Lasdi (2021), Sara (2021), Hasanah, Nurhayati, & Purnama (2020), Yulianti, Rasuli, & Kamaliah (2019) which showed that the understanding of village officials influenced village financial governance. In contrast, it differs from the findings of Ancient (2020), Sumiyati, Icoh, & Umiyati (2019), Setiawan & Yuliani (2017) which showed that the understanding of village officials had no effect on village financial governance.

Agency theory was originally discovered by Jensen & Meckling in 1976. Agency theory defines the agency relationship as a contract between one or more principals (owners) and other people (agents) to carry out some tasks for the sake of the owners (Jensen & Meckling, 1976).

The principal requires quality financial reports. The accounting disclosures are used to achieve two goals in the agency theory. First, it is used by the owner and workers to make a strategy. Second, it is used to evaluate and classify outcomes in accordance with the agreements that have been agreed upon (Raharjo, 2007).

The principals in this research are the central or regional government and the local people or BPD. The agent is the village government which must carry out the tasks given by the principals. Therefore, the agents should be responsible to the principle as a performance evaluation of the village funds usage.

The agency theory is a design that reveals the relationship between the owner and the workers. The idea of financial strength in the form of quality financial reports is contained in the agency theory (Jensen & Meckling, 1976). The management of an entity could be done in compliance with applicable regulations (Rachmad, 2013). The agency problems exist in government institutions. Citizens are the principals who give rights to the village officials as agents to carry out government's obligations to increase people's prosperity. In implementing this theory, principals need to supervise the agents directly. Fadzil & Nyoto (Hardiningsih *et al.*, 2019) also suggested that there was a relationship between the principal and the agent.

Based on the agency theory, the agent or the village government must be accountable for all aspects that become their responsibility. One of the examples is the village financial governance, including the allocation of village funds and physical evidences as proof of their accountability to the principals: local/central government and the community. Good accountability is reflected when the principal fully accepts reports from the agent without any suspicion. Furthermore, the village funds are held accountable when the usage complies with the regulations set by the government. The accountability of village financial governance is expected to reduce the level of suspicion from the local community. So far, many suspicions arising from the community are due to the lack of accountability carried out by the local village government. This notion is supported by the findings of Alfiani & Estiningrum (2021), Sugiharti & Hariani (2021), Anggrayeni, Wawo, & Jannah (2021), Garung & Ga (2020), Tahir, Malia, & Faisal (2020), Dewi, Ikbal, & Moh (2019), Putra & Rasmini (2019), Risyah & Nurodin (2017) which argued that accountability had an effect on village financial governance. Therefore, based on the theory and prior research, the following hypothesis is proposed:

H₁: Accountability affects village financial governance.

The agency theory explains that the agent must be completely transparent, especially in terms of financial reporting, so that the principal's decision is in accordance with the actual events or on target. The problem faced today is that many agents provide reports to only please the principal to receive bonuses. However, it turns out that there is something hidden, and the principal does not know about it. This results in the damage received by the principal. Therefore, it is expected that every report from the agent must be audited to ensure it is fair. The government inspectorate is also expected to check the village to ensure that the village financial governance procedures are in accordance with the regulation. This is also supported by the findings of Juwanti, Santoso, & Rahayu (2022), Latif, Savitri, & Susilatri (2021), and Fitriyani *et al.* (2020) which showed that transparency affected village financial governance. Therefore, this research proposes the following hypothesis:

H₂: Transparency influences village financial governance.

In the agency theory, principals must select the agents to manage the organization. The incapable and unskilled agents cause losses. For this reason, government officials must be skilful. Many news reports that the government officials do not understand how to manage the village funds; hence, the funds were not used in target or idle in a bank deposit. Many government officials do not understand the disbursement of the funds nor how to spend the funds according to the regulations. Furthermore, many villages do not have Village Owned Enterprises (Badan Usaha Milik Desa-BUMDES). It happens due to the lack of professionalism of village officials in managing village funds, in addition to misunderstanding the regulations. It is because the village government does not understand the regulations it receives. This condition is supported by the research of Reu & Lasdi (2021), Sara (2021), Hasanah, Nurhayati, & Purnama (2020), Yulianti, Rasuli, & Kamaliah (2019) which showed that the understanding of village officials influenced the village financial governance. Based on the agency theory, government regulations, and previous research, this study proposes the hypothesis:

H₃: The understanding of village officials influences village financial governance.

This research is different because it includes the understanding of village officials and transparency in relation to village financial governance. The reason to include the variables of understanding of village officials and transparency is due to the fact that many village officials do not completely understand the government regulations on village financial management. It is also strengthened by the agency theory in which the agent must fully understand the existing regulations. This is the gap studied in this research, in addition to new variables and the context of the research.

