

THE INFLUENCE OF TRANSPARENCY AND SOCIAL ACCOUNTABILITY ON VILLAGE FUND MANAGEMENT IN GORONTALO REGENCY PERSPECTIVE OF SHARIA FINANCIAL MANAGEMENT

Sri Dewi Yusuf¹, Luqmanul Hakim Ajuna², Muhamad Ardi³, Roni Mohamad⁴

^{1,2,3,4}State Institute for Islamic Studies (IAIN) of Sultan Amai Gorontalo, Indonesia

Jl. Gelatik No.1 Heledulaa Kota Gorontalo

E-mail: ¹sridewiyusuf@iaingorontalo.ac.id; ²luq.h.ajuna@iaingorontalo.ac.id;

³muhammadardi@iaingorontalo.ac.id; ⁴ronimohamad@iaingorontalo.ac.id

Abstract: The aim of this study is to find out and evaluate the transparency and accountability of village fund management on the level of community welfare in Gorontalo Regency from the perspective of Sharia financial management. This is a quantitative study that employs quantitative data as primary data from 129 village fund managers in Gorontalo regency. SEMP-PLS is used to analyze the data. The findings revealed that: (1) Accountability positively and significantly influences the level of community welfare; (2) Transparency positively and significantly influences the level of community welfare; (3) Transparency positively and significantly influences the management of village funds; (4) Accountability negatively but insignificantly influences the management of village funds; (5) Village fund management positively and significantly influences the level of community welfare; (6) Transparency, which is mediated by village fund management, has a favorable and considerable impact on the community's welfare level; (7) Accountability through village fund management has a detrimental but non-significant influence on community wellbeing; (8) According to the findings, village fund management has yet to consider the values of Sharia financial management.

Keyword: transparency; accountability; management village fund; community's welfare; Sharia financial management

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh transparansi dan akuntabilitas pengelolaan dana desa terhadap tingkat kesejahteraan masyarakat di Kabupaten Gorontalo perspektif manajemen keuangan Syariah. Penelitian ini merupakan penelitian kuantitatif menggunakan data primer dengan jumlah sampel 129 responden di ambil dari pengelola dana desa di Kabupaten Gorontalo. Analisis data yang digunakan adalah metode SEM-PLS Hasil penelitian menunjukkan bahwa: (1) Transparansi berpengaruh positif tetapi tidak signifikan terhadap tingkat kesejahteraan masyarakat; (2) Akuntabilitas berpengaruh positif dan signifikan terhadap tingkat kesejahteraan masyarakat; (3) Transparansi berpengaruh positif dan signifikan terhadap pengelolaan dana desa; (4) Akuntabilitas berpengaruh negatif tetapi tidak signifikan terhadap pengelolaan dana desa; (5) Pengelolaan dana desa berpengaruh positif dan signifikan terhadap tingkat kesejahteraan masyarakat; (6) Transparansi yang dimediasi oleh pengelolaan dana desa berpengaruh positif dan signifikan terhadap tingkat kesejahteraan masyarakat; (7) Akuntabilitas yang dimediasi oleh pengelolaan dana desa berpengaruh negatif tetapi tidak signifikan terhadap tingkat kesejahteraan masyarakat; (8) Hasil penelitian juga menunjukkan bahwa dalam pengelolaan dana desa belum mencerminkan nilai-nilai pengelolaan keuangan Syariah.

Kata kunci: transparansi; akuntabilitas; pengelolaan dana desa; kesejahteraan masyarakat; manajemen keuangan Syariah

Introduction

Village fund is fund derived from the state's income and expenditure, which distributed to villages through transfer from regencies income and expenditures. Its priority is for the implementation of development and village community empowerment. Village fund management is aimed

to: (1) increase public service in the village, (2) eradicate poverty, (3) improve village economy, (4) overcome development gap among villages, (5) strengthen the villagers as development subject. Village fund management is as stipulated by the Minister of Domestic Affair (PERMENDAGRI) No. 37 of 2007 Article 4 (7) on the guideline for regional

financial management. Village fund is expected to provide additional resources for the village to carry out its Development and Village Empowerment activities toward strong and sustainable village.

Village fund management is a series of activities consisting of planning, implementing, managing, reporting up to the level of accountability report of the activities implemented for one fiscal year, beginning from the 11th of January to the 31st of December on the current year, which utilized all potentials to achieve the objectives.¹ The Presidential Regulation No. 60 of 2014 on Village Fund, on article 2 stated that village fund should be managed accordingly in observance of the law, which imbued the principles of efficiency, transparency, and accountability, which also contains the sense of fairness and appropriateness to uphold the people's interest.² Azis further noted that village fund management consisted of planning, implementing, managing, and reporting for the current fiscal year.

Today, this program has yet to bring maximum results to increase the community's welfare. In fact, this program tends to create new polemic. Many of village fund managers (from central government to village levels) are often embroiled in corruption cases. Similarly, in Gorontalo province, the misappropriation of village fund also found such as in the case of chief of Monano Selatan village of North Gorontalo Regency, where he was found to misuse Rp 192 millions of village fund.³ Similarly, the chief of Bongo Hulawa village of Bongomeme sub-district, in 2016 was also found to have incurred a Rp 400 million loss for the government.⁴ These cases were suspected due to: first, lack of transparency and accountability of the village apparatus in managing the village fund (village fund management is a formality); second, village fund is still managed conventionally, it is yet to employ sharia financial management principles.

This mismanagement of village fund should be remedied by accountable and transparent financial management, which not only accountable and transparent to human being, but also religiously transparent and accountable. This honest and transparent village fund management is expected to bring an impact the improvement of villagers' welfare.

