Effectiveness of Village Fund Management, *Good Village Governance* dan Prevention of Village Fund Misuse

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Abstract. Given the numerous reports of fraud in the administration of village funding, this study is crucial. As public servants, village government administrators benefit greatly from the prevention of fraud in village fund management, which enables them to better manage monies intended for community welfare. With an emphasis on the efficiency of fund management and good village governance (GVG), this study investigates fraud prevention in the administration of village finances in Kabupaten Pali, Sumatera Selatan. To achieve GVG, village officials must efficiently handle local funds. Fourteen communities in Kabupaten Pali, Sumatera Selatan, were the sites of the study. With the use of Lisrel software, Model Persamaan Struktural (Structural Equation Modelling/SEM) is used for data analysis in hypothesis testing. According to the results, village good governance has a 26.2% impact on fraud prevention in village fund management, whereas the efficacy of village fund management has a 22.3% impact on village good governance.

Keywords: *Effectiveness, Good Village Governance, Fraud*

1 Introduction

Village grants are distributed through the Regency/City APBD (Regional Government Budget), which was initiated by the Indonesian government and is derived from the state budget [1]. These subsidies are intended to support village government, community empowerment, and development. The administration of village funds is an essential government tool for promoting village development, and it needs to be effective and in line with all applicable laws as well as local and national policies. The program's effectiveness is mostly based on how well the funds are managed. Village governments continue to rank among the top three government-sector corruption cases, and the number of these instances is constantly increasing despite the Village Finance Law (2014) being in place for a long period [2].

This indicates that villages are the main subjects of development based on the paradigm that regional autonomy aims to realize regionalism [3] Numerous studies have

been conducted on village fund management, including those by [4]. Effective management of village funds has been shown to promote GVG [4], [5], [6] which in turn helps to prevent corruption related to village funds.

The topic of good governance (GVG) is highly relevant for research to understand the phenomenon of preventing fraud in village fund management. According to [1], village governments hold authority and responsibility regarding their budgets. Additionally, [7] outlines the strategic programs for village funds in 2023. This regulation provides guidance on the priority scales of village funds within the Village Budget (APBDesa).

In South Sumatra's Kabupaten Pali, village finances have been managed largely successfully. Nonetheless, the 2023 court ruling No.30/Pid.Sus-TPK/2023/PN.Plg (http://putusan3.mahkamahagung.go.id) indicated that cases of fraud were discovered in the management of village money in Purun Timur village. In Kabupaten Pali, the administration of village funds has made a significant contribution to the villages' development in spite of these problems. By promoting village programs for community development, advocates help the community enjoy the benefits. Awards from ministries and institutions as well as the performance accomplishments of Kabupatn Pali local governments in 2023 demonstrate this. In Kabupaten Pali (2023), 65 villages had a total of Rp60.948.389.000 in village funds. 22 of Pali's 65 villages will receive more than Rp1 billion in village grants in 2024 (https://rakyatbengkulu.disway.id/read/ 663449/ fantastis). This large budget raises concerns about how to establish good governance so that the funds managed do not cause problems in long run.

This research investigates the6 effectiveness of village fund management in realizing GVG and its role in preventing *fraud* related to village funds. Fraud cases if left unchecked and not prevented will continue to develop. Therefore, it is crucial for village officials, village leaders and the community to make preventive or preventive efforts. Failing to take immediate action may lead to opportunities for misappropriation of village funds, ultimately affecting the budget that should be used for village development.

2   Literature Review and Research Hypotheses

2.1   Agency Theory

According to this approach, the agent function and the ownership function (principal) should be kept apart [8]. The interaction between the village authority and the community demonstrates the applicability of agency theory in village governance. The dynamics between the principal and agent in the administration of village funds are well explained by this theory [9]. As the primary for all actions conducted, the village government serves as a manager and is required to report, present, and be accountable to the community. GVG's performance is expected by the community. This accomplishment can be attributed to the success of the community fund initiatives.

