

## **Fraud Prevention Efforts In Managing Village Funds In Accordance With Aspects of Human Resource Management with Transparency Principles**

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### **ABSTRACT**

The purpose of this research is to analyze efforts to prevent fraud in the village financial management system, to identify the driving and inhibiting factors. This research uses qualitative research to see the phenomenon of the village financial management system. The location of this research is Jatimulyo Village, Petanahan District, Kebumen Regency. The data used are sourced from secondary data and primary data, data collection techniques with interview documentation and observation. Data analysis techniques are data collection, data reduction, data presentation to draw a conclusion. The results of this research Jatimulyo Village has applied the principle of accountability in managing the allocation of village funds is quite good because it involves the community in the management in preventing fraudulent fund management. Jatimulyo Village has implemented the principle of accountability as indicated by the government providing information to the village community about village funds and the village government inviting the community to play an active role in the implementation of monitoring the village government's performance in managing village funds in the next village government work plan.

**Keywords:** Prevention, Cheating, Village Financial Management, Human Resource Management

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## **INTRODUCTION**

Building public trust in the government in managing village funds at this time is something that is quite difficult with the current situation, the public must know what performance the government is doing. APBdesa can also be said to be one of the budgets held within a period of one period by the village. (Luh Sri Isa Dewi Jayanti, 2019)The village fund budget management system can be stated as an activity that gives rise to fraud. (Wa Ode Rayyani\*1, Jumiaty2, 2000)

In Indonesia, accounting fraud can be divided into several parts, including the private sector and the public sector. According to (SulastrisBinsar H Simanjuntak, 2014)Fraud often occurs among government agencies, because government agencies are complex organizational structures, complicated bureaucratic systems, low control systems, and high pressure occurs. Corruption is one of the most common accounting frauds. Corruption appears in developing countries, because they are competing to fulfill a consumptive lifestyle, greedy nature, weak law enforcement, and low level of awareness of good morals. In government agencies themselves, many acts of corruption have been found, both by the central government and regional governments. The typical phenomenon of fraud in managing funds in Indonesia is common, some especially in various regions, according to (ICW) stating that there were 169 problems known as KKN or callus corruption. and nepotism within a semester in 2020. Based on the findings, there are 44 dominant problems in the fraud in the village fund budget. (Susanto,

2018)As a comparison, in several cases in Tlotoli Regency, Central Sulawesi stated that the level of fraud in the village fund budget and ADD which would involve village leaders in this case the village head reached hundreds of millions of rupiah in losses. As with the investigation, so that in 2017-2019 the Indonesian National Police have named suspects who committed fraud against ADD against facilities and infrastructure in the development process, in addition to the payment system for taxes sourced from the village fund budget, which has been detailed at several stages. including the second stage, no deposit is made to the State treasury at all, and the suspect will make a fictitious accountability report. (source Kompas. Liputan6.com, Tolitoli 2020).

In the Law of the Republic of Indonesia Number 6 of 2014 Article 1 Paragraph 1 concerning Villages, it is stated that the village is a legal community unit that has territorial boundaries that are authorized to regulate and manage government affairs, the interests of the local community based on community initiatives, origin rights, and rights. recognized and respected in the system of government of the Republic of Indonesia. In an effort to increase strength in the village including in the fields of economy, development, and others, a Village Fund is needed. Article 72 paragraph (2) of Law Number 6 of 2014 concerning Villages states that Village Funds are sourced from central spending by making village-based programs more effective and equitable.

The Village Fund is managed in the Village Revenue and Expenditure Budget (APBDes) which contains sources of village revenue and expenditure allocations within a period of one year. APBDes consists of village income, village expenditure and financing. The APBDes draft is discussed in the village development planning deliberation. The Village Head together with the Village Consultative Body (BPD) stipulate the APBDes every year with Village Regulations. The purpose of the preparation of this APBDes is as a document that has legal force, the APBDes guarantees the certainty of the activity plan, in the sense of binding the Village Government and all related parties, to carry out activities according to a predetermined plan, and guarantee the availability of a certain amount of budget to carry out activities.