Transparency means freedom and openness in accessing government and politics information. Transparency is one primary foundation in implementation of good governance. Transparent and accessible financial information provided to the community is one of the responsibilities of the village government who manage the public assets trusted.⁵ Transparency is implemented based on concept of freedom to obtain information related to public interest that are accessible to all of those who need. Indicators of transparency as follow: (1) provided clear information access on planning, implementation, and reporting, (2) the existence of deliberation and agreement, (3) the openness of management process, and (4) the openness on fund management process.⁶

Apart from transparency, managing village funds requires accountability. Accountability can be defined as a responsibility to be provided as a form of commitment for everyone, an entity, a company as a form of fulfilling their tasks and responsibility to directly serve individuals and community. Accountability is a form of responsibility to clarify all activities to those who need the information.⁷ Similarly, Mardiasmo noted that accountability is a form of duty of the trustee to provide information as a responsibility in providing information on activities, reporting, and revealing all the processes that fall under the trustee's responsibility, where the people who gave the trust have authority to ask for this. Good accountability is expected to improve the quality and quantity of the village apparatuses' performance; thus, they could

¹ Suryani, "PMK 226/PMK.07/2017 Tentang Perubahan Rincian Dana Desa Menurut Daerah Kabupaten/Kota Tahun Anggaran," Direktorat Jenderal Perimbangan keuangan, 2018.

² Dana Desa yang Bersumber dari Anggaran Pendapatan dan Belanja Negara, "Peraturan Pemerintah (PP) Nomor 60 Tahun 2014," Peraturan BPK, n.d.

³ Ajis Halid, "Korupsi Dana Desa 192 Juta," Detik News, 2019.

⁴ Margarito, "Korupsi Dana Desa 400 Juta," Koordinat, 2021, 1.

⁵ Hari Sabarno, *Mamandu Otonomi Daerah*, (Jakarta: Sinar Grafika, 2007).

⁶ Kristianten, *Transparansi Anggaran Pemerintah*, (Jakarta: Rineke Cipta, 2006).

⁷ I Made Yoga Darma Putra and Ni Ketut Rasmini, "Pengaruh Akuntabilitas, Transparansi, Dan Partisipasi Masyarakat Pada Efektivitas Pengelolaan Dana Desa," *E-Jurnal Akuntansi* 28 (2019): 132.

become transparent and pro-community interest in implementing the village fund management.⁸ Accountability indicators are calculated as follow: (1) the increase of people's trust and satisfaction on village fund management, (2) the increase of people's awareness to asses implementation of village government, (3) the decrease of corruption cases on village fund.⁹

If village fund management is transparent and accountable, it is hoped that it can have an impact on the level of community welfare. Studies on the influence of transparency and accountability on people's welfare have shown varied results. Studies by Wardani & Utami, Kuswanti & Kurnia, Novitasari & Asyik, have shown that transparency has negative influence of people's welfare.¹⁰ This view explains that the transparency of village fund management is yet to be properly implemented. Meanwhile, Sari & Mildawati, Garung & Lomi Ga, found that the transparency of village fund management has positive impact on people's welfare, which means that if the village government has been managing village fund transparently, then the level of people welfare will also increase¹¹. Study conducted by Ardelia has shown that transparency has positive but insignificant impact on the level of people's welfare.¹²

⁸ Mardiasmo, *Akuntansi Sektor Publik*, (Yogyakarta: Andi, 2009).

⁹ Loina Krina Lalolo, *Indikator Alat Ukur Akuntabilitas, Transparansi Dan Partisipasi* (Jakarta: Badan Perencanaan Pembangunan Nasional, 2003).

¹⁰ Dewi Kusuma Wardani and Ratih Ranika Putri Utami, "Pengaruh Transparansi Pengelolaan Keuangan Dana Desa Dan Pemberdayaan Masyarakat Terhadap Kesejahteraan Masyarakat Desa Sidoharjo," *Kajian Bisnis STIE Widya Wiwaha*, vol. 28, no. 1 (2020), pp. 35–50.; Afida Putri Eka Kuswanti and Kurnia, "Pengaruh Akuntabilitas, Transparansi Add, Kebijakan Desa, Dan Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmu Dan Riset Akuntansi*, vol. 9, no. 2 (2020), pp. 1–22.; N. F. Novitasari., and Asyik, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Transparansi, Dan Kebijakan Desa Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmu Dan Riset Akuntansi*, vol. 8, no. 9 (2019), pp. 1–16.

¹¹ Mandy Tania Sari and Titik Mildawati, "Pengaruh Akuntabilitas Pengelolaan Keuangan Desa, Transparansi, Dan Kebijakan Desa Terhadap Kesejahteraan Masyarakat," *Ilmu Dan Riset Akuntansi*, vol. 8, no. 12 (2020), pp. 1–17.; Christina Yunnita Garung and Linda Lomi Ga, "Pengaruh Akuntabilitas Dan Transparansi Terhadap Pengelolaan Alokasi Dana Desa (Add) Dalam Pencapaian Good Governance Pada Desa Manulea, Kecamatan Sasitamean, Kabupaten Malaka," *Jurnal Akuntansi : Transparansi Dan Akuntabilitas*, vol. 8, no. 1 (2020), pp. 19–27.

¹² Syafa Nesya Ardelia and Nur Handayani, "Pengaruh

Further, studies on accountability of village fund management also revealed diverse results. Kuswanti explained that accountability has a positive and significant influence on people's welfare.¹³ Similarly, Sugiharti & Hariani, Dura, Wafirotin, found that accountability positively and significantly influence village fund management.¹⁴ Accountable and transparent village fund management is expected to have impact on people's welfare. This statement is backed up by Elisabet et al., Sumarni and Rusdi, whose studies noted that proper village fund management will have positive and significant impact on community's welfare.¹⁵

Village fund management can have a significant impact on the level of community welfare when it is managed in accordance with sharia financial management. Sharia financial management is an activity of an individual or a company, which related to the planning, implementing, managing, reporting, and being responsible, and controlling from the process of obtaining the fund, managing the fund that should be based on the objectives and targets of the organization that observe the sharia financial management principles.¹⁶ In other words, sharia financial management is

Akuntabilitas Dan Transparansi Pengelolaan Keuangan Desa Serta Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmu Dan Riset Akuntansi*, (2022), pp. 01–16.