This research aims to examine and analyze the relationship between accountability, transparency, and understanding of village officials in the village financial governance of Biru-Biru District during the COVID-19 pandemic. Based on the hypothesis that has been developed, the researchers propose the model shown in Figure 2:

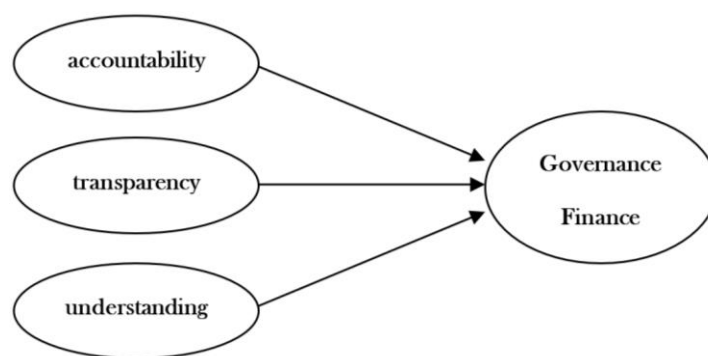


Figure 2. Conceptual Framework

METHOD

This research is quantitative research. The data was primary data collected by distributing questionnaires to village officials in the Biru-Biru sub-district, Deli Serdang Regency, North Sumatra from January to March 2022. The research population was village government officials in the villages in Biru-Biru District (n=17). The sample (n=51) was collected purposively: the village financial governance officials consisting of heads of the villages, the financial officer as the cash holder, and the village secretary. The variables were measured using an interval scale. The equation for the multiple linear regression model is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e \quad (1)$$

Note:

| | |
|-------------|--------------------------------------|
| Y | : Financial governance |
| a | : Constanta |
| $B_{1,2,3}$ | : Regression Coefficient |
| X_1 | : Accountability |
| X_2 | : Transparency |
| X_3 | : Understanding of Village Officials |
| e | : Error |

Based on Peraturan Menteri Dalam Negeri Number 20, 2018 Art. 6, Village Financial governance is an activity that includes preparation, implementation, administration, reporting, and responsibility in an annual budget period, starting from the beginning of the year to the end of the year. The indicators are: (a) preparation; (b) implementation; (c) administrator; (d) proclamation; and (e) accountability (Peraturan Menteri Dalam Negeri Number 20, 2018).

According to Harahap (2015), accountability is carried out by the actors of village financial governance (the village head) towards the local community. The indicators are: (a) the village leadership provides a report on the responsibility for the realization of the village budget to the Regent/Mayor at the end of each budget period; (b) The responsibility report referred to in paragraph (1) is submitted no later than three months after the end of the relevant fiscal year stipulated by village regulations (Peraturan Menteri Dalam Negeri Number 20, 2018 Article 3 No. 2).

According to Hadi (2010:29), transparency is a rule that strengthens access or flexibility for every citizen in obtaining news on government implementation issues, which involve information about wisdom, process, and implementation, as well as the targeted results. The indicators are: (a) Informative; (b) transparency; and (c) exposure (Mardiasmo, 2018:19).

Village officials are advised to carry out village financial governance for the prosperity of the local village community with all the resources in a democratic, appropriate and decentralized manner (Indrianasari, 2017). The indicators are: (a) Understanding of the Village Head according to (Peraturan Menteri Dalam Negeri Number 20, 2018 Article 3 No. 2); (b) Understanding of the Village Secretary (according to (Peraturan Menteri Dalam Negeri Number 20, 2018, 2018 Article 5 No. 2); and (c) Understanding of Village Head of Finance (Peraturan Menteri Dalam Negeri Number 20, 2018 Article 8 No. 2).

A questionnaire is valid if able to express something that will be calculated by the questions. If the r-stat is greater than the r-table for degree of freedom (df) = n-2, the question is declared valid (Ghozali, 2013:52). The reliability test is an instrument to evaluate whether a questionnaire is a benchmark for a variable or a construct. A questionnaire is declared reliable or accurate if the response is constant or stable from time to time (Ghozali, 2013). A construct or variable is declared reliable when it gives a Cronbach Alpha score > 0.60 (Ghozali, 2013).

The data normality test is useful for identifying the distribution of data in the variables. The data that is suitable to use is the data with a normal distribution. A statistical test is used to investigate whether the data is normally distributed or not (Ghozali, 2013).

The multicollinearity test is useful for assessing the connection between independent variables. Multicollinearity assessment is carried out using the Variance Inflation Factor (VIF) and tolerance. There is no multicollinearity if the tolerance ≥ 0.10 or VIF ≤ 10 .

Ghozali (2013) explained that the heteroscedasticity test is useful to assess whether there is a difference in variance from the residuals from one observation to another. If the variance from one observed residual to another remains constant, it is called

homoscedasticity. The presence of homoscedasticity or the absence of heteroscedasticity indicates a good fit for the regression model.