The situation in the financial misuse of ADD will have a negative impact on social life and conflict with the government as a whole, but if a more specific study is conducted, the government should make a determination with various types of rules and with instructions relating to the management system. ADD so as to prevent the occurrence of fraudulent actions that will occur(Alfaruqi, I., & Kristianti, 2019)The public budget which is managed by the village government should be able to be responsible for the ADD management system both to the community in general and to the central government in particular(Ngakil and M. Elfan Kaukab, 2020)

## **LITERATURE REVIEW**

**Villages and Funds and Their Relevance.** In Law Number 6 of 2014 concerning Villages, it is explained that Villages are villages and traditional villages or what is called another name, hereinafter referred to as Village, is a legal community unit that has territorial boundaries that are authorized to regulate and take care of government affairs, the interests of the local community based on the initiative community, origin rights, and/or traditional rights recognized and respected in the system the government of the Unitary State of the Republic of Indonesia.

The village has the authority to regulate and manage the interests of the community according to local conditions and socio-cultural conditions. The concept of setting up the Village Government is wrong The other is democratization which means that the implementation of the

Village Government must be accommodate community aspirations which are articulated through the Village Consultative Body and Social Institutions as village government partners. Decentralization allows a fundamental change in the characteristics of power relations between regions with the center, so that the regions are given the freedom to make decisions politics without central intervention. Decentralization changes in regional autonomy have resulted in changes in the pattern of relations between the central government and local governments.

**Human Resources Competence.** According to Hevesi (2005) competence is a characteristic that a person has in the form of knowledge (knowledge), ability (ability), and skills (skills) in execution of a job. Competency level can be assessed based on background education, training, and skills possessed. Human Resources It is very important in carrying out tasks and carrying out organizational functions. Human resources can affect the success of a management in the organization, as stated by Mathis (2002) which states that the value of resources Humans are influenced by the use of abilities or expertise (competencies) they have by humans when doing a job as much as possible regardless of the background behind to develop their competence.

**Effective and Efficient Implementation of Village Funds.** In the implementation of the policy, the use of village fund allocations, resources are major factor in the success of any planned program. Therefore it is necessary the ability of reliable resources in the implementation of the use of these funds, does not only on human resources but also on other resources such as financial, physical, material, machine and technological capabilities and others. Among these resources, Human resources are the most important factor in implementing the program have been planned by the village government because they are the driving factor and determinant of the success of a program. The government in the village is required to have implementing apparatus who have knowledge and skills in their area of responsibility. This is considered important in the framework of achieving goals more effectively and efficiently. There are 3 major components which are sources of local government financing consists of, namely: "Regional original income (Results of regional taxes, regional levies and proceeds)" regional companies / BUMD), other results of legitimate regional businesses, and comes from the center (donations and others)"

According to Nurcholis, 2017 the objectives of the Village Fund Allocation are: "1) Overcoming poverty and reducing inequality"; "2) Improve planning and budgeting development at the village level and community empowerment"; "3) Increase development rural infrastructure"; "4) improve the practice of religious, social values in order to realize social improvement"; 5) "Improve peace and order" Public"; 6) "improving services to rural communities in the context of development" social and economic activities of the community"; 7) "encouraging increased self-reliance and mutual assistance" community cooperation"; and 8) "increasing village and village community income through the National Agency for Village-Owned Enterprises (Bumdes)". The target of the Village Fund Allocation Program is all regions determined to be most in need in Indonesia, but in reality the distribution of development still mostly found on the island of Java

## METHODS

This research uses qualitative research which aims to be able to see the extent to which the phenomena that occur are related to the village financial management system. The location that will be used as a research resource ((Susanto, 2018) is Jatimulyo Village, which is located in Petanahan District, Kebumen Regency. The data used are sourced from secondary data and primary data, the data collection techniques in this research are interview documentation and

observation. The analysis technique that will be used in this research is the information obtained, including data reduction to drawing conclusions.

## RESULTS AND DISCUSSION

The issue under study is how to prevent fraud in the village financial management system. Finding the drivers and barriers to fraud in the financial management system of Jatimulyo Village, Petanahan District, Kebumen Regency.

