OPINION OF WTP IN VILLAGE FUND MANAGEMENT ACCOUNTABILITY AT THE APIP INSPECTORATE OF EAST BOLAANG MONGONDOW REGENCY

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Abstract

This research aims to analyze the accountability of village fund management and the role of supervision in realizing good village financial governance. The main problem in this study is the lack of optimal transparency, human resource capacity, and political intervention that affects the quality of village fund management. This study uses a descriptive qualitative approach with a case study method, with data collection techniques through interviews, observations, and documentation. Data analysis was carried out using an interactive model which included data reduction, data presentation, and conclusion drawn. The results of the study show that normatively village fund management has referred to the principles of Stewardship Theory and Good Governance, but the implementation is still not optimal. The main problems found include lack of transparency of information to the community, changes in programs that are not communicated openly, limited competence of village officials, and indications of nepotism practices in the distribution of aid. In addition, the role of the Government Internal Supervisory Apparatus (APIP) as an internal supervisor has run through the function of coaching and supervision, but its effectiveness still faces various obstacles. On the other hand, the quality of financial statements that have implications for the Fair Without Exception (WTP) opinion is greatly influenced by the internal control system and asset management. Thus, it is necessary to strengthen the capacity of human resources, increase transparency, and optimize supervision to realize accountable and public-interest-oriented management of village funds.

Keywords: Accountability, Village Fund, Transparency, APIP, Good Governance, WTP

INTRODUCTION

The management of village funds requires high accountability so that the use of the budget can take place in a transparent, effective, and free from irregular practices. The accountability of village financial management does not only depend on the administrative system, but also on the competence of village officials and community participation in the supervision and decision-making process, which contributes to minimizing the risk of corruption and improving the efficiency of budget use (Indrijawati et al., 2024). In the context of governance, the Fair Opinion Without Exception (WTP) is an important indicator that reflects the transparency, integrity, and success of bureaucratic reform in public financial management (Amiq et al., 2025). The acquisition of the opinion shows that the financial statements have been prepared in accordance with government accounting standards and meet the provisions of applicable laws and regulations (Rafael & Lenggu, 2019), which is the basis for understanding the quality of public sector financial management more broadly.

The sustainability of Reasonable Opinions Without Exception (WTP) in government entities cannot be separated from organizational commitment, apparatus competence, and the effectiveness of a monitoring and evaluation system that runs consistently (Hasiara et al., 2019). In this context, the Government Internal Supervisory Apparatus (APIP) has a strategic role in ensuring the quality of internal supervision, which does not only depend on technical aspects, but also on the integrity and objectivity of auditors in carrying out supervisory functions (Metalia et al., 2020). However, in practice, the achievement of WTP still faces various challenges, especially related to weaknesses in the internal control system and low compliance with regulations, especially in the management of regional expenditures and assets (Ningsih, 2016), so a more in-depth study is needed on how the internal supervision mechanism plays a role in maintaining the quality of accountability in the management of village funds.

The Reasonable Opinion Without Exception (WTP) reached by the local government has not fully reflected substantive accountability in the management of village funds because the practices that occur still tend to be administrative formalities (Merawati et al., 2026). This condition can be explained through *Stewardship Theory* (Donaldson & Davis, 1991) which emphasizes the apparatus as the manager of public trust, and *Good Governance Theory* (United Nations Development Programme, 1997) which emphasizes the importance of transparency, accountability, and supervision in governance. The weak supervisory and technical guidance functions also increase the risk of irregularities in the management of village funds (Kusumo et al., 2022), so that it is necessary to strengthen the role of the Government Internal Supervisory Apparatus (APIP) through independence and more effective regulations (Abadi, 2023). Based on these conditions, this study is focused on answering the role of APIP in overseeing the accountability of village fund management in East Bolaang Mongondow Regency and how the implementation of this accountability in supporting the sustainability of WTP opinions, with the aim of in-depth analysis of the dynamics of internal supervision and accountability practices at the village level through a qualitative approach.

REVIEW OF LITERATURE

Accountability in village fund management is a crucial aspect in realizing transparent and responsible public financial governance. Conceptually, accountability is not only related to administrative compliance, but also reflects the ability of the village government to manage public resources effectively and in accordance with the interests of the community (Indrijawati et al., 2024). In this context, information transparency and community participation are the main factors that can improve the quality of accountability and minimize the risk of irregularities in the management of village funds (Nurfitri & Key, 2023).

In a theoretical perspective, this research refers to Stewardship Theory which emphasizes that government apparatus acts as a manager of public trust that must prioritize the interests of the community over personal interests (Donaldson & Davis, 1991). In addition, Good Governance Theory emphasizes the importance of the principles of transparency, accountability, and oversight in creating an effective and integrity governance system. However, in practice, the implementation of the two theories is often not optimal, where accountability still tends to be administrative and does not fully reflect the substance of transparent management (Merawati et al., 2026).

Factors that affect the quality of accountability for village fund management include the competence of the apparatus, internal control system, and the use of information technology. The competence of village apparatus has been proven to have a significant influence on the quality of village financial management, where capacity building through training and technical guidance can increase overall accountability (Mispa & Mannang, 2025). In addition, an effective internal control system also acts as an early prevention mechanism against potential fraud in the management of village funds (Kusumo et al., 2022).

On the other hand, information transparency has a direct relationship with the level of public trust in the village government. Good public information disclosure will increase public legitimacy and trust, thereby encouraging the creation of more accountable governance (Karuehni et al., 2025). However, some studies show that although village fund planning has been carried out in a participatory manner, its implementation is often not fully transparent, which has an impact on low levels of accountability (Riskiyah & Hermawan, 2024).

The role of the Government Internal Supervision Apparatus (APIP) is very strategic in ensuring accountability in the management of village funds. APIP not only functions as a supervisor, but also as a coach and consultant in regional financial management. The effectiveness of APIP is influenced by the integrity, independence, and quality of the implementation of the supervisory function (Metalia et al., 2020). Other research also confirms that APIP has a significant contribution to improving the quality of regional financial management through assurance and consulting functions (Napan et al., 2025).

Supervision that is carried out comprehensively and based on the budget cycle has been proven to be able to increase audit effectiveness and prevent irregularities from an early stage (Syahfitri, 2025). However, weak supervisory functions and low compliance with regulations are still the main challenges in village fund management (Ningsih, 2016). This condition shows the need to strengthen the role of APIP through improving the quality of regulations, independence, and human resource capacity (Abadi, 2023).

Furthermore, the quality of local government financial statements that have implications for the Reasonable Opinion Without Exception (WTP) is also an important indicator in assessing the accountability of public financial management. WTP opinion shows that the financial statements have been prepared in accordance with accounting standards and applicable regulations (Rafael & Lenggu, 2019). The sustainability of the WTP opinion is influenced by the organization's commitment, the competence of the apparatus, and the effectiveness of the supervision and evaluation system (Hasiara et al., 2019). In addition, the WTP opinion also reflects the success of bureaucratic reform in creating transparent and accountable governance (Amiq et al., 2025).

However, the achievement of the WTP opinion does not necessarily reflect substantive accountability in the management of village funds. In some cases, the opinion is still an administrative formality and does not fully describe the real conditions on the ground (Merawati et al., 2026). Therefore, synergy is needed between increasing transparency, strengthening the internal control system, and optimizing the role of APIP to realize more comprehensive and sustainable accountability in village fund management.

RESEARCH METHOD

This study uses a descriptive qualitative approach with a case study strategy at the Inspectorate/APIP to understand the role of APIP in overseeing the accountability of village fund management and its relationship with the WTP opinion. Data was obtained through structured interviews with six informants who were selected purposively based on their direct involvement, competence, and role in supervision and financial management, namely APIP auditors, APIP Auditor Functional Officers, Regional Assistant Inspectors, officials of the Regional Financial and Asset Management Agency in the field of accounting/financial statements, village heads, and heads of financial affairs or village treasurers. The selection of informants is based on their strategic role in the audit process, preparation of financial statements, and the implementation of village fund management so that they are able to provide relevant and in-depth data. Data collection is also carried out through observation and documentation (Scott, 2022), with the validity of the data tested through triangulation of sources and techniques. Data analysis is carried out interactively from the time the data collection process takes place until the research is completed, by selecting and focusing relevant data, compiling and presenting data systematically, and interpreting the meaning of the data to draw conclusions supported by consistent evidence (Miles et al., 2014), The research procedure refers to Arikunto (2013) which includes the planning stage, implementation of data collection, data analysis, and preparation of research reports.

RESULTS AND DISCUSSION

Accountability in the management of village funds is a fundamental principle in public financial governance at the village level. In the perspective of Stewardship Theory, village officials as *stewards* have the responsibility to manage public resources in an honest, transparent, and community-oriented manner. The results of the study show that normatively, the village government has carried out the planning process through a participatory village deliberation mechanism. This can be seen from Budi Santoso's statement, on March 10, 2026 at 09.15 WIB which stated that *"The village government manages DD is preceded by listing* *the needs of the community in the RAPBDes discussed in the village deliberations. Over time, there are often changes but are often too late to be known by the community."*

The statement shows that the aspect of community participation in planning has been running, but there are still weaknesses in the transparency of implementation. The delay in information to the community indicates that there is a gap between planning and implementation. This is strengthened by Rina Wijaya's statement, on March 10, 2026 at 10.00 WIB that *"village heads must be honest and open in carrying out programs and activities in accordance with the APBDES".* In addition, Siti Aminah, on March 12, 2026 at 11.20 WIB emphasized that *"in essence, what is planned is what is spent and spj, right".*

Analytically, these findings suggest that the principle of accountability has been conceptually understood, but its implementation is still inconsistent. This condition is in line with the research Nurfitri & Keys (2023) which states that the accountability of village fund management is greatly influenced by information transparency and community participation. In addition, the research Riskiyah & Hermawan (2024) It found that although village planning has been participatory, implementation is often not fully transparent, reducing the level of accountability.

Public information disclosure has a significant influence on public trust in village government. Thus, it can be concluded that accountability does not only depend on planning, but also on consistency of implementation and transparency of information(Karuehni et al., 2025).

The understanding of village officials of village funds as a public mandate is a key factor in realizing good financial governance. The results of the study show that although procedurally planning is in accordance with regulations, implementation is often influenced by external factors such as local politics. This was revealed by Budi Santoso, on March 10, 2026 at 09.30 WIB that *"in terms of planning, it is in accordance with the regulations and needs of the community and discussed in village deliberations, but when realized, it often changes its name due to the influence of the political situation in the village and region, especially after the regional elections. In terms of responsibility, it is still doubtful".*

These findings show that local political dynamics can affect the consistency of the implementation of village programs. In addition, the limited capacity of human resources is also a major obstacle, as conveyed by Rina Wijaya, on March 10, 2026 at 10.15 WIB that *"due to the lack of understanding of village officials about the nature of management methods and villages, there are still several findings".* In line with that, Ahmad Fauzi, on March 11, 2026 at 08.45 WIB stated *"First, village apparatus must be included in technical guidance on the management of village funds".*

Theoretically, this condition indicates that the function is not optimal *Stewardship*, where village officials are not fully able to carry out public mandates professionally. The competence of village officials has a significant effect on the quality of village financial management, and training and technical guidance (technical guidance) have a positive influence on increasing the accountability of village funds(Mispa & Mannang, 2025).

Thus, increasing the capacity of human resources through education, training, and mentoring is an urgent need to improve the quality of village fund management.

Transparency is the main principle in Good Governance that must be applied in the management of village funds. However, the results of the study show that transparency is still not optimal, especially in the publication of activities and information on aid recipients.

This was revealed by Budi Santoso , on March 10, 2026 at 09.45 WIB that *"Village governments in carrying out village fund project activities are often late in including activity boards. In the distribution of Direct Cash Assistance, there are still villages that do not publish the names of recipients to the community after changes in the requirements for aid recipients."*

In addition, there are indications of nepotism in the distribution of aid. This was conveyed by Ahmad Fauzi, on March 11, 2026 at 09.00 WIB that *"because there are still quite a lot of findings about bantaun assistance and those who receive the assistance are relatives of the village head, village officials, and successful teams, whether it is regional or legislative elections"*.

Based on these findings, concrete steps are needed from APIP in mitigating the risk of political intervention and the practice of nepotism in the management of village funds. APIP not only plays a role as a coach, but also needs to strengthen preventive supervision through risk-based audits that specifically target the distribution of social assistance and village funds after political momentum. In addition, APIP can encourage transparency by requiring the open publication of the list of aid recipients and conducting independent verification of beneficiaries. Strengthening the village internal control system (SPIP Desa) also needs to be carried out, especially in the aspect of separation of authority and supervision of village head decisions. Thus, the potential for political intervention can be minimized through a more systematic and measurable supervision mechanism.

The role of the Government Internal Supervision Apparatus (APIP) is very important in ensuring accountability in village fund management. The results of the study show that APIP has a dual function, namely as a supervisor and coach. This was revealed by Budi Santoso, on March 13, 2026 at 09.00 WIB that *"APIP plays a very important role in the management of village funds because APIP is an internal audit of local governments"*.

In addition, Dedi Kurniawan, on March 13, 2026 at 10.30 WIB, stated that *"in essence, apip is the main bumper of the village for supervision, companionship and guidance for the village because apip is an early warning alrm, as an insurance policy and a place to consult on how to prepare SPJ and there are problems that occur"*.

These findings show that APIP plays a role as *Early Warning System* in preventing irregularities. This is in line with research Kurniawati (2025) which states that APIP has an important role in providing assurance and consultation in regional financial management. Latest research by Napan et al.(2025) also emphasized that the effectiveness of APIP has a significant effect on the quality of regional financial management.

The APIP supervision mechanism is carried out comprehensively covering all stages of village fund management. This can be seen from Rina Wijaya's statement, on March 13, 2026 at 09.30 WIB that *"checking whether the disbursement is in accordance with the needs and the expenditure is appropriate"*. In addition, Ahmad Fauzi, on March 13, 2026 at 10.00 WIB stated that *"conducting a physical inspection in the field whether it has been made in accordance with what is planned and the quality of the work"*.

This oversight demonstrates a process and results-based approach. This is supported by Syahfitri(2025) which states that budget-cycle-based oversight improves audit effectiveness and prevents early deviations.

The quality of local government financial statements affects the achievement of Reasonable Opinions Without Exception (WTP). This was conveyed by Sri Mulyani Purah, on March 15, 2026 at 09.00 WIB that *"Asset management must be clear about the existence of ownership and its recording in the KIB".* In addition, Dedi Kurniawan, on March 15, 2026 at 10.00 WIB, stated that *"the commitment of the regional head regarding the iternity control system, whether it is from the regional head to the SKPD and the head of the SKPD to his subordinates and so on as well as SPIP where APIP / Inspectorate plays a very important role".*

This shows that asset management and internal control systems are the main factors in achieving WTP. SPIP and the quality of financial statements have a significant relationship with audit opinions. Administrative weaknesses at the village level can indirectly affect WTP opinions at the local government level, especially if the problems are material and recurring. Disorders in recording, reporting, and management of village assets have the potential to cause audit findings that have an impact on the quality of regional consolidated financial statements. In addition, the weakness of the internal control system in the village can also reflect the lack of optimal implementation of SPIP as a whole in the local government. If these weaknesses are not followed up immediately, it can increase the risk of mispresentation of financial statements which ultimately has the potential to affect the audit opinion provided by BPK.

Supervision and accountability in the management of village funds still faces various obstacles. This was revealed by Budi Santoso, on March 16, 2026 at 09.00 WIB that *"The obstacle is the lack of human resources from the village head as well as his apparatus".* In addition, Rina Wijay, on March 16, 2026 at 09.30 WIB stated *that "there are too many interventions from the kabuten success team".*

Furthermore, the internal control system in the village has not been effective, as conveyed by Budi Santoso, on March 16, 2026 at 10.00 WIB that *"it has not been effective"* and Siti Aminah, on March 16, 2026 at 11.00 WIB that *"The village head is not firm in carrying out the rules for his subordinates".*

These findings show that obstacles are multidimensional, including technical, political, leadership, and local political interventions and weak leadership are the main factors in low village accountability.

CONCLUSION

Based on the results of the research, it can be concluded that the accountability of village fund management has not been fully optimal even though normatively it has referred to the principles of Stewardship Theory and Good Governance. Village fund planning has generally been carried out in a participatory manner through village deliberations, but at the implementation stage, various obstacles are still found such as lack of transparency of information, changes in programs that are not communicated openly, and indications of nepotism practices in aid distribution. In addition, limited human resource capacity and local political intervention also affect the quality of village fund management and accountability. The role of the Government Internal Supervisory Apparatus (APIP) as an internal supervisor has run quite well through the functions of coaching, mentoring, and supervision, but its effectiveness still faces limitations. On the other hand, the quality of financial statements that have implications for the Reasonable Without Exception (WTP) opinion is highly determined by the internal control system and asset management that is not fully optimal at the village level. Thus, it is necessary to strengthen the capacity of village officials, increase transparency, and optimize supervision to realize more accountable and community-oriented management of village funds.

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