¹³ Kuswanti and Kurnia, "Pengaruh Akuntabilitas, Transparansi Add, Kebijakan Desa, Dan Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat."

¹⁴ Chyntia Ambar Sugiharti and Swarmilah Hariani, "Dampak Akuntabilitas, Transparansi Dan Pengawasan Terhadap Pengelolaan Dana Desa," *Jurnal Riset Manajemen Dan Bisnis*, vol. 6, no. 1 (2021), pp. 11–18.; Justita Dura, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Kebijakan Desa, Dan Kelembagaan Desa Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, vol. 10 No 2 (2018), pp. 26–32.; Khusnatul Zulfa Wafirotin and Umi Septiastuti, "The Effect of Transparency, Community Participation, and Accountability on Management of Village Funds in Ponorogo Regency," *Ekulilibrium : Jurnal Ilmiah Bidang Ilmu Ekonomi*, vol. 14, no. 1 (2019), p. 31.

¹⁵ Elisabet Luju et al., "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Kesejahteraan Masyarakat Melalui Pemberdayaan Masyarakat Desa Di Desa Bloro Kecamatan Nita Kabupaten ...," *Jurnal Projemen*, vol. 7, no. 1 (2020), pp. 37–55.; Mutia Sumarni, "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Peningkatkan Kesejahteraan Masyarakat," *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)*, 2020, 77–90.; H. Muhammad Rusydi, "Pengaruh Alokasi Dana Desa (ADD) Terhadap Kesejahteraan Masyarakat Desa Di Kabupaten Takalar," *Digilib Unila*, vol. 53, no. 9 (2013), pp. 1689–99.

¹⁶ Dadang Husen Sobana, *Manajemen Keuangan Syariah*, (Bandung: CV Pustaka Setia, 2018).

a management that control the finance of an institution based on the financial principles within the framework of sharia finance.¹⁷

The principles of sharia financial management as derived from the Qur'an are as follow: (1) Interest is forbidden, (2) Money is used as "potential, (3) Risk sharing, (4) Speculative behavior is forbidden, (5) The respect for the signed contract, (6) Activities are allowed in sharia, (7). Social justice.¹⁸ Management is said to have fulfilled the sharia principles if: (1) In its management, uphold the values of faith and *tauhid*, (2) observe the organization structure, (3) discuss the system to behave appropriately.¹⁹

Based on these principles, in planning, organizing, implementing, and controlling related to the sharia financial management, should be noted that: (1) each and every effort to obtain the wealth shall observe sharia principles such as in trade, farming, industry, or service, (2) the object of business shall not be something that is *haram* or forbidden, and (3) the obtained wealth shall be allocated on things that are allowed in.²⁰

Transparency in budget management is an important instrument to ensure that the public fund is save from corruption, collusion, and nepotism. Through transparency, it is expected that the leaders show openness and reject non-transparency or lie in budget management. The prohibition to lie is clearly stated by Allah in His Holy Book, within the Surah An-Nahl verse number 101.²¹

This verse describes that *when we replace an verse of the Qur'an in the place of another verse – and Allah knows well what He reveals*, is about when and what is replaced and what replaces it,

and what is best for people. When such things happened, some of those who do not know say: "indeed you, oh Muhammad, lie thus you are indeed a forger, a liar."²²

Accountability and transparency within the Sharia finance should reflect full responsibility. This is as reflected on the attitude of the Prophet S.A.W, *Amanah*/accountable person in implementing his roles and responsibility. On accountability, it can be seen in the Surah Al-Ahzab verse 72-73 which translated into:²³

Village government is the executor of the trust of the central and local government who has authority and rights in implementing its tasks. In this case, the rights of the village government is as an *ulil amri* where the community has responsibility to obey the *ulil amri* in order for their authority and regulation to be implemented in all sectors of village government.

Method

This is a quantitative study to test whether transparency and accountability variables have influence on community's welfare level in Gorontalo regency. In addition, this study also employs mediating variable, village fund management, and the population in this study is all villages in Gorontalo regency, which accounted for 191 villages. The sample in this study is determined using Slovin method, hence, resulting in 129 respondents. The data in this study are primary data collected using questionnaire and google form distributed to village fund managers. The data collection method are heterogenous multi-stage random sampling. The data are collected for four months from April to July 2022 using questionnaire as research instrument. Meanwhile data are collected through observation, questionnaire distribution, interview, and desk study on village

¹⁷ Muhamaad, *Manajemen Keuangan Syariah : Analisis Fiqh Dan Keuangan*, (Yogyakarta: UPP STIM YKPN, 2014).

¹⁸ Nurhayati Nurhayati and Muh. Saleh Ridwan, "Pengelolaan Dana Desa Dalam Perspektif Hukum Islam," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, vol. 1, no. 1 (2019), p. 68.

¹⁹ Hendri Tanjung Hafidhuddin Didin, *Manajemen Syariah Dalam Praktik*, (Jakarta: Gema Insani, 2003).

²⁰ Muhamad, *Manajemen Dana Bank Syariah*, (Yogyakarta: STIM YKPN, 2018).

²¹ "whenever We replace a verse with another verse – and Allah knows well what He reveals - they say, "you are but a forger." The fact rather is that most of them are ignorant."

²² Quraish Shihab, *Tafsir Al-Misbah* (Jakarta: Lentera Hati, 2002).