**Efforts to Prevent Village Fund Management Fraud.** The principle of accountability is very important in managing village funds for fraud prevention. Especially in financial management at the Jatimulyo Village office. Accountability is needed as a report in the management of ADD that is useful and can be trusted by related parties. The application system in a principle called accountability in this research is to be responsible for the use of the village budget from the government. The source of funds in Jatimulyo Village is from the government called the APBDes. The funds are used for village development according to the program that has been set in the village meeting known as the RKPD (Village Government Work Plan) which is agreed upon by the community. In addition, village financial management in Jatimulyo Village, especially in carrying out activities using village funds, the village government forms an Activity Implementation Team. (Susanto, 2018) Village financial reports will be submitted to the local government and to the Jatimulyo Village Management Board. Jatimulyo Village uses the principle of accountability in managing village funds to prevent fraud. Financial accountability in the village can be managed optimally which is based on a practice in government that is much more effective in managing Jatimulyo Village finances, the village treasurer in his manual recording system has also used the Siskeudes application (Village Financial System) The village financial management system which has been outlined in the Regulation of the Minister of Home Affairs of 2014 No. 113.

Participation, accountability and discipline in the budget, which can be divided as follows:

1. Transparent, namely the principle of openness that allows the community to know and get the widest possible access to information about village finances.
2. Accountable, namely the realization of the obligation to be responsible for the management and control of resources and the implementation of the entrusted policies in the context of achieving the determined.
3. Participatory, namely the implementation of village government that includes village institutions and elements of the village community.
4. Orderly and budgetary discipline, namely village finance managers must refer to the rules or guidelines that underlie them.

The concept is an effort to prevent village fund fraud using the principle of accountability, namely the role of government openness (Lesmana1 *et al.*, 2019) the village to the community is very important and The community must also play an important role in the implementation of activities held by the village. Based on the explanation above from the interview results, the writer concludes that:

1. Transparent: meaning that the openness of all activities and information related to the use and management of village finances can be known to the public, it is easier to access information about villages, especially about village funds online or via the internet, so fraud prevention efforts through a transparent process are information regarding management village fund allocations that are easy to understand and still difficult to access online or via the internet.

2. **Accountability:** means that the village government is responsible for managing village funds, especially in the field of village development and empowerment. This means that the village government is responsible to the community who has the right and obligation to ask for information on accountability.
3. **Participative:** here the village has involved the community in the government work plan process, so the community is often involved in village activities and the community plays an important role in financial supervision.
4. **Discipline and order** in these funds need to be made by the government, in this case the village government, based on the mechanism and procedures for implementing it with the understanding that the budget must be implemented consistently with the recording of its use in accordance with village financial accounting principles.

**Fraud Prevention Efforts in Managing Village Funds in the Aspect of Human Resource Management in accordance with the Principle of Transparency.** Transparency is a principle Openness is one way that can promise freedom to everyone by getting information, especially information about the use of village funds with the aim of being able to assess valid data, therefore it can be divided into several parts, including:

1. Procedures that will promise transparency in a standard based on various types of processes in a service to the public
2. In the procedure to be able to facilitate with various types of public questions on various types of policies and mechanisms for public services
3. Procedures that can facilitate a report and the dissemination of data that can deviate is one of the actions in carrying out services

The level of transparency in ADD management is an effort to prevent fraud in the village budget management system, which can be stated in 3 factors, including: a transparent system, procedures for facilitating various questions and procedures for reporting irregularities by the village government. The 3 mechanisms related to the implementation of transparency in an effort to prevent fraud in village funds are:

1. The mechanism that promises an openness of Jatimulyo Village in carrying out transparency and standardization based on all processes in public services, in this case the Seumbersekar village government has implemented openness to the community in managing DD allocations, needs to be known by the community in general, so that there are no irregularities in the development process in the village.
2. Good procedures to be able to facilitate with various types of questions related to the policy system in public services as well as a process in the public sector, in this case the Jatimulyo Village government will always involve the village community in village meetings in every activity so that public questions ask the government village can be answered.
3. Good procedures to be able to facilitate a report and data on irregularities carried out by the public in this case the village government conveys if there are deviations it is done so that the community feels equally responsible for village finances and the management of its users.