A hypothesis test is a different test between the sample and the population or observed data and researchers' expected numbers (hypotheses) (Erlina, 2011). The hypothesis test in this research used the F-test and the t-test.

RESULTS AND DISCUSSION

Respondent Characteristics

Table 1. Gender

| Gender | Frequency | Percentage |
|--------|-----------|------------|
| Man | 28 | 54.9 |
| Woman | 23 | 45.1 |
| Total | 51 | 100.0 |

Based on Table 1, it can be revealed that the percentage of men is 54.9%, greater than women which are only 45.1%. It means that more men work in the villages than women.

Table 2. Education Level

| Education Level | Frequency | Percentage |
|--------------------|-----------|------------|
| Junior High School | 1 | 1.90 |
| Senior High School | 24 | 47.05 |
| Diploma | 4 | 7.80 |
| Bachelor | 22 | 43.10 |
| Total | 51 | 100.00 |

Based on Table 2, the majority of village officials are high school graduates at 47.05%, followed by bachelor degree graduates at 43.10%.

Validity test

The questions are valid if they have an r-table above 0.276 which is obtained from $df = 51 - 2$. Based on the test results, there were 3 questions on the accountability variable and 2 questions on the understanding variable of village officials that were invalid. Therefore, the authors deleted these items. After the deletion, the remaining items were tested and valid.

Reliability Test

The reliability test results were 0.730 for the accountability variable, 0.754 for the transparency variable, 0.768 for the understanding variable of village officials, and 0.812 for village financial governance. Hence, the instrument has fulfilled the elements of validity and reliability. Therefore, the next tests, the classic assumption tests, can be carried out.

Normality Test

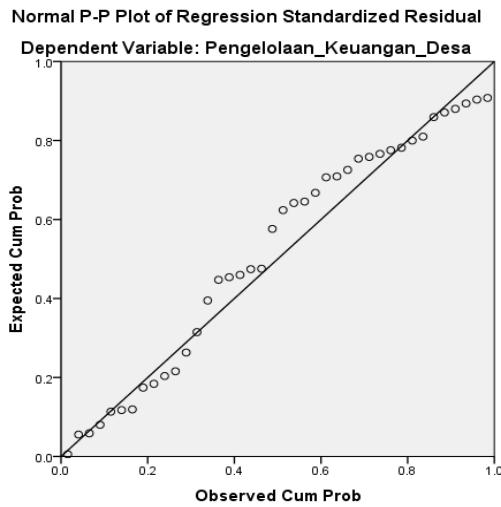


Figure 3. Normality Test Plot Graph

Table 3. Normality Results

| | Unstandardized Residuals |
|------------------------|--------------------------|
| N | 51 |
| Test Statistics | 0.129 |
| asymp. Sig. (2-tailed) | 0.093 |

In the normality test, the authors used the normal plot graph. As shown in Figure 3, the distribution values lie around a straight line, indicating that the data is normal. This study also tests for the Kolmogorov-Smirnov statistic. The data is normally distributed as the significant value is 0.093, greater than 0.05.

Multicollinearity Test

Table 4. Multicollinearity Results

| Variable | tolerance | VIF |
|--------------------------------|-----------|-------|
| Accountability | 0.910 | 1.099 |
| Transparency | 0.996 | 1.004 |
| Village Official Understanding | 0.913 | 1.095 |

The multicollinearity test clearly shows that the VIF value is <10.00. Hence, there are no symptoms of multicollinearity between the independent variables in this research.

Heteroscedasticity Test

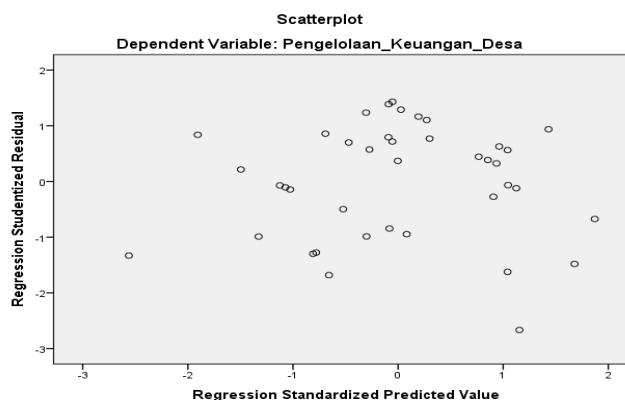


Figure 4. Heteroscedasticity Test Graph

Table 5. Glejser Test Results

| Variable | Significance |
|--------------------------------|--------------|
| Accountability | 0.783 |
| Transparency | 0.723 |
| Village Official Understanding | 0.353 |

The heteroscedasticity test was carried out by using the scatterplot graph. The result shows the dots are evenly distributed above and below 0. The Glejser test was also carried out and resulted in all significant values above 0.05. Therefore, it can be concluded that there is no heteroscedasticity, and the data can be used for further testing.