²³ "We did offer the Trust to heavens and the earth and the mountains, but they refused to bear its burden and were afraid of it, and man picked it up. Indeed he is unjust (to himself), unaware (of the end). The result (of all this) is that Allah will punish the hypocrites, men and women, and the Mushriks, men and women, and will accept the repentance of the believing men and women. Surely Allah is the Most-Forgiving, Very-Merciful."

measure the latent variable (construct) or it can be said that all five variables are reliable

The better the convergent validity is shown by the higher the correlation between indicators that form a construct. Convergent validity is measured using AVE. The AVE value pointed out the average percentage of variants that can be described using the constructed item. The minimum value of AVE is 0.5, which indicates that the size of convergent validity is appropriate.²⁵ Based on the AVE value in Table 2, all five latent variables have the minimum criteria of 0.5. Therefore, it can be described that accountability variable can on average describe 67.7%, village fund management variable on average can describe 80.8%, and transparency variable on average can describe 65.1%.

Further criteria to measure the appropriateness of the model is discriminant validity. This criterion is measured by observing the cross loading value. Cross loading value is a measure used to compare the correlation of an indicator with its construct and the construct from another block. The discriminant validity in this study is as shown in Table 3.

Table 3. Correlation among Latent Variables (Discriminant Validity)

Variable	Accountability	Village Fund Management	Welfare	
Accountability	0.823			
Village fund management	0.437	0.899		
Welfare	0.792	0.649	0.827	
Transparency	0.696	0.744	0.699	0.807

Source: Processed Primary Data (2022).

The information on Table 3 showed that the square root of AVE score in each construct is larger in its diagonal side than in its correlation with other construct.²⁶ This means that the discriminant validity is supported. Further, the Cronbach's Alpha value is shown in Table 4.

Table 4. Cronbach's Alpha of the Variables

Variable	Cronbach's Alpha
Accountability	0.906
Village Fund Management	0.940
Welfare	0.882
Transparency	0.894

Source: Processed Primary Data (2022)

Based on Table 4, it can be seen that the Cronbach's Alpha value is greater than 0.7, so that all variables can be said to be reliable. Based on the results of the validity and reliability tests above, it can be continued to the next stage, namely measuring the structural model (inner model).

Structural Model (Inner Model)

Structural model (*inner model*) is the description of correlation among latent variables evaluated using path coefficients, *R-Square* and *effect size f²*. Table 5 below contains information on the result of *path coefficients* obtained through bootstrapping process.

Table 5. Path Coefficient

	Original Sample Estimate	T-Statistic	P-Value
accountability → village fund management	-0.139	1.748	0.081
Accountability → Welfare	0.523	6.762	0.000
Village Fund Management → Welfare	0.375	4.937	0.000
Transparency → Village fund management	0.840	14.447	0.000
Transparency → Welfare	0.601	0.876	0.381

Source: Processed Primary Data (2022)

In Table 5 above, accountability variable has negative but insignificant influence on village fund management with the coefficient of -0.139 and is considered insignificant with the p value of 0.081 (>5%) and the t-statistic of 1.748 (<1.96). However, accountability variable positively and significantly influences the welfare with the coefficient of 0.523 and t-statistic of 6.762 (>1.96) and p-value of 0.000.

Meanwhile, village fund management variable has a positive and significant influence on welfare

²⁵ Imam Ghozali.

²⁶ D. F. Fornell, C., & Larcker, "Evaluating Structural Equation Models with Unobservable Variables and Measurement Error," *Journal of Marketing Research* This, vol. 18, no. 1 (2016), pp.39–50.

variable with the coefficient value of 0.375 and *t*-statistic of 4.937 (>1.96) and the *p*-value of 0.000. In addition, transparency variable has a positive and significant influence on village fund management with the coefficient value of 0.840 and the *t*-statistic of 14.447 (>1.96) and the *p*-value of 0.000. Whereas, the transparency variable has a positive but insignificant influence on welfare variable with the coefficient value of 0.601 and the *t*-statistic value of 0.876 (<1.96) and the *p*-value of 0.381.

The indirect influence or mediating variable of transparency and accountability by the village fund management toward people's welfare is presented in Table 6.

Table 6. Indirect Influence (Mediate)

	Original Sample Estimate	T-Statistic	P-Value
Accountability → Village Fund Management → Welfare	-0.052	1.825	0.069
Transparency → Village Fund Management → Welfare	0.315	5.388	0.000

Source: Processed Primary Data (2022)

In Table 6, the influence of accountability variable, which mediated by the village fund management on community's welfare is a negative but insignificant influence. This is evident from the coefficient value of -0.052 with the *t*-statistic value of 1.825 (<1.96) and the *p*-value of 0.069 (>0.05). Meanwhile, the influence of transparency variable, which mediated by the village fund management on people's welfare is significant with the coefficient value of 0.315, *t*-statistic value of 5.388 (>1.96) and the *p*-value of 0.000 (<0.05). The influence of transparency, which mediated by the village fund management on people's welfare level is full mediation. Full mediation is a mediation where the *x* variable has no direct influence on *z* variable.²⁷ Variable *x* has influence on variable *z* due to mediation (indirect only). This can be seen in Table 6, where transparency variable has no direct influence on people's welfare variable.

²⁷ Q Chen X Zhao, JG Lynch Jr, "Reconsidering Baron and Kenny: Myths and Truths About Mediation Analysis.," *Journal of Consumer Research*, vol. 37(2) (2010), pp. 197–206.