2.2   **Stewardship Theory**

*Stewardship*is an attitude and series of behaviors that prioritize public interests over personal objectives [10]. This theory addresses scenarios in which

management is driven not by personal interests [11]. The theory posits that cooperative behavior is more effective than individualistic approaches. This theory emphasizes the separation of the ownership function (principal) from the *agent* function [8].The interaction between the village authority and the community demonstrates the applicability of agency theory in village governance. The dynamics between the principal and agent in the administration of village funds are well explained by this theory [9]. As the primary for all actions conducted, the village government serves as a manager and is required to report, present, and be accountable to the community. The community expects GVG performance. This achievement can be recognized for the success of village fund programs.

Management aims to enhance competencies to streamline internal control and foster a robust organizational culture characterized by strong governance practices [10].

2.3   Village Fund Management

Village fund management is conducted systematically, in accordance with legal provisions, and characterized by efficiency, cost-effectiveness, effectiveness, transparency and accountability while also considering fairness and propriety, and upholding the interests of the local community [12].

[13] Article 29 states that the village funds distribution in each district/city is determined by the number of villages. Furthermore, the allocation considers poverty levels, population, and the village geographical conditions. Stages in managing village funds: planning stage, implementation stage, administrative stage, reporting stage, and accountability stage. The Village Financial Management authority holder Implementer (PTPKD) is a village apparatus element assisting the village head, consist of: village apparatus (village head, secretary and treasurer) along with the section head as the Village Financial Management Implementer (PPKD), section head, and division head.

2.4   *Fraud* Prevention

The Institute of Internal Auditors (IIA) defines fraud as "any deliberate actionor failure to act intended to mislead others, causing the victim to incur a loss and/or enabling the perpetrator to gain". Fraud can be seen as a disease that is not easily cured. The best way to treat a disease is to prevent it, not to cure it. According to [14] One method for identifying fraud is the fraud triangle model. This fraud triangle model describes how someone commits *fraud* motivated by three factors: pressure, opportunity, and rationalization. Therefore, fraud prevention needs to be carried out as a cohesive strategy to minimize the occurrence of fraud, which includes: 1) reducing fraud opportunities 2) alleviating pressure on employees to fulfill their needs, 3) eliminating justifications or rationalizations for committing *fraud* [15].Falsifying transaction proof and creating reports that don't match reality are two ways that fraud may be committed [16]. Village authorities may also manipulate data, which could lead to differences between what is intended, carried out, and reported, increasing the possibility of fraud. Instances of village fund misuse include embezzlement, budget reductions, and the creation of false reports.

The fraud phenomenon in village financial management still occurs frequently and tends to increase. Some of the risks of fraud that can occur in the management of village financial include   1) unauthorized access to village cash; 2) markups or

kickbacks in the procurement of goods/services;   3) personal use of village assets and; 4) illegal fees [17].

The findings by [18] show that leaders can influence their staff or subordinates to engage in corrupt practices. The perpetrators will feel that they have received legitimacy from their leaders to commit corruption/fraud. In many cases, fraud is carried out collectively and planned in an institution. A society or country that has high collectivism can increase the tendency for high fraud risks [19].

The research results explain that fraud is most likely to occur if the existing control system is very weak supervision is inadequate, low competence and morality of the apparatus, and the absence of a whistleblowing system [20], [21]. In this research, fraud prevention uses four dimensions: setting up anti-fraud policies, implementing procedures, applying control techniques, and raising awareness about fraud.