Hypothesis Testing

Based on Table 6, the following regression equation can be presented:

$$Y = 13.433 + 0.953X_1 - 0.442X_2 + 0.632X_3 + e \quad (2)$$

Table 6. Multiple Linear Regression

| Variable | B | t-stat | t-table | Sig. |
|--------------------------------|--------|--------|---------|-------|
| (Constant) | 13.433 | 0.847 | | 0.403 |
| Accountability | 0.953 | 3.169 | 2.01 | 0.003 |
| Transparency | -0.442 | -2.459 | 2.01 | 0.019 |
| Village Official Understanding | 0.632 | 2.656 | 2.01 | 0.012 |

Based on the results in Table 6, accountability has a positive and significant impact on the village financial governance (H1 is accepted). The transparency is also significant, but with a negative coefficient. Therefore, H2 is rejected. The understanding of the village officials has a positive and significant effect on village financial governance located in the village of Biru-Biru District, Deli Serdang Regency (H3 is accepted).

Table 7. Adjusted R² Result

| Model | R | R Square | Adjusted R Square |
|-------|-------|----------|-------------------|
| 1 | 0.585 | 0.342 | 0.287 |

The adjusted R² is 0.287. It means that accountability, transparency, and understanding of village officials can explain 28.7% of the variation of village financial governance.

Effect of Accountability on Village Financial Governance

H1 is accepted and it means that accountability has a positive and significant impact on village financial governance. The village government in the Biru-biru sub-district has carried out accountability in the financial governance in accordance with indicators from Peraturan Menteri Dalam Negeri Number 20 (2018). This result is in line with the agency theory because the agent or village government has been accountable for everything they are in charge of. The principals are the regional government or central government and the local community. This result supports the results of Alfiani & Estiningrum (2021), Sugiharti & Hariani (2021), Anggrayeni, Wawo, & Jannah (2021), Garung & Ga (2020), Tahir, Malia, & Faisal (2020), Dewi, Ikbal, & Moh (2019), Putra & Rasmini (2019), Risyah & Nurodin (2017) which showed that accountability affected village financial governance.

The Influence of Transparency on Village Financial Governance

The rejection of hypothesis 2 means that transparency has a negative effect on village financial governance. The transparency in the village administration in villages located in the Biru-biru sub-district is not in accordance with the indicators stated by Mardiasmo (2018). Mardiasmo (2018) mentioned that transparency must be informative, transparent, and exposed. Therefore, the village government in Biru-Biru District must pay attention to this transparency to achieve good village financial governance in the future. For instance every financial report must be announced in the form of a billboard and displayed in front of the village office, and the use of village funds in infrastructure development must be presented. The billboards are useful for the local community to understand the village fund allocation. Therefore, the local village community knows without any suspicion about the use of the funds (Ginting, 2018). There was news about accusations by residents of the village government of Dusun I Desa Tanjung Sena which stated that the construction of a concrete road was not on target (Syahduri, 2020). The result of this research is not in line with the agency theory due to the lack of transparency in financial governance carried out by the agents. Therefore, it is important to improve transparency in the future. This research supports the findings of Putri & Maryono (2022), Purba & Tarigan (2022), Purba & Silalah (2021), Sukmawati & Nurfitriani (2019) which showed that transparency had no effect on village financial governance.

The Influence of Understanding of Village Officials on Village Financial Governance

Based on hypothesis 3, the understanding of village officials has a positive and significant effect on village financial management. Furthermore, the understanding of village officials in carrying out village financial governance is in accordance with the indicators set by (Peraturan Menteri Dalam Negeri Number 20, 2020) whereby each village official has carried out its function as stated by the current regulations. This needs to be maintained to improve the financial management for the welfare of the local community. The results of this research also support the agency theory which states that the agent employed must understand financial governance, and hence, the organization sustains in the future. The result of this research is similar to the findings of Reu & Lasdi (2021), Sara (2021), Hasanah, Nurhayati, & Purnama (2020), Yulianti, Rasuli, & Kamaliah (2019) which showed that the understanding of village officials influenced village financial governance.

CONCLUSION

Based on the results, it can be concluded that accountability and understanding of village officials have a positive effect on village financial governance, but transparency has a negative effect. This research is limited due to the use of only three variables and the context of the COVID-19 pandemic. It is suggested that future studies include variables such as organizational commitment, study on all village representative bodies (BPD). BPD knows more about the financial management of the village and expands the sample to villages in one district to increase influence on village financial governance.

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