The Influence of Transparency on Community's Level of Welfare

Based on the structural model test, it shows that transparency variable has a positive but insignificant influence on people's welfare level with the coefficient value of 0.601 and the *t*-statistic value of 0.876 (<1.96) and *p*-value of 0.381. This result shows that transparency variable direct and indirectly has influence on the level of community's welfare. This result agrees with Ardelia who noted that transparency variable has direct positive but insignificant influence on the level of community's welfare.²⁸

This pointed out that transparency process to the community is yet properly implemented. The unavailability of open and complete information provided to the community has caused community's hindered community access to such information. There is an awareness to be transparent about village fund management, however, it was only for certain for mality purposes. It is still far from the implementation of transparency as shown by the attitude of the Prophet S.A.W, with his honesty. Such transparency is initiated with the process of good planning, implementing the plan, then executing the plan based on the management of village fund, which based on the principles of sharia financial management. This implementation of village fund management is imbued with honesty. Hence, the budget transparency is far from the element of lies and abuse, as expected by Allah and has been noted in the study by Nurhayati and Ridwan.²⁹

On the other hand, making described that there is no influence of transparency on people's welfare level due to people ignorant attitude toward the information provided by the village government. This made them unaware of the development programs in their villages. Therefore, they could not monitor the programs that have direct correlation with community's welfare.³⁰

²⁸ Ardelia and Handayani, "Pengaruh Akuntabilitas Dan Transparansi Pengelolaan Keuangan Desa Serta Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat."

²⁹ Nurhayati and Saleh Ridwan, "Pengelolaan Dana Desa Dalam Perspektif Hukum Islam."

³⁰ Andreani Avellyni Making and Nur Handayani, "PENGARUH AKUNTABILITAS, TRANSPARANSI, DAN PENGAWASAN TERHADAP PENGELOLAAN DANA DESA Nur

The Influence of Accountability on Community's Level of Welfare

Based on the SEM test, accountability variable has a direct, positive, and significant influence on the level of community's welfare with the coefficient value of 0.523 and the *t-statistic* value of 6.762 (>1.96) and the *p-value* of 0.000. This result is backed up by the results of studies by Kuswanti and Dura, in which accountability has positive and significant influence on community's welfare. It means that the better the village fund management's accountability, the more increased the community's welfare level. Such, accountable village fund management has shown decisive responsibility, as the Prophet S.A.W has given example in his trustworthy leadership, which Allah SWT Himself has eternalized it within the Quran in Surah Al-Ahzab verses 72-73. This is an example for village government, as the village fund managers as well as the leader/*ulil amri*, has full responsibility to ensure that the objective of the village fund disbursement, to improve people's welfare by eradicating poverty, is met. Accountability will only serve properly when the village government is accountable in managing the village fund and budget.³¹

The Influence of Transparency on Village Fund Management

Based on the SEM test, the transparency variable directly has a positive and significant influence on village fund management with the coefficient value of 0.840 and the *t-statistic* value of 14.447 (>1.96) and the *p-value* of 0.000. The result of this present study echoes the studies by sugiharti and Hariani.³² Therefore, the better the transparency, the better the village fund management.

Transparency in budget management is an important instrument to ensure the safety of

the public fund. Transparency should make the authority to reflect on their openness attitude and to avoid lies and dishonesty in their village fund management. Allah SWT has forbid this lies in Surah An-Nahl verse 101.

This ayah describes that Allah knows best what He has revealed, when we replace the place of a verse in the Quran with another verse. He knows best when and what is being replaced with what, and He knows what is best for people's welfare. When such things happened, those who do not know, will accuse the prophet and saying that: indeed you, o Prophet Muhammad, is a liar and a forger Quraish Shihab.³³ In this study, it has been shown that transparency process in village fund management has a positive and significant influence.

The Influence of Accountability on Village Fund Management

The SEM test on accountability variable has revealed a direct, negative and insignificant influence on village fund management with the coefficient value of -0.139 and significant *p value* of *p-value* 0.081 ($>5\%$) and the *t-statistic* value of 1.748 (<1.96). The result emphasizes that accountability variables have no influence on village fund management. However, this result is in contrast with the result of studies by Sugiharti and Hariani; Dura; and Wafirotin.³⁴

In this study, it is revealed that the current accountability process is yet able to make village fund management becomes better. The accountability of village fund management is limited to formal responsibility (just for administrative purposes) and is yet to reach the extent of the fund allocation to provide benefits for others, and in turn, gains the blessings of Allah SWT. Such accountability practice needs more efforts to be able to manage village fund in accordance with sharia principle, thus people's welfare will increase

Handayani Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya," *Jurnal Riset Manajemen Dan Bisnis*, vol. 6, no. 1 (2021), pp. 11–18.

³¹ Kuswanti and Kurnia, "Pengaruh Akuntabilitas, Transparansi Add, Kebijakan Desa, Dan Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat,";Justita Dura, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Kebijakan Desa, Dan Kelembagaan Desa Terhadap Kesejahteraan Masyarakat."

³² Sugiharti and Hariani, "Dampak Akuntabilitas, Transparansi Dan Pengawasan Terhadap Pengelolaan Dana Desa."

³³ Shihab, *Tafsir Al-Misbah*.

³⁴ Sugiharti and Hariani, "Dampak Akuntabilitas, Transparansi Dan Pengawasan Terhadap Pengelolaan Dana Desa.";Justita Dura, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Kebijakan Desa, Dan Kelembagaan Desa Terhadap Kesejahteraan Masyarakat.";Wafirotin and Septiviastuti, "The Effect of Transparency, Community Participation, and Accountability on Management of Village Funds in Ponorogo Regency."

as shown by the studies of Irfan et al.,; Nurhayati & Ridwan; Heroin et al.,³⁵

The Influence of Village Fund Management on Community's Welfare Level

Village fund management's variable has a positive and significant influence on Community's welfare level with the coefficient value of 0.375 and the *t*-statistic value of 4.937 (>1.96) and the *p*-value of 0.000. It indicates that the better the village fund management is, the better the community's welfare level.