2.5   Effectiveness

Effectiveness, as an individual's capacity or state to perform tasks optimally in order to achieve specified goals. [22] describes effectiveness as a criterion for evaluating the success of village officials and their communities in achieving the objectives of managing village funds to enhance community welfare. [23], [24] effectiveness is used as a measuring tool for the achievement of a village fund program activity that is implemented. If the program's outcomes contribute to meeting the needs of the village community, then the activity is considered effective. The prioritized Village Fund, one of which is for community empowerment APBDesa through mutual agreement to ensure that all programs developed by the village government align with the needs of the community. Community empowerment programs should align with the specific circumstances of the village and its residents   [25] states that there are 3 indicators in determining effectiveness, namely: 1). The attainment of goals should be regarded as a process that encompasses all efforts involved in achieving them. 2). Integration refers to evaluating an organization's capability to facilitate socialization, communication, and consensus-building. It focuses on the socialization process. 3). Adaptation refers to the organization's capacity to adjust to its environment in relation to how well program implementation aligns with real-world conditions. GVG will be able to be created if the village fund scheme is implemented successfully. Better village governance can result from efficient village financial management [4, 5, 6]. For the general reason that the theory aligns with the study's emphasis on the efficiency of village fund management, this research employs effectiveness indicators.

H1: The efficiency of village budget administration affects GVG enforcement,

2.6   *Good Village Governance*

GVG the result of transformation of good governance. GVG is one of the roles in improving village development [26] . The principles of effective village governance examined in this study include participation, transformation, and accountability in governance and development implementation.

Good governance (GVG) is a framework of rules, processes, and power behaviors at various levels of government, emphasizing transparency, participation, accountability, effectiveness, and consistency [5]. All organizations, including village governments, must adopt good governance practices [27]. Structuring village governments to

achieve good governance is crucial, as it enhances and refines management processes, leading to improved performance and proactive efforts to prevent and minimize corruption or fraud in the use of village funds.

H2: GVG has an impact on preventing fraud in the use of village funds.

3   Methodology

The study's participants included those in charge of overseeing village finances in 24 Kabupaten Pali communities that received more than IDR 1 billion in village subsidies in 2024. local officials directly involved in local finance administration made up the research sample, which comprised 14 communities. According to the regulations, this group was made up of the village's head, the Village Financial Management Authority Holder (PKPKD), and the Village Financial Management Executor (PPKD), which includes the village treasurer, secretary, head of administration and general affairs, head of planning, head of government, head of welfare, and head of services [1].

Fraud prevention in the utilization of village funds is the independent variable, whereas GVG and the effectiveness of village fund management are the dependent factors. The effectiveness of village fund management consists of three dimensions: goal achievement, integration and adaptation. GVG consists of five dimensions (transparency, accountability, responsibility, equality, and independence) while fraud prevention involves implementing anti-fraud policies, procedures, control measures, and awarenessof fraud-related issues.

This study employs an ordinal scale utilizing a five-point Likert scale, which summarizes assessments within "the interval data category [28]. Validity and reliability testing in SEM refers to [29] by using the formula:

$$pc = ((\Sigma\lambda)^2 / [\Sigma\lambda)^2 + \Sigma(\theta)]$$

Covariance-based structural equation modeling is the analysis method utilized to address the research question (CB-SEM). The path diagram's structural equation model can be expressed as follows:

$$Y = \gamma 1.1\ X + \zeta 1 \qquad (1)$$
$$Z = \beta 2.1\ Y + \zeta 2 \qquad (2)$$

Information:

X = Effectiveness of village fund management
Y = *Village good governannce*
Z = Fraud prevention in the use of village funds
ς = error term

4   Result and Discussion

a. Validity and Reliability Test of Research Questionnaires

If the measuring device's correlation coefficient (r count) is more than 0.3, it is deemed valid [30]. Furthermore, an instrument is considered reliable if its Cronbach's Alpha reliability coefficient is higher than 0.7 [30].