In the existing discussion as well as from the research results that have been described by researchers, so that it can be described in this paper is an effort to prevent fraud in the management of village funds using the principles of accountability and transparency at the Jatimulyo Village office including. In the village budget management system, the Jatimulyo Village government has accountability, fraud prevention efforts carried out using the principle of accountability are providing information about the use of village funds.



1. To make accountability for the use of village funds, the village government cooperates with the community and also the community plays an active role in monitoring village finances through access to information. Jatimulyo Village has applied the principle of accountability in preventing fraudulent village fund management, but Jatimulyo Village has not really made it easier for the community to know village information because of the difficulty of accessing information because information is only conveyed through information boards and banners but cannot be accessed via the internet or a special village blog. Jatimulyo.
2. Prevention efforts in managing village funds with the principle of transparency can be seen from the three mechanisms:
  - a. The procedure that will ensure openness and standardization based on all processes in public services is that openness to the community in the management of DD needs to be known by the community in general, so that there is no element of suspicion against the existing village government.
  - b. Procedures that will facilitate various types of public questions related to various types of policies in public services and are always actively involved in village deliberations and in every activity so that community questions to the village government can be answered.
  - c. Procedures that will facilitate reporting and deviations in data dissemination and deviations from an action by the village government in activating public services related to situations or fraud problems if there is a problem in Jatimulyo village.

Human resources against the potential for fraud in the management of village funds can be related to Relationships Morality or morality is a way of life or habits. Morality is a quality in human actions that shows that actions are good or bad (Subarto1\*, Dede Solihin1, 2021). Morality includes an understanding of the good or bad of human actions. Someone who has morals is if he behaves in accordance with the norms that exist in society which has good attitudes and behavior. (Umam, K., 2010). There are three levels of moral development stages, namely pre-conventional, conventional, and post-conventional. (Andriansyah, A., Abidin, Z., Suwarsi, S., Sutoro, M., & Subarto, 2022) At the pre-conventional stage, individuals will tend to act because they show obedience and fear of existing laws. In addition, at this moral level, individuals will also consider the main thing in carrying out an action is their personal interest. Then, at the conventional stage, individuals have basic moral considerations related to understanding the law, social rules, obligations and justice in the social environment.

At this stage management begins to follow accounting standards and other regulations to avoid fraud so as to shape the morality of its management. Furthermore, at the postconventional stage, higher management moral maturity has been shown by individuals. In addressing ethical issues related to social responsibility to others, moral maturity is the basis for management considerations. Based on social responsibility, it is expected that management with high morality will not commit deviant actions and potential fraud in accounting. This model is the model commonly used by researchers and is considered the most popular and tested domain theory and remains one of the most cited works on explaining morality such as Trevino's (1992) research; Hayes, (1994); Weber and McGivern (2010).

Justifications about individuals are measured using their level of moral reasoning (Welton, R. E., Lagrone, R. M., & Davis, J. R., 1994). At a low level of reasoning individuals tend to commit fraud more, but on the contrary at a high level of reasoning individuals tend to do the right thing and not commit fraud. Moral reasoning relates to how individuals think and what they consider about moral situations, it is a process to determine right or wrong situations. Setiawan (2018) explained that the level of individual moral reasoning will affect their ethical

behavior. The higher the individual's moral level, the more likely the individual is to do the right thing ((James R. Rest, Darcia Narvaez, 2000)

**The Effect of the Village Financial System on Fraud Prevention** The results of this study state that the village financial system has a significant effect on fraud prevention. This means that an integrated and computerized system can facilitate the operation and use of the Siskeudes application, which will result in accountable reporting in the management of village funds so as to prevent fraud. The village financial system is designed with internal control in mind. The research results are relevant to agency theory where an internal control system is needed to monitor the behavior of agents (village apparatus). Accountable financial realization reports, regulatory compliance, operational efficiency can be implemented with efficient internal control (Kummer, Tyge-F., Singh, K., & Best, 2015). Good quality control can minimize the behavior of prioritizing interests what the village officials want to do. (Provita Wijayanti, 2018) **Individual Morality as Moderating** The results of this study indicate that individual morality is able to moderate the village financial system against fraud prevention. This means that the better one's morality, the better the village's financial system. The village financial system is run by humans where when a person has good morality then he has a sense of responsibility and obeys the rules that apply where he works. This means that if a person has good morality then he can run the village financial system properly and correctly so that this can prevent fraud in the management of village funds. The tendency not to commit fraud is supported by someone who has a high level of morality with the right internal control system, with the occurrence of this being able to prevent fraud. The research results are relevant to agency theory, morality is included in the assumption of self-interest. However, this assumption can be prevented by increasing morale. The possibility of committing fraud is small if individuals have high morality because they do not only pay attention to their personal interests but also pay more attention to the public interest. The more individuals have a high moral level, the more the individual tries to avoid fraud.