This result agrees with Elisabet et al., ; Sumarni and Rusydi which described that proper village fund management will have a positive and significant impact on level of community's welfare.³⁶ Village fund management is appropriate when it has fulfilled the sharia principles that uphold the faith and *tauhid* values, observe the organizational structure, and discuss the system to create good and proper behavior. This good behavior is expected to gain Allah SWT's blessings, hence, all activities related to transparency and accountability should be within the framework of sharia financial management.³⁷

The Influence of Transparency through Mediation of Village Fund Management on Community's Welfare Level

The indirect influence test of transparency variable mediated by village fund management on community's welfare level showed a significant indirect influence with the coefficient value of 0.315, *t*-statistic value of 5.388 (>1.96) and the *p*-value value of 0.000 (<0.05). It indicates that

transparency will bring good influence if village fund is managed based on the appropriate steps of budget management, through good planning, implementing, good governance, reporting, and accountability reporting. These steps should diligently observe behaviors related to the faith and *tauhid* within the framework of sharia.³⁸ This result showed that transparency mediated by village fund management has significant influence on community's level of welfare.

Based on this result, it can be described that the transparency process implemented within a good village fund management will have significant influence on community's welfare. Village government should carry out a transparent process in the management of village budget, hence it will have significant impact on the level of community's welfare.

The Influence of Accountability Mediated Through Village Fund Management on Community's Welfare Level

Based on the indirect influence test, it showed that accountability variable mediated by village fund management has negative but insignificant influence toward the community's welfare level. This is evident from the coefficient value of -0.052 with the *t*-statistic value of 1.825 (<1.96) and the *p*-value of 0.069 (>0.05).

This result points out that accountability mediated by village fund management has no influence on community's welfare. Accountability directly has no influence on village fund management. It means that the current accountability process is only for formal purposes (fulfilling the administrative requirements) with no regard to whether it has an impact on people's welfare or not.

Such low or no impact of accountability on village fund management also becomes a legitimation that the current accountability process is a hinderance for village fund management. Low accountability in several cases led to corruption and misappropriation of village funds. Therefore, accountability in village fund management needs to be improved in order for a good governance in the village to be created. The impact of increased

³⁵ Irfan Irfan et al., "Akuntabilitas Pengelolaan Dana Desa Dalam Perspektif Al-Muraqabah," *ISAFIR: Islamic Accounting and Finance Review*, vol. 2, no. 1 (2021), pp. 108–21.; Nurhayati and Saleh Ridwan, "Pengelolaan Dana Desa Dalam Perspektif Hukum Islam."; Herion, Sumar'in, and Zarul Arifin, "Pengelolaan Dana Desa Dalam Aspek Pemberdayaan Ditinjau Dalam Perspektif Ekonomi Syariah," *Southeast Asia Journal Of Graduate Of Islamic Business And Economics*, vol. 1, no. 1 (2022), pp. 48–57.

³⁶ Luju et al., "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Kesejahteraan Masyarakat Melalui Pemberdayaan Masyarakat Desa Di Desa Bloro Kecamatan Nita Kabupaten"; Sumarni, "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Peningkatkan Kesejahteraan Masyarakat."; H. Muhammad Rusydi, "Pengaruh Alokasi Dana Desa (ADD) Terhadap Kesejahteraan Masyarakat Desa Di Kabupaten Takalar."

³⁷ Hafidhuddin Didin, *Manajemen Syariah Dalam Praktik*.

³⁸ Hafidhuddin Didin.

accountability and village fund management will in turn increase the community's welfare level.

Transparency and Accountability of Village Fund Management Toward the Community's Welfare Level from the Perspective of Sharia Financial Management

Community welfare is closely linked with transparency of village fund management. Transparency is the benchmark of openness principle for the community, especially villagers to obtain access and information on village funds. Good transparency will create good and clean governance. Through Information transparency, community will directly have access and comprehensive information on village government authority (in this case, as village funds manager) who were appointed as trustees in managing the assets of the village.³⁹

The responsibility to uphold trust in providing information as a form of transparency in reporting and revealing activities entrusted to him by being accountable to fellow human being and to Allah SWT.⁴⁰ Such transparency and accountability are reflection of the Prophet's example who was trustworthy in leading and doing his tasks.⁴¹ Accountability from an Islamic economic perspective will be realized if village officials are able to fulfill their obligations to convey their mandate and responsibility for what they have done to agencies or communities who have the right to accept that accountability.⁴²

To be able to have clean and accountable village fund management needs an arrangement as stipulated by Allah SWT, through sharia financial management.⁴³ Village fund management can be said to be appropriate when: a). the village fund managers have attitude that in accordance with the faith values, b) the managers manage the institution based on the principles of sharia

financial management: i.e. prohibit interest, no money used as potential capital, risk-sharing, prohibition for speculative behavior, confidentiality of the contract, and all financial management should be within the sharia principles, all assets should be obtained through halal means and used for things that are allowed by the religion.⁴⁴

Sharia financial management activities is started from planning process, implementation, governance, reporting, and accountability reporting, and controlling on the village fund management (means to obtain the fund, fund usage) should be in accordance with the sharia principles and objectives.⁴⁵ Financial management of village funds based on sharia teaches to always instill the nature of openness/transparency, truth, fairness, honesty (accountable), trust and accountability in carrying out a plan, implementation, management and reporting of accountability in life both in the form of individuals and society, and must be accountable to God. Research on the financial management of village funds based on Islamic sharia are important because it is expected to reduce the level of village fund corruption and fraud that exists in village government.⁴⁶

When sharia financial management principles have been applied in village fund management, all information provided for the community are valid and honest information coming from a person who manage the state asset and expecting the blessings of Allah SWT, hence, all activities related to the trust given to the village fund managers can be held accountable not only to the government and public but also to Allah SWT. This is strengthened by the hadith "that a good wealth is wealth within the hand of the pious people." Which means that when the managers of the village fund are pious people, the fund will be used to provide benefits for people, for the welfare of the community.⁴⁷

³⁹ Hari Sabarno, *Memandu Otonomi Daerah Menjaga Kesatuan Bangsa*, (Jakarta: PT Bulan Bintang, 2010).

⁴⁰ Shihab, *Tafsir Al-Misbah*.