According to the test's findings, every question on the efficiency of village budget management is legitimate and appropriate for use as a research assessment tool. The dependability coefficient (Cronbach's Alpha) is higher than the crucial value, which is 0.70, at 0.827. The GVG test, which has a Cronbach's Alpha of 0.857, further validates that every item on the questionnaire is legitimate and suitable for use. All of the questionnaire's questions about preventing fraud in the use of village funds are also valid (Cronbach's Alpha 0.818) and suitable for use as a research measurement tool, according to the test results.

b.   Descriptive Analysis

As stated by [28], descriptive analysis can be conducted using measures of central tendency and measures of variability. In this study, the size of the central tendency (average value) was utilized to characterize the status of each variable. Measurement using a Likert scale with 5 answer choices (scale 1-5). The effectiveness of village fund management was measured using 3 dimensions and operationalized into 10 statement items. The average overall respondent response score was 4.80.   Because the average value is closer to a score of 5, it can be inferred that the effectiveness of village fund management in 14 villages in Kabupaten Pali is very effective. Most respondents chose an answer with a score of 5 for the 10 statement items submitted, followed by respondents choosing an answer with a score of 4. When viewed based on dimensions, the goal achievement dimension (X1) has the highest average score of 4.87. Meanwhile, the integration (X2) and adaptation (X3) dimensions have lower average scores, which are 4.77 each.

GVG measured using 2 dimensions and operationalized into 8 statement items. The average overall respondent response score was 4.39. Most respondents chose an answer with a score of 4, followed by respondents choosing an answer with a score of 5. The equality dimension (Y4) has the highest average score, which is 4.50. Meanwhile, the independence dimension (Y5) has the lowest average score of 3.36.

Prevention of fraud in the use of village funds is measured using 4 dimensions with 5 statement items. The average score of respondents' responses as a whole is 4.30, approaching a score of 4, it can be concluded that prevention of fraud in the use of village funds is effective. Most answers with a score of 4 followed by respondents choosing answers with a score of 5. The dimension of sensitivity to fraud (Z5) has the highest average score of 4.52. Conversely, the procedure dimension (Z2) has the lowest average score, which is 4.10..

c.   Verification Analysis

The data was analyzed and conclusions drawn using covariance-based structural equation modeling, or CB-SEM.

In structural equation modeling, two kinds of models are generated: measurement models and structural models. While each manifest variable (indicator)'s variance as explained by latent variables is taken into account in the measurement model, the structural model illustrates the relationships between these latent variables. In the measurement model, manifest variables with a factor loading of less than 0.5 must be removed, according to [31], and the factor loading should be greater than 0.7.

To determine if the estimation results accurately reflect the relationships among the variables being studied, the goodness of fit test is used, which enables the model to be categorized as a good fit [31]. The following table lists some criteria for determining model suitability that can be used to evaluate the model fit test in structural equation modeling.

Table 1. Model Fit Test Results

Goodness of Fit Size	Estimated Result Value	Information
Chi-Square	76,18 (p-value = 0,016)	Not Fit
Chi-Square/df	1,47	Fit
RMSEA	0,069	Fit
SRMR	0,076	Fit
GFI	0,889	Not Fit
NFI	0,914	Fit
NNFI (TLI)	0,962	Fit
CFI	0,970	Fit
RFI	0,891	Fit
IFI	0,971	Fit

Table 1 displays the results of the overall model fit test using the chi-square test χ^2, which yielded a value of 76.18 with a p-value less than 0.05. According to the χ^2 test results, the model is deemed not fit. Furthermore, the Goodness of Fit Index (GFI) for the model is 0.889, which does not meet the fit criteria, as it falls below the acceptable threshold of 0.90. However, the RMSEA and SRMR values are both below 0.08, suggesting that the model remains acceptable. Likewise, the NFI, NNFI, CFI, and IFI values all exceed 0.90, providing additional support for the model's acceptability. Overall, the results indicate that the model satisfies the goodness of fit criteria for RMSEA and SRMR (<0.08) as well as for NFI, NNFI, CFI, and IFI (>0.90), confirming that the estimation results are valid. This suggests that the empirical model aligns with the theoretical model.