**Optimizing Public Understanding About Corruption, Especially the Misuse of Village Funds.** Corruption is prone to occur in the village, causing losses for the village community. These losses consist of 4 (four) things. First, perpetuate poverty in the village. As previously described, poverty in the village is still high, namely 12.81% or 15.26 million villagers are still in poor condition (Central Bureau of Statistics., 2015). Especially if village funds are allocated to improve welfare society is corrupted, then poverty in the village will increase, because it does not help the village community's economy. In addition, according to the Institute for Development of Economics and Finance (INDEF), there is no survey in the allocation of village fund budgets as needed, causing village funds to not make a positive contribution to poverty alleviation in villages. (Bernie, M. (2018).

Second, the loss of economic potential in the village. Village funds that should be used to finance Des-Owned Enterprises (BUMDes) and village infrastructure development, which absorb large numbers of workers, are threatened with failure due to corruption. Another thing is that the quality of the project does not last long, because the funds that should be realized, in the procurement of goods/services, are actually marked down from the actual price. So that the economic value of the procurement results do not last long and is inefficient, due to low quality.

Third, the destruction of non-governmental capital. The village community cannot be separated from the characteristics of the community who work together and help each other, this is the village community's self-help capital (FAISAL S. PAWANE, 2016). However, these characteristics are in danger of being lost with corruption. The reason is that the existence of corruption has an impact on public trust in the political elite of the Village Government, even among the village communities themselves. So that the character of the community who works together is threatened to be lost in the village due to corruption.

Fourth, the impediment of democratization of village participation. Robert Klitgaard in his theory of CDMA Theory states that the cause of corruption is due to the amount of discretion (authority) and ability to monopolize, but lack of accountability (Case et al., 2015). Similarly, in the case of village fund corruption, the Village Head with his authority (discretion) will monopolize the village fund financial management process, without carrying out accountability for the involvement of community participation. Whereas accountability is a feature of democratic culture, so that the community can actively participate in overseeing village financial management. (Suryarama, 2012) In this regard, corruption has an impact on the impediment of democratization of village participation. These four things are the impact of corruption in village funds for village communities.

Based on the description above, corruption does a lot of harm to the village community. Therefore, it is necessary to make efforts to prevent corruption in village funds, one of which is through increasing community participation in planning and implementing village budgets. Efforts that can be made include:

1. Access to adequate village program and budget information Community participation can be carried out effectively if there is access to adequate village program and budget information. One of the best practices in this effort was carried out by Ponggok Village, Polanharjo District, Klaten Regency, Central Java Province. The local village government makes an android-based smartphone application and a website <http://pongkok.desapintar.co.id> /, so that the public can find out about the programs and budgets run by the village government, whether they have been implemented, are being implemented, or will be implemented. held. This makes it easier for the community to monitor the running of village programs and budgets anywhere and anytime. This effort should be imitated by other villages in Indonesia, as a form of accountability in managing village finances to village communities and preventing corruption in village funds.
2. Awareness of community participation The Village Deliberation (Musdes) is an important stage in the discussion of the Village Government Work Plan (RPKDes). At the forum, it is also required that the community be involved in the discussion, to submit input, criticism, and suggestions on the program to be run by the Village Government in the coming year period. However, even though they have been encouraged to participate, the participation is fictitious and not substantial. This is due to the lack of public awareness to care about development programs in their villages and education, thus affecting how far public awareness is to participate in the discussion of village programs. (Lailiani, 2017) For these conditions, it is necessary to increase public awareness to actively participate in village programs, both planning, implementation, and even evaluation. This can be done by means of the Village Government building commitments with the village community. In practice, this is done by involving the entire community in village deliberations, either by letter invitation or other invitation media. Then ask the community to commit to actively participate in planning, implementing, and evaluating village programs. Furthermore, the community is given the opportunity to freely express their aspirations in the form of suggestions, as well as criticisms for the program in the coming year period. This method is very effective in increasing awareness of community participation, because the community will understand the program in their village, so that it is in accordance with the needs and aspirations of the village community. (Lailiani, 2017)
3. Access to Communication between Village Apparatus and Community The existence of easy communication access for the community to village apparatus has an influence on community participation. According to Romanus (2017) who researched in Kalo-kalo