⁴¹ "Surah Al - Ahzab," in *Ayat Al-Qur'an*, n.d., 72-73.

⁴² Nila Ayu et al., "Sharia Accounting Perspective : The Influence of Community Participation, Use of Information Technology , and Apparatus Competence on Village Fund Management Accountability", vol. 9, no. 03 (2023), pp. 4231-36.

⁴³ Muhamaad, *Manajemen Keuangan Syariah : Analisis Fiqh Dan Keuangan*.

⁴⁴ Hafidhuiddin Didin, *Manajemen Syariah Dalam Praktik*; Najmudin, *Manajemen Keuangan Dan Aktualisasi Syari'yyah Modern*, (Yogyakarta: Andi Press, 2011); Dadang Husen Sobana, *Manajemen Keuangan Syariah*.

⁴⁵ Dadang Husen Sobana, *Manajemen Keuangan Syariah*; Muhamaad, *Manajemen Keuangan Syariah : Analisis Fiqh Dan Keuangan*.

⁴⁶ R Sulistyowati, I Indira, and M B Hakim, "Management of Village Funds Based on Islamic Shari'ah: A Literature Study," *Jurnal Mantik*, vol. 7, no. 20 (2023).

⁴⁷ Muhamaad, *Manajemen Keuangan Syariah : Analisis Fiqh Dan Keuangan*.

The principles of sharia financial management as derived from the Quran are as follow: (1) Interest is forbidden, (2) Money is used as “potential, (3) Risk sharing, (4) Speculative behavior is for bidden, (5) The respect for the signed contract, (6). Activities are allowed in sharia, (7). Social justice.⁴⁸ Therefore, it is important for the village fund managers to apply sharia financial management principles and values in their management of the village fund, hence the funds will bring benefit to increase people’s welfare.

Conclusion

Based on the findings and discussion in this study, the following conclusions are made; (1) Transparency variable has no direct influence on community’s welfare level in Gorontalo regency, (2) Accountability variable has a positive and significant influence on community’s welfare in Gorontalo regency, (3) Transparency variable has a positive and significant influence on village fund management in Gorontalo regency, (4) Accountability variable has no influence on village fund management in Gorontalo regency, (5) Village fund management variable has a positive and significant influence on community’s welfare level in Gorontalo regency, (6) Transparency variable mediated by village fund management has a positive and significant influence on community’s welfare level in Gorontalo regency, (7) Accountability variable mediated by village fund management has no influence on community’s welfare level in Gorontalo regency, (8) Transparency and accountability of the village fund management on the level of community’s welfare level is yet to reflect the principles of sharia financial management.

References

- Ajis Halid, “Korupsi Dana Desa 192 Juta,” Detik News, 2019.
- Ardelia, Syafa Nesya, and Nur Handayani, “Pengaruh Akuntabilitas Dan Transparansi Pengelolaan Keuangan Desa Serta Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat,” *Jurnal Ilmu Dan Riset Akuntansi*, 2022.
- Ayu, Nila, Kusuma Wardani, Nur Hikmah, Sofia Ulfah, and Mar Sholikah, “Sharia Accounting Perspective: The Influence of Community Participation, Use of Information Technology, and Apparatus Competence on Village Fund Management Accountability”, vol. 9, no. 03, 2023.
- Dadang Husen Sobana, *Manajemen Keuangan Syariah*, Bandung: CV Pustaka Setia, 2018.
- Dana Desa yang Bersumber dari Anggaran Pendapatan dan Belanja Negara, “Peraturan Pemerintah (PP) Nomor 60 Tahun 2014,” Peraturan BPK, n.d.
- Direktorat Jenderal Perimbangan Keuangan, “PMK 226/PMK.07/2017 Tentang Perubahan Rincian Dana Desa Menurut Daerah Kabupaten/Kota Tahun Anggaran,” 2018.
- Fornell, C., & Larcker, D. F, “Evaluating Structural Equation Models with Unobservable Variables and Measurement Error,” *Journal of Marketing Research This*, vol. 18, no. 1, 2016.
- Garung, Christina Yunnita, and Linda Lomi Ga, “Pengaruh Akuntabilitas Dan Transparansi Terhadap Pengelolaan Alokasi Dana Desa (Add) Dalam Pencapaian Good Governance Pada Desa Manulea, Kecamatan Sasitamean, Kabupaten Malaka,” *Jurnal Akuntansi: Transparansi Dan Akuntabilitas*, vol. 8, no. 1, 2020.
- H. Muhammad Rusydi, “Pengaruh Alokasi Dana Desa (ADD) Terhadap Kesejahteraan Masyarakat Desa Di Kabupaten Takalar,” *Digilib Unila*, vol. 53, no. 9, 2013.
- Hafidhuddin Didin, Hendri Tanjung, *Manajemen Syariah Dalam Praktik*, Jakarta: Gema Insani, 2003.
- Hari Sabarno, *Mamandu Otonomi Daerah*. Jakarta: Sinar Grafika, 2007.
- , *Memandu Otonomi Daerah Menjaga Kesatuan Bangsa*, Jakarta: PT Bulan Bintang, 2010.
- Herion, Sumar’in, and Zarul Arifin, “Pengelolaan Dana Desa Dalam Aspek Pemberdayaan Ditinjau Dalam Perspektif Ekonomi Syariah,” *Southeast Asia Journal Of Graduate Of Islamic Business And Economics*, vol. 1, no. 1, 2022.
- Imam Ghozali, *Partial Least Square: Konsep, Teknik Dan Aplikasi Menggunakan Program SmartPLS 3.2.9 Untuk Penelitian Empiris*, Semarang: Badan Penerbit Universitas Diponegoro, 2021.
- Irfan, Irfan, Jamaluddin Majid, Mustafa Umar, and Roby Aditiya, “Akuntabilitas Pengelolaan Dana Desa Dalam Perspektif Al-Muraqabah,”

⁴⁸ Nurhayati and Saleh Ridwan, “Pengelolaan Dana Desa Dalam Perspektif Hukum Islam.”

- ISAFIR: *Islamic Accounting and Finance Review*, vol. 2, no. 1, 2021.
- Justita Dura, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Kebijakan Desa, Dan Kelembagaan Desa Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmiah Bisnis Dan Ekonomi Asia*, vol. 10, no 2, 2018.
- Kristianten, *Transparansi Anggaran Pemerintah*, Jakarta: Rineke Cipta, 2006.
- Kuswanti, Afida Putri Eka, and Kurnia, "Pengaruh Akuntabilitas, Transparansi Add, Kebijakan Desa, Dan Partisipasi Masyarakat Terhadap Kesejahteraan Masyarakat," *Jurnal Ilmu Dan Riset Akuntansi*, vol. 9, no. 2, 2020.
- Loina Krina Lalolo, *Indikator Alat Ukur Akuntabilitas, Transparansi Dan Partisipasi*, Jakarta: Badan Perencanaan Pembangunan Nasional, 2003.
- Luju, Elisabet, Imelda Virgula Wisang, Cicilia Ayu Wulandari, and Emanuel Anjelo Poin, "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Kesejahteraan Masyarakat Melalui Pemberdayaan Masyarakat Desa Di Desa Bloro Kecamatan Nita Kabupaten" *Jurnal Projemen*, vol. 7, no. 1, 2020.
- M Ag Muhamad, *Manajemen Dana Bank Syariah*, Yogyakarta: STIM YKPN, 2018.
- Making, Andreani Avellyni, and Nur Handayani, "PENGARUH AKUNTABILITAS, TRANSPARANSI, DAN PENGAWASAN TERHADAP PENGELOLAAN DANA DESA Nur Handayani Sekolah Tinggi Ilmu Ekonomi Indonesia (STIESIA) Surabaya," *Jurnal Riset Manajemen Dan Bisnis*, vol. 6, no. 1, 2021.
- Mardiasmo, *Akuntansi Sektor Publik*. Yogyakarta: Andi, 2009.
- Margarito, "Korupsi Dana Desa 400 Juta," *Koordinat*, 2021, 1.
- Muhamaad, *Manajemen Keuangan Syariah : Analisis Fiqh Dan Keuangan*, Yogyakarta: UPP STIM YKPN, 2014.
- Najmudin, *Manajemen Keuangan Dan Aktualisasi Syari'yyah Modern*, Yogyakarta: Andi Press, 2011.
- Novitasari., and Asyik, N. F, "Pengaruh Akuntabilitas Pengelolaan Keuangan Alokasi Dana Desa, Transparansi, Dan Kebijakan Desa Terhadap Kesejahteraan Masyarakat." *Jurnal Ilmu Dan Riset Akuntansi*, vol. 8, no. 9, 2019.
- Nurhayati, Nurhayati, and Muh. Saleh Ridwan, "Pengelolaan Dana Desa Dalam Perspektif Hukum Islam," *Iqtishaduna: Jurnal Ilmiah Mahasiswa Hukum Ekonomi Syari'ah*, vol. 1, no. 1, 2019.
- Putra, I Made Yoga Darma, and Ni Ketut Rasmini, "Pengaruh Akuntabilitas, Transparansi, Dan Partisipasi Masyarakat Pada Efektivitas Pengelolaan Dana Desa." *E-Jurnal Akuntansi*, vol.28, 2019.
- Sari, Mandy Tania, and Titik Mildawati, "Pengaruh Akuntabilitas Pengelolaan Keuangan Desa, Transparansi, Dan Kebijakan Desa Terhadap Kesejahteraan Masyarakat," *Ilmu Dan Riset Akuntansi*, vol. 8, no. 12, 2020.
- Shihab, Quraish, *Tafsir Al-Misbah*, Jakarta: Lentera Hati, 2002.
- Sugiharti, Chyntia Ambar, and Swarmilah Hariani, "Dampak Akuntabilitas, Transparansi Dan Pengawasan Terhadap Pengelolaan Dana Desa," *Jurnal Riset Manajemen Dan Bisnis*, vol. 6, no. 1, 2021.
- Sulistyowati, R, I Indira, and M B Hakim, "Management of Village Funds Based on Islamic Shari'ah: A Literature Study," *Jurnal Mantik*, vol. 7, no. 20, 2023.
- Sumarni, Mutia, "Pengaruh Pengelolaan Alokasi Dana Desa Terhadap Peningkatkan Kesejahteraan Masyarakat," *J-EBIS (Jurnal Ekonomi Dan Bisnis Islam)*, 2020.
- "Surah Al - Ahzab," In *Ayat Al-Qur'an*, n.d.
- Sulistyowati, R., I. Indira, and M. B. Hakim. 2023, "Management of Village Funds Based on Islamic Shari'ah: A Literature Study," *Jurnal Mantik*, vol. 7, no. 20.
- Wafirotin, Khusnatul Zulfa, and Umi Septiastuti, "The Effect of Transparency, Community Participation, and Accountability on Management of Village Funds in Ponorogo Regency," *Ekuilibrium: Jurnal Ilmiah Bidang Ilmu Ekonomi*, vol. 14, no. 1, 2019.
- Wardani, Dewi Kusuma, and Ratih Ranika Putri Utami, "Pengaruh Transparansi Pengelolaan Keuangan Dana Desa Dan Pemberdayaan Masyarakat Terhadap Kesejahteraan Masyarakat Desa Sidoharjo," *Kajian Bisnis STIE Widya Wiwaha*, vol. 28, no. 1, 2020.
- X Zhao, JG Lynch Jr, Q Chen, "Reconsidering Baron and Kenny: Myths and Truths About Mediation Analysis," *Journal of Consumer Research*, vol. 37, no. 2, 2010.