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THE INFLUENCE OF VILLAGE APPARATUS COMPETENCE, ACCOUNTABILITY, AND TRANSPARENCY ON THE EFFECTIVENESS OF VILLAGE FUND MANAGEMENT WITH COMMUNITY PARTICIPATION AS A MODERATING VARIABLE (CASE STUDY: KUBU RAYA REGENCY, SUNGAI RAYA DISTRICT, PARIT BARU VILLAGE, SERDAM VILLAGE, KUALA DUA VILLAGE)

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Abstract

This study examines the relationships between village apparatus competence, accountability, and transparency and the effectiveness of village fund management, as well as the moderating role of community participation. The study was conducted in Parit Baru, Serdam, and Kuala Dua Villages, Sungai Raya District, Kubu Raya Regency. A quantitative causal-associative survey design was employed, involving 350 community respondents selected through purposive sampling. Data were analyzed using partial least squares structural equation modeling (PLS-SEM) with SmartPLS. The findings indicate that village apparatus competence, accountability, and transparency have positive and significant relationships with the effectiveness of village fund management. Among these factors, accountability has the strongest direct relationship with management effectiveness. Community participation also positively and significantly moderates the relationships between each of the three governance factors and village fund management effectiveness. The structural model explains 63.7% of the variance in village fund management effectiveness and demonstrates satisfactory predictive relevance and empirical fit. These findings show that effective village fund management depends not only on competent apparatus, accountable administration, and transparent information but also on meaningful community involvement in planning, implementation, and oversight. Therefore, village governments should strengthen participatory governance mechanisms to improve the effectiveness and public accountability of village fund management.

Keywords: Village Apparatus Competence, Accountability, Transparency, Community Participation, Effectiveness of Village Fund Management

INTRODUCTION

Village Funds are a government instrument sourced from the State Budget (APBN) and allocated through the Regional Budget (APBD) to support the administration of governance, development, and community empowerment in villages in line with the 2020–2024 National Medium-Term Development Plan (RPJMN) (Sigiro et al., 2025). Since the enactment of Law Number 6 of 2014 concerning Villages, the Indonesian government has allocated Village Funds as a financing instrument for governance, development, and community empowerment in villages. This regulation has subsequently undergone changes to adapt to the dynamics of village governance and the complexity of village financial management (Law Number 3 of 2024 concerning Villages, 2024). In 2025, the national allocation of Village Funds reached IDR 71 trillion, consisting of IDR 69 trillion from the previous fiscal year calculation and IDR 2 trillion from the current fiscal year. The large allocation of this budget is related to the demands for transparency and accountability in village fund management, from planning processes to public accountability.

The phenomenon of Village Fund management also occurs in Kubu Raya Regency, West Kalimantan Province, which receives a significant allocation of Village Funds every year. Kubu Raya Regency received Village Funds amounting to IDR 125,482,865,600 in 2022, IDR 119,199,655,800 in 2023, and IDR 121,882,425,000 in 2024. Furthermore, Kuala Dua Village, Parit Baru Village, and Serdam Village are recorded as the largest recipients of Village Funds in Kubu Raya Regency, with a total receipt of more than IDR 6 billion. This data indicates that Village Fund management in Kubu Raya Regency is related to village governance, development management, and public accountability in the use of village budgets.

The allocation of Village Funds, including the Cash-for-Work (PKT) program, is aimed at encouraging local economic activities and empowering village communities; however, its implementation effectiveness still faces obstacles such as low village fund management capacity, community participation, and optimization of BUMDes functions (Haeril, 2025). Empirical problems in Village Fund management are also demonstrated through several cases of misuse of village budgets in West Kalimantan. In 2023, there was a case of Village Fund corruption in Malenggang Village, Sekayam District, Sanggau Regency involving village officials. Another case was found in Sambas Regency based on the investigative audit results of the Sambas Regency Inspectorate regarding the misuse of Village Funds by the village head for personal purposes. In addition, local media reports from 2021–2024 recorded misuse of PADES in Sungai Bemban Village, Kubu District, resulting in village losses of IDR 1.135 billion. These conditions are related to closed public information, weak accountability of village apparatus, and low community participation in supervising village budget management.