The evaluation of the measurement model is conducted through construct reliability and average variance extracted. The results processed using Lisrel 8.7 provide the full model path diagram shown in Figure 1.
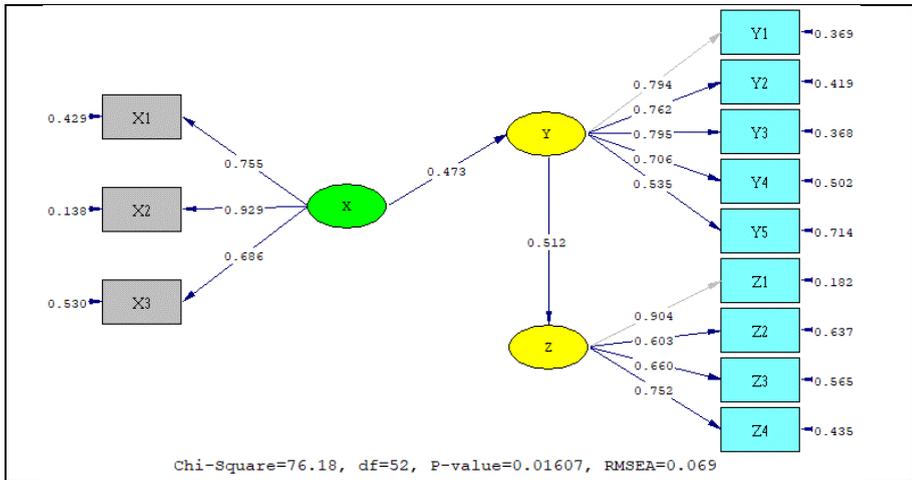
Fig. 1. Complete Model Path Diagram

d. Evaluation of Latent Variable Measurement Model

The effectiveness of village fund management, GVG), and the prevention of fraud in the utilization of village funds are summarized based on the data analysis results for each dimension, as shown in Table 2.

Table 2. Summary of Test Results of the Village Fund Management Effectiveness Measurement Model

Variables and Dimensions	Loading Factor (LF)	CR	AVE
Effectiveness of Village Fund Management (X)			
Goal Achievement	0,755	0,837	0,635
Integration	0,929		
Adaptation	0,686		
GVG (Y)			
Transparency	0,794	0,845	0,526
Accountability	0,762		
Responsibility	0,795		
Equality	0,706		
Independence	0,535		
Fraud Prevention in Use of Village Funds (Z)			
Determination of Anti Fraud Policy	0,904	0,824	0,545
Procedure	0,603		
Control Techniques	0,660		

Fraud Sensitivity	0,752		

The factor loadings (LF) for each dimension exceed 0.50, indicating that all dimensions effectively represent their respective latent variables. Additionally, the construct reliability (CR) values greater than 0.70 demonstrate consistency in measuring the latent variables across all dimensions. Moreover, the Average Variance Extracted (AVE) values are 0.635 for variable X, 0.526 for variable Y, and 0.545 for variable Z.

e.   Evaluation of Latent Variable Measurement Model

The primary objective of the structural model evaluation is to examine the impact of the independent latent variable (exogenous latent variable) on the dependent latent variable (endogenous latent variable). Below is a summary of the values that were used to test the structural model.

Table 3. Verification Results of the Influence Between Variables

Path	Coefficient	$t_{statistic}$	p-value	R^2
X => Y	0,473	4,017	0,0000	0,223
Y => Z	0,512	4,910	0,0000	0,262
X => Y => Z	0,242	3,346	0,0004	

Source: Lampiran Output SEM Lisrel

The R Square value indicates that the effectiveness of village fund management contributes 22.3% to village good governance. Additionally, village good governance accounts for 26.2% of the prevention of fraud in the use of village funds.
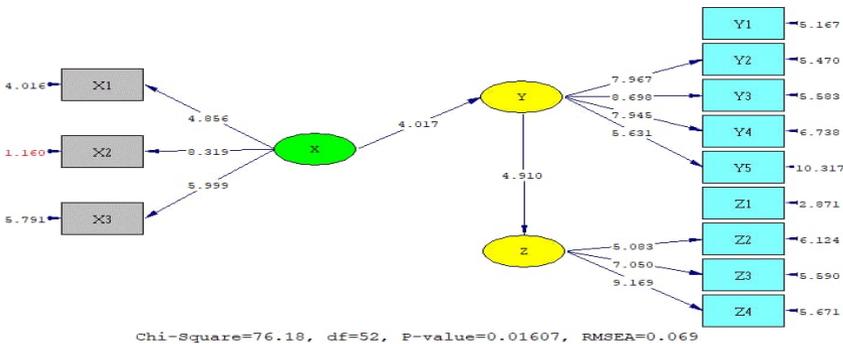

Chi-Square=76.18, df=52, P-value=0.01607, RMSEA=0.069

Fig. 2. Hypothesis Testing

To ascertain if the efficiency of village fund management (X) influences village good governance (Y), which in turn effects the prevention of fraud in the use of village money (Z), hypothesis testing is done.

a) How Village Fund Management Effectiveness Affects GVG

With a t-statistic of 4.017 and a probability value of 0.0000, the path coefficient, which measures how well village funds are managed (as displayed in Table 3), shows a positive correlation with village good governance. At a 5% significance level, we accept the alternative hypothesis (Ha) because the t-statistic is greater than 1.96 and the probability value is less than 0.05. This suggests that village good governance is strongly impacted by how well village funds are managed. The findings of this study provide empirical evidence that enhanced management of the village fund program leads to improved village governance. Given the substantial allocation of funds to villages, the varying number of reports, and the critical points in managing village finances, there is a clear expectation for village fund managers (village government officials) to be accountable for achieving good governance within the village administration. Programs that have been determined through the Village Budget can be implemented according to the time that has been determined. Socialization of village programs is carried out through banners about the program in question. Village officials and community members actively participate in the preparation of the Village RKP and RPJM.

Programs for community empowerment ought to yield observable advantages for village growth and the financial standing of the community. Village governments must therefore follow the accountability principle when it comes to financial management, making sure that all operations are reported to the village community in compliance with rules. Achieving excellent government at the village level requires this accountability. The management procedures inside the village government will be improved by putting in place efficient governance that encourages best practices, which will ultimately improve the performance of the government as a whole.

The path coefficient, with a t-statistic of 4.910 and a probability value of 0.0000, indicates that village good governance has a positive effect on preventing fraud in the use of village money. We accept the alternative hypothesis (Ha) at a 5% significance level because the t-statistic is greater than 1.96 and the probability value is less than 0.05. This implies that strong village governance has a major impact on preventing fraud in the utilization of local funds. The results of the study provide empirical support for the idea that better village governance, specifically the reporting of Village Apparatus development results to the local government each semester, improves the efficacy of fraud prevention. However, villagers have not been completely involved in the Village Budget (APBDes) design process, according to field observations, and the fraud reporting procedures need more assistance and accommodations.

5   Conclusion

The administration of village funds within the village fund program for community empowerment has been running effectively in accordance with the allocation mandated by the government. The programs set through the Village Budget are implemented well. Effective village fund management promotes good governance, requiring village officials to be accountable, transparent, responsible, and to design programs based on priorities. The formulation of the Village Budget that involves the community needs to be improved. In an effort to prevent fraud in the use of village funds, special communication channels for   reporting irregularities in the utilization of village funds can be

considered by creating a complaint   procedure that is easy for the community to follow and guarantees the security of the reporter.

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Authors' Cntributions

Maria Maria: conceptor, methodology, analysis and writing-editing, Desi Indriasari: data curation, investigation, writing. Kartika R.S. : validation, writing – review. Jamaliah Said & Darusalam Darusalam contributed to scientific publication, Agnes Rafiva Nanda Utami : distributing questionnaires and collecting data.

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