Village, Lainea District, South Konawe Regency, he concluded that it had an impact on increasing community motivation and role in participating in village programs. So that the community consciously wants to participate, because it is easy to access certain required information and get an invitation from the Village Government directly

2. Optimizing the Role of Organizations in the Village Organizational life in the village is not only the village government, but there are also community organizations in the village, such as the Neighborhood Association (RT), the Neighborhood Association (RW), Family Welfare Development (PKK), Village-Owned Enterprises (BUMDes), Youth Organizations, Community Empowerment Institutions (LPM), Farmers Groups, and Traditional Institutions. (Bachtiar, 2016). These institutions have their own roles and administrators and members in the villages. So that with these organizations, the community can gather with their organizations to be involved in participating in village financial management, especially supervision. So that with organizations that are active in participating in planning and monitoring, the potential for abuse of authority and corruption can be avoided.
3. Optimizing the Role of the Village Consultative Body The Consultative Body has an important role in the running of the Village Government. This is because the BPD has a function to accommodate and channel the aspirations of the Village community and supervise the performance of the Village Head, as regulated in Article 55 of the Village Law. So that the BPD can become a bridge for channeling community aspirations regarding the implementation of Village Government. However, based on research by the (Bachtiar, 2016), many BPDs in villages are not yet optimal in channeling community aspirations, but only discuss those aspirations internally. (Bachtiar, 2016). Whereas if the role of the BPD is optimal in channeling community aspirations and supervising the running of the Village Government, then community participation in village programs will also increase, as the results of Heri Kusmanto's research in 2013. Based on this description, it is important to increase participation

## CONCLUSION

Efforts to prevent fraud in the management of village funds through the principles of accountability and transparency are as follows:

- a. The Jatimulyo Village Office has applied the principle of accountability to the DD management system in Jatimulyo Village. It can be declared effective because the village government directly involves the entire community in management because in preventing fraudulent fund management, Jatimulyo Village has also applied the principle of accountability because the government has been able to provide all data towards the village community as well as the village government invites the community to take an active role in the implementation of monitoring the village government's performance in managing village funds in the next village government work plan and in the use of village funds.
- b. The Jatimulyo Village Office has applied the principle of transparency which is quite good because in preventing fraud the Jatimulyo Village government which will apply a transparency principle to the DD management system can be seen quite easily that people get information about village funds, the village government is also responsible if there are problems that occur in Jatimulyo Village.
- c. Efforts that can be made to increase community participation in preventing corruption in the management of village funds to improve the quality of public services in the village include the following: access to program information and adequate village

budgets, awareness for community participation, access to communication with village officials by the community, optimizing village organizations, and optimizing the role of the Village Consultative Body in channeling community aspirations and supervising the running of the Village Government. The connection between the effectiveness of corruption prevention, between corruption in village funds and its modes and community participation is as follows: budget inflation can be prevented by having access to adequate program information and village budgets; Fictitious activities/projects can be prevented with adequate access to information and active participation of village communities; Fictitious reports can be prevented with adequate access to information and the optimal role of BPD; Embezzlement can be prevented by awareness of community participation and access to community communication with village officials; and Misuse of the budget can be prevented by optimizing the supervisory role of existing organizations in the village and the BPD. With these recommendations, it is hoped that the practice of corruption in the village can be prevented. Furthermore, the implementation of public service programs can be carried out effectively and efficiently according to the needs of the local village community.

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