The effectiveness of Village Fund management in Kubu Raya Regency is related to the competence of village apparatus, transparency, accountability, and community participation. Village apparatus competence includes the ability to plan, implement, and account for the use of village funds in accordance with applicable regulations (Elison & Hahury, 2023). Research by Antari et al. (2025) also explains that village apparatus competence is related to the quality of village fund management. Transparency is related to the openness of the village government in providing information on Village Fund management to the public so that it can be monitored publicly (Garung & Iomi, 2020). Meanwhile, accountability is understood as the obligation of an organization or public apparatus to provide accountability for actions and budget usage to authorized parties (Waluyo, 2009). Problems in Village Fund management in Kubu Raya Regency indicate a correlation between village apparatus competence, transparency, accountability, and the effectiveness of Village Fund management.

Previous studies in the study of Village Fund management generally place village apparatus competence, transparency, and accountability as variables related to the effectiveness of Village Fund management. Laoli et al. (2024) showed that village apparatus competence has a significant effect on the effectiveness of village fund management in Hilimbowo Idanoi Village, Gunungsitoli Idanoi District, Gunungsitoli City. However, Juniarti et al. (2022) found that competence of apparatus does not affect the effectiveness of village fund management in Labuhan Haji District. Research by Ramadhan (2026) and Mojo & Rahayu (2023) showed that accountability affects the effectiveness of village fund management, while Edelwis (2024) and Ego & Suartana (2025) found that transparency has a positive effect on the effectiveness of village fund management. The difference in these research results indicates that there is still empirical inconsistency regarding the influence of village apparatus competence, accountability, and transparency on the effectiveness of village fund management. In addition, in Kubu Raya Regency, there are still variations in the effectiveness of Village Fund management in program planning aspects, village apparatus competence, reporting transparency, and community participation in the supervision and development process of the village. Research examining community participation as a moderating variable in the relationship between village apparatus competence, transparency, and accountability on the effectiveness of Village Fund management in Kubu Raya Regency is also still limited.

Based on these conditions, this study places community participation as a moderating variable in the relationship between village apparatus competence, transparency, and accountability on the effectiveness of Village Fund management. The study is focused on Kuala Dua Village, Parit Baru Village, and Serdam Village in Sungai Raya District, Kubu Raya Regency, which are villages receiving the largest Village Fund allocations in the area. This study examines the relationships between village governance variables, including village apparatus competence, transparency, accountability, community participation, and the effectiveness of Village Fund management in Kubu Raya Regency.

This study aims to test the influence of village apparatus competence, transparency, and accountability on the effectiveness of Village Fund management in Kubu Raya Regency. In addition, this study also aims to analyze the moderating role of community participation in the relationship between village apparatus competence, transparency, and accountability on the effectiveness of Village Fund management in Kuala Dua Village, Parit Baru Village, and Serdam Village, Sungai Raya District, Kubu Raya Regency.

REVIEW OF LITERATURE

Village Apparatus Competence

Village apparatus competence is defined as the ability of village government apparatus to carry out the duties, functions, and responsibilities of village governance effectively, professionally, and accountably. Edison et al. (2016) define competence through five indicators, namely knowledge, the ability to enhance knowledge, technical skills, problem-solving ability, and initiative in working. Regulation of the Head of BKN No. 46A of 2003 explains competence as the skills, knowledge, and behaviors required by employees to perform tasks professionally, efficiently, and effectively. Becker's Human Capital Theory (1964) positions competence as human capital formed through knowledge, experience, abilities, and training to increase individual productivity. The measurement of village apparatus competence in this study refers to Pahlawan et al. (2020), who place competence as a measure in the effectiveness of village financial governance. Spencer (1993) categorizes competence indicators into planning and implementation ability, service ability, leadership ability, management ability, thinking ability, and mature attitude ability.

Empirical studies show a relationship between village apparatus competence and the effectiveness of village fund management. Antari et al. (2025) found that the competence of village officials has a positive and significant effect on the effectiveness of village fund management in village officials in Denpasar City. Hindrayani & Wati (2021) also showed that competence has a positive and significant effect on the effectiveness of village fund management in Kintamani District, Bangli Regency. In addition, Syahfaruddin et al. (2022) place village apparatus competence as a variable that affects village fund management in Alla District, Enrekang Regency.

Accountability

Accountability is defined as the obligation of an institution or organization to be responsible for actions, decisions, the use of resources, and results achieved to the authorities and the public in accordance with organizational rules and objectives. Aini et al. (2023) stated that accountability is influenced by the conformity of accounting standards, adequacy of disclosure, compliance with regulations, effectiveness of internal control, utilization of information technology, management commitment, decision-making authority, organizational culture, and human resource competence. Mardiasmo (2018) explains that accountability includes responsibility, presentation, reporting, and disclosure of organizational activities to the principal parties. Meanwhile, Pratiwi and Dewi (2021) define accountability as the process of managing village finances starting from planning, implementation, administration, accountability, to supervision that can be accounted for to the community and Village Consultative Body (BPD). The accountability indicators in this study refer to Pratiwi & Dewi (2021), namely planning, implementation, administration, accountability, and supervision in village financial management.

Previous studies show the correlation of accountability with the effectiveness of village fund management. Syahfaruddin et al. (2022) found that accountability has a significant effect on village fund management in Alla District, Enrekang Regency. Hindrayani & Wati (2021) also showed that accountability has a positive and significant effect on the effectiveness of village fund management in Kintamani District, Bangli Regency. Ardiyanti (2019) explains that accountability is related to the success or failure of task implementation in achieving agreed objectives.

Transparency

Transparency is defined as openness, honesty, and the provision of clear, complete, accurate, and accessible information to the public in decision-making processes and public resource management. Mahmudi (2015) stated that transparency is related to public services that are open, easily accessible, and easy for the public to understand. Kristianten (2006, as cited in Pusida et al., 2021) defines transparency as the openness of the government in providing information related to the management of public resources to the community. Transparency indicators refer to Pusida et al. (2021), which consist of budget information transparency, community participation in the budgeting process, and supervision of budget implementation. In addition, Permendagri No. 20 of 2018 mentions that village financial transparency is realized through APBDes information boards, activity realization reports, village deliberations, and digital publications.

Empirical studies show a relationship between transparency and the effectiveness of village fund management. Syahfaruddin et al. (2022) showed that transparency has a significant effect on village fund management and is the most dominant variable in the study. Hindrayani & Wati (2021) found that transparency has a positive and significant effect on the effectiveness of village fund management in Kintamani District, Bangli Regency. Putri & Maryono (2022) also showed that transparency has a positive effect on the effectiveness of village fund management.

Effectiveness of Village Fund Management

The effectiveness of village fund management is defined as the level of success of the village government in planning, implementing, administering, reporting, and being accountable for village funds so that village development goals can be achieved according to the targets and timeframe set. Sriani (2021) defines effectiveness as the level of achievement of objectives set within an organization. Febrianto & Mujiyati (2022) explain effectiveness as a measure of success in completing work to achieve organizational goals. The indicators of effectiveness in this study refer to Duncan in Richard M. Steers (2005), which consist of goal achievement, integration, and adaptation. In addition, Makmur (2017) explains effectiveness indicators through timeliness, cost accuracy, measurement accuracy, execution accuracy, goal determination accuracy, and target accuracy. In this study, the effectiveness of village fund management is positioned as the dependent variable influenced by village apparatus competence, accountability, and transparency, with community participation as a moderating variable.

Community Participation

Community participation is defined as the involvement of the public in the process of implementation, supervision, evaluation, and decision-making related to activities concerning public interests. Walyati (2020) explains that community participation includes the involvement of the community in identifying problems, determining alternative solutions, carrying out activities, and evaluating changes that occur. The indicators of community participation in this study refer to Dharmakarja et al. (2020), namely participation in planning, implementation, and supervision. Sakdiyah (2022) also identifies community participation through budget plan proposals, involvement in meetings, involvement in supervision, and providing assessments to the village government.

Empirical studies show the correlation of community participation with the effectiveness of village fund management. Triutami & widarno (2024) found that community participation has a significant effect on the effectiveness of village fund management. Rohmah et al. (2025) also showed that community participation has a significant effect on the effectiveness of village fund management. In addition, Ridwan et al. (2023) showed that village apparatus competence affects community participation, and Ashsifa et al. (2023) found that accountability has a significant effect on community participation.

Research Hypotheses

H1: Village Apparatus Competence has an effect on the Effectiveness of Village Fund Management.
H2: Accountability has an effect on the Effectiveness of Village Fund Management.
H3: Transparency has an effect on the Effectiveness of Village Fund Management.
H4: Community Participation moderates the effect of Village Apparatus Competence on the Effectiveness of Village Fund Management.
H5: Community Participation moderates the effect of Accountability on the Effectiveness of Village Fund Management.
H6: Community Participation moderates the effect of Transparency on the Effectiveness of Village Fund Management.

RESEARCH METHOD

This study uses a survey approach with a quantitative causal associative method to examine the relationship between village apparatus competence, accountability, and transparency on the effectiveness of village fund management, with community participation as a moderating variable. Data collection was conducted using questionnaires distributed to the community in Sungai Raya District, Kubu Raya Regency. The study was conducted over four months using primary data in the form of respondents' responses to all research variables. In addition to questionnaires, data were collected through literature studies and documentation studies obtained from government documents of Kubu Raya Regency.

The sampling technique used non-probability sampling with a purposive sampling approach as explained by Musa & Alkassim (2016). The research sample consisted of 350 community respondents residing in Parit Baru Village, Serdam Village, and Kuala Dua Village in Sungai Raya District, Kubu Raya Regency. Respondent criteria included community members who have resided for at least one year, aged at least 20 years, have received benefits from village development, and have participated in village deliberations. The determination of the sample size refers to Hair et al. (2019), who stated that research with a complex model requires a minimum of 200 respondents.

Data analysis was conducted using Structural Equation Modeling based on Partial Least Squares (SEM-PLS). According to Hair et al. (2022), SEM-PLS is used to test causal relationships between latent constructs built based on theory with measurable indicators. The analysis stages were conducted through the evaluation of the outer model and inner model. Outer model evaluation is used to test the validity and reliability of constructs through convergent validity, discriminant validity, Cronbach's Alpha, Composite Reliability, and Average Variance Extracted (AVE). Subsequently, inner model evaluation is conducted to measure the model's capability through R-Square, Q-Predict, and hypothesis testing using bootstrapping procedures to determine the path coefficient values, T-Statistics, and P-Values on the relationships among research variables.

RESULTS AND DISCUSSION

Outer Model Measurement

a. Convergent Validity Test

Convergent validity is used to assess the extent to which indicators within a latent construct have a strong correlation and can represent the same latent variable. According to

Hair et al. (2022), indicators are considered reliable if they have an outer loading value ≥ 0.70. Indicators with outer loading values below 0.70 should be eliminated because they are less able to optimally reflect the latent construct. The SmartPLS algorithm calculation results regarding outer loading values in this study are presented in Table 1.

Table 1. Convergent Validity Test Results

Variable	Indicator	Loading Factor	Description
Village Apparatus Competence (X1)	X1.1	0.790	Valid
	X1.2	0.804	
	X1.3	0.735	
	X1.4	0.782	
	X1.5	0.801	
Accountability (X2)	X2.1	0.769	Valid
	X2.2	0.715	
	X2.3	0.782	
	X2.4	0.716	
	X2.5	0.702	
	X2.6	0.756	
	X2.7	0.763	
	X2.8	0.736	
Transparency (X3)	X3.1	0.811	Valid
	X3.2	0.735	
	X3.3	0.815	
	X3.4	0.751	
Community Participation (Z)	Z1.1	0.807	Valid
	Z1.2	0.803	
	Z1.3	0.754	
	Z1.4	0.763	
	Z1.5	0.755	
Village Fund Management Effectiveness (Y)	Y1.1	0.789	Valid
	Y1.2	0.833	
	Y1.3	0.781	
	Y1.4	0.771	
	Y1.5	0.798	

Source: Processed Data, 2026

Based on the results presented in Table 1, all indicators measuring Village Apparatus Competence, Accountability, Transparency, Community Participation, and Village Fund Management Effectiveness have outer loading values above the minimum threshold of 0.70. Therefore, all indicators meet the convergent validity criterion and are considered valid and sufficiently capable of representing their respective latent constructs.

b. Reliability Test

Reliability testing is conducted to assess the consistency and dependability of research instruments using Cronbach's Alpha and Composite Reliability. A variable is considered reliable if Cronbach's Alpha > 0.60 and Composite Reliability > 0.70. Furthermore, construct validity is evaluated using Average Variance Extracted (AVE), with the criterion AVE > 0.50. The results of the reliability and AVE tests are presented in Table 2.

Table 2. Reliability Test Results

Variable	**Cronbach's Alpha**	**Composite Reliability (rho_a)**	**Composite Reliability (rho_c)**	**AVE**
Village Apparatus Competence (X1)	0.842	0.846	0.888	0.613
Accountability (X2)	0.884	0.892	0.908	0.552
Transparency (X3)	0.786	0.801	0.860	0.607
Community Participation (Z)	0.836	0.842	0.884	0.603
Village Fund Management Effectiveness (Y)	0.854	0.861	0.895	0.632

Source: Processed Data, 2026

Based on Table 2, all research constructs demonstrate good reliability and validity levels. Cronbach's Alpha values range from 0.786 to 0.884, while the Composite Reliability values of all variables exceed the minimum threshold of 0.70. In addition, AVE values for each construct are above 0.50, ranging from 0.552 to 0.632. These results indicate that all research constructs are reliable and meet convergent validity at the construct level.

c. Discriminant Validity

Discriminant validity testing ensures that each latent construct has unique characteristics that differ from other constructs in the research model. Testing is performed using the Fornell-Larcker criterion, where the square root of the AVE for each construct must be higher than its correlations with other constructs. The Fornell-Larcker test results are presented in Table 3.

Table 3. Discriminant Validity Test Results

Variable	Accountability	Management Effectiveness	Apparatus Competence	Community Participation	Transparency
Accountability	0.743	-	-	-	-
Management Effectiveness	0.345	0.795	-	-	-
Apparatus Competence	0.469	0.318	0.783	-	-
Community Participation	0.101	0.408	0.117	0.777	-
Transparency	0.494	0.341	0.529	0.082	0.779

Source: Processed Data, 2026

Based on the Fornell-Larcker matrix in Table 3, all AVE square root values on the diagonal are higher than the correlations with other constructs, demonstrating good discriminant validity. Discriminant validity was also evaluated using the Heterotrait-

Monotrait Ratio (HTMT) with a tolerance limit < 0.90 according to Hair et al. (2022). HTMT test results are presented in Table 4.

Table 4. Heterotrait-Monotrait Ratio (HTMT) Test Results

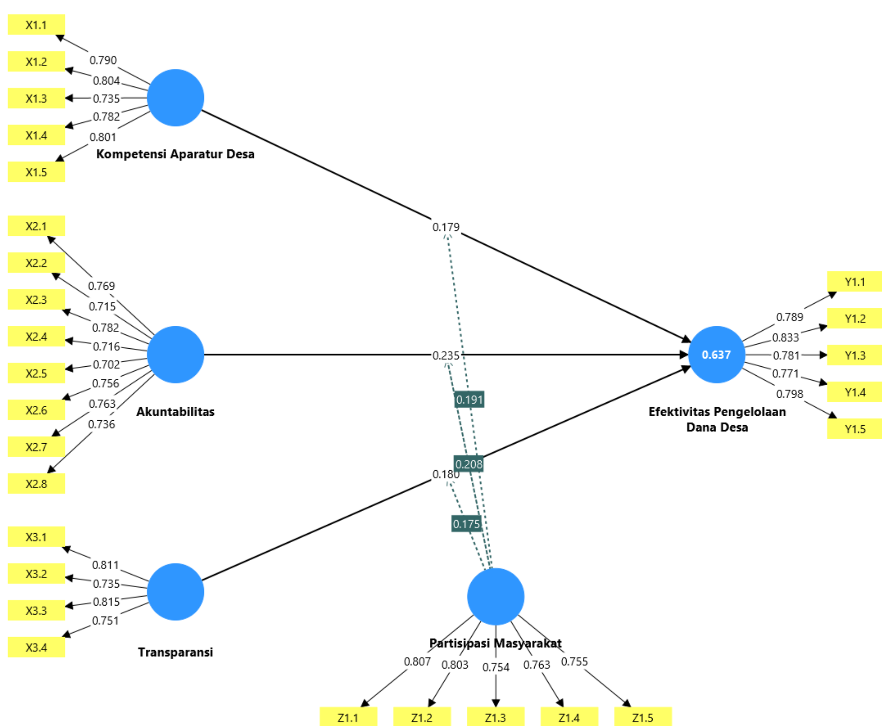
Variable	Accountability	Management Effectiveness	Apparatus Competence	Community Participation	Transparency
Accountability	-	-	-	-	-
Management Effectiveness	0.383	-	-	-	-
Apparatus Competence	0.550	0.366	-	-	-
Community Participation	0.129	0.480	0.146	-	-
Transparency	0.592	0.401	0.646	0.120	-

Source: Processed Data, 2026

Based on the results in Table 4, all HTMT values between constructs are below the critical limit of 0.90. The highest HTMT value is 0.646, found in the relationship between Village Apparatus Competence and Transparency. These results indicate that all constructs have good discriminant validity, so the measurement model is valid and suitable to proceed to the structural model evaluation stage.

The results of the Outer Model testing are presented in Figure 1.

Figure 1. Outer Model Test Results



Source: SmartPLS Output, 2026

Inner Model Measurement

a. Structural Multicollinearity Test

Before interpreting the path coefficients, a multicollinearity test among predictor variables on the dependent construct was conducted. This test aims to ensure there is no high correlation among independent variables that could affect the significance of the relationships in the model. The model is considered free from multicollinearity if the Variance Inflation Factor (VIF) < 5.00. The structural VIF test results are presented in Table 5.

Table 5. Variance Inflation Factor (VIF) Structural Model Output

Structural Predictor Path	Internal Model VIF Value
Accountability -> Village Fund Management Effectiveness	1.554
Village Apparatus Competence -> Village Fund Management Effectiveness	1.539
Community Participation -> Village Fund Management Effectiveness	1.035
Transparency -> Village Fund Management Effectiveness	1.670
Community Participation * Accountability -> Village Fund Management Effectiveness	1.656
Community Participation * Village Apparatus Competence -> Village Fund Management Effectiveness	2.029
Community Participation * Transparency -> Village Fund Management Effectiveness	1.786

Source: Processed Data, 2026

Based on the results in Table 5, all predictor variables have VIF values below 5.00. The highest VIF value is 2.029 for the moderation effect of Community Participation * Village Apparatus Competence. Therefore, the structural model does not show multicollinearity symptoms, so the estimation of path coefficients can be interpreted validly and stably.

b. R-Square, Predictive Relevance (Q^2), and Model Fit Analysis

The strength of the structural model is evaluated through the R-Square value, which indicates the ability of exogenous variables to explain the variability of the endogenous variable. In addition, the predictive quality of the model is assessed using Q-Predict, and the empirical model fit is evaluated through the SRMR value. The inner model feasibility test results are presented in Table 6.

Table 6. R-Square, Q^2 Predictive, and Model Fit Results

Variable Endogen	R-Square	Adjusted R Square

Model's Explanatory Power	R-Square (Y)	0.637
Model's Explanatory Power	R-Square Adjusted (Y)	0.629
Model's Predictive Power	Q-predict (Effectiveness of Village Fund Management Y)	0.595
Model Fit	SRMR (Saturated Model)	0.056
Model Fit	SRMR (Estimated Model)	0.055

Source: Processed Data, 2026

Based on Table 6, the Village Fund Management Effectiveness variable has an R-Square value of 0.637, indicating that 63.7% of the variability in village fund management effectiveness can be explained by Village Apparatus Competence, Accountability, Transparency, and Community Participation as a moderating variable. Meanwhile, 36.3% is influenced by factors outside the research model. This value indicates a strong explanatory power of the model. Furthermore, a Q-Predict value of 0.595 (> 0) shows that the model has good predictive relevance. An SRMR value of 0.055, below the 0.08 threshold, also confirms that the structural model has a good empirical model fit (good model fit).

c. F Square Test

The f-square value is used to measure the magnitude of the contribution of each predictor variable to the R-Square value of the endogenous variable. According to Hair et al. (2022), an f-square value of 0.02 indicates a small effect, 0.15 a medium effect, and 0.35 a large effect. The f-square test results in this study are presented in Table 7.

Table 7. F-Square Test Results

Exogenous Construct / Moderation Interaction	f-square Value on Effectiveness (Y)	Effect Size Category
Community Participation (Z)	0.510	Large
Community Participation * Accountability	0.116	Small to Medium
Accountability (X2)	0.098	Small
Community Participation * Village Apparatus Competence	0.074	Small
Community Participation * Transparency	0.073	Small
Village Apparatus Competence (X1)	0.057	Small
Transparency (X3)	0.053	Small

Source: Processed Data, 2026

Based on Table 7, the Community Participation variable has an f-square value of 0.510, which falls into the large effect category, making it the variable with the largest contribution to Village Fund Management Effectiveness. Meanwhile, the moderation effect of Community Participation * Accountability shows an f-square value of 0.116, in the small-to-medium effect category. The variables Accountability, Village Apparatus Competence, and Transparency provide a small contribution to the endogenous variable individually.

d. Path Coefficient Analysis and Hypothesis Testing

Hypothesis testing was conducted using the bootstrapping procedure in SmartPLS with 5,000 subsamples. Decisions were based on a 5% significance level, with criteria T-Statistics > 1.96 and P-Values < 0.05. The direction of the relationship between variables is determined based on the Original Sample coefficient value, indicating a positive or negative relationship. The bootstrapped path coefficient test results are presented in Table 8.

Table 8. Structural Causality Hypothesis Test Results (Path Coefficients)

Hypothesis	Variable Relationship	Original Sample Estimate	T Statistic	P Value	Conclusion
H1	Village Apparatus Competence -> Management Effectiveness	0.179	3.468	0.001	Accepted
H2	Accountability -> Management Effectiveness	0.235	4.115	0.000	Accepted
H3	Transparency -> Management Effectiveness	0.180	3.242	0.001	Accepted
H4	Participation * Village Apparatus Competence -> Management Effectiveness	0.191	2.997	0.003	Accepted
H5	Participation * Accountability -> Management Effectiveness	0.208	3.655	0.000	Accepted
H6	Participation * Transparency -> Management Effectiveness	0.175	3.046	0.002	Accepted

Source: Processed Data, 2026

Based on Table 8, all research hypotheses were significantly accepted at a 95% confidence level. The Accountability variable shows the largest direct effect on Village Fund Management Effectiveness with a coefficient of 0.235, followed by Transparency (0.180) and Village Apparatus Competence (0.179). Furthermore, all moderation effects of Community Participation show a positive and significant relationship with P-Values < 0.05. Further interpretation of the hypothesis test results is presented in the discussion section.

Discussion

a. The Influence of Village Apparatus Competence on the Effectiveness of Village Fund Management

Village apparatus competence has a positive and significant relationship with the effectiveness of village fund management (β = 0.179). This finding indicates that the knowledge, technical skills, problem-solving ability, and initiative of village officials are important for ensuring that village funds are managed according to established plans and regulations. Competent apparatus are better equipped to prepare budgets, implement development programs, maintain administrative records, and produce accountable financial reports. These capabilities are particularly important in Parit Baru, Serdam, and Kuala Dua Villages because their relatively large village fund allocations require careful planning and administrative control. Nevertheless, the relatively small effect size suggests that competence alone is insufficient to ensure effective management without the support of accountability, transparency, and community involvement.

This finding is consistent with Laoli et al. (2024), who found that village apparatus competence was significantly related to the effectiveness of village fund management in Hilimbowo Idanoi Village. However, it differs from Juniarti et al. (2022), who reported that apparatus competence did not affect village fund management effectiveness in Labuhan Haji District. The difference may reflect variations in institutional conditions, apparatus capacity, community involvement, and the implementation of village financial governance across research locations. Thus, the contribution of apparatus competence to management effectiveness may depend on whether individual capabilities are supported by appropriate governance and oversight mechanisms.

b. The Influence of Accountability on the Effectiveness of Village Fund Management

Accountability has a positive and significant relationship with the effectiveness of village fund management and emerges as the strongest direct predictor in the model ($\beta = 0.235$). This result indicates that effective village fund management is closely associated with the ability of village governments to account for their planning, implementation, administration, reporting, and supervision processes. Clear accountability mechanisms allow the use of village funds to be traced and evaluated against approved programs and development targets. They also clarify the responsibilities of village officials and reduce the possibility that budget implementation will deviate from established priorities.

The importance of accountability is particularly evident in villages receiving large fund allocations, where weak documentation or unclear responsibility may increase financial and administrative risks. When village officials provide timely reports, maintain supporting documents, and disclose the realization of programs to the relevant authorities and community, the implementation of village development can be more effectively monitored. This finding supports Ramadhan (2026) and Mojo and Rahayu (2023), who similarly reported that accountability was positively related to village fund management effectiveness. The relatively stronger role of accountability in this study suggests that formal responsibility and verifiable reporting are central to translating allocated funds into programs that meet community needs.

c. The Influence of Transparency on the Effectiveness of Village Fund Management

Transparency has a positive and significant relationship with the effectiveness of village fund management ($\beta = 0.180$). This finding indicates that the availability of clear, accurate, and accessible information enables the community to understand how village funds are planned, allocated, implemented, and reported. Transparency through village deliberations, budget information boards, activity realization reports, and other accessible publication channels can reduce information gaps between the village government and the community. Consequently, residents are better positioned to monitor whether development activities are consistent with agreed priorities and budget allocations.

In the context of Parit Baru, Serdam, and Kuala Dua Villages, transparency is particularly important because the substantial amount of village funds managed requires greater public oversight. However, transparency should not be limited to the formal publication of financial information. The information must also be understandable, timely, and sufficiently detailed to enable meaningful public evaluation. The finding is consistent with Edelwis (2024), who reported that transparency was related to village fund management

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effectiveness in Puain Kanan Village, and with Ego and Suartana (2025), who found a positive relationship between transparency and village fund management effectiveness. Therefore, transparent information practices can strengthen public trust and support more effective supervision of village programs.

d. The Moderating Role of Community Participation in the Relationship Between Accountability and Village Fund Management Effectiveness

Community participation positively and significantly moderates the relationship between accountability and village fund management effectiveness (β = 0.208). This result means that accountability becomes more strongly associated with management effectiveness when community members are actively involved in village planning, program implementation, and supervision. Accountability reports have greater practical value when residents can review, question, and compare the reported use of funds with the activities implemented in their communities. Community participation therefore complements formal administrative accountability by introducing direct public scrutiny.

This moderating relationship is particularly relevant in villages with large fund allocations. Without meaningful community involvement, accountability may become limited to administrative reporting submitted to higher authorities. By contrast, public involvement in village deliberations and program monitoring can help ensure that accountability practices reflect actual community needs and conditions. This finding supports Ramadhan (2026), who emphasized that active community participation in the planning, implementation, and supervision of village programs supports effective village fund management. Accordingly, village governments should not treat participation merely as attendance at formal meetings but should provide residents with genuine opportunities to evaluate programs, raise concerns, and obtain follow-up information.

e. The Moderating Role of Community Participation in the Relationship Between Village Apparatus Competence and Village Fund Management Effectiveness

Community participation positively and significantly moderates the relationship between village apparatus competence and village fund management effectiveness (β = 0.191). This finding indicates that the competence of village officials becomes more meaningful when it is combined with community involvement. Competent apparatus may possess the technical ability to prepare budgets and implement programs, but participation enables them to obtain information about community priorities, identify local problems, and receive feedback regarding program implementation. Through this interaction, technical and administrative competence can be directed toward programs that are more relevant to community needs.

Community participation also provides a mechanism through which residents can observe how the capabilities of village officials are applied in practice. Involvement in planning and supervision encourages apparatus to communicate decisions, respond to public concerns, and use their competence in a more accountable manner. Therefore, participation does not replace apparatus competence; instead, it strengthens the practical contribution of competence to effective village fund management.

f. The Moderating Role of Community Participation in the Relationship Between Transparency and Village Fund Management Effectiveness

Community participation positively and significantly moderates the relationship between transparency and village fund management effectiveness (β = 0.175). This result indicates that transparent information contributes more strongly to management effectiveness when the community actively uses that information in deliberation, implementation, and supervision. Merely publishing budget information does not automatically improve village fund management. Information must be read, understood, discussed, and used by community members to evaluate whether village programs correspond with approved plans and actual development needs.

Active participation transforms transparency from a one-way disclosure practice into an interactive governance mechanism. Through village meetings, public monitoring, and the submission of feedback, residents can seek clarification regarding budget realization and identify discrepancies between reported and implemented activities. This process can encourage village governments to improve the accuracy, accessibility, and timeliness of public information. In the three villages examined, such interaction is particularly important because large village fund allocations increase the need for continuous community oversight. Therefore, the effectiveness of transparency depends not only on the availability of information but also on the capacity and willingness of the community to engage with that information and use it in supervising village fund management.

CONCLUSION

This study concludes that village apparatus competence, accountability, and transparency are positively associated with the effectiveness of village fund management in Parit Baru, Serdam, and Kuala Dua Villages. Among these governance factors, accountability has the strongest direct relationship with management effectiveness. Community participation also strengthens the relationships between each governance factor and village fund management effectiveness. These findings indicate that effective village fund management is not determined solely by the administrative capacity and formal governance practices of village officials but also by the extent to which communities are meaningfully involved in planning, implementation, and oversight.

Theoretically, this study extends the understanding of village governance effectiveness by demonstrating that administrative and participatory dimensions operate in a complementary manner. Competence enables village officials to perform technical and managerial responsibilities, while accountability and transparency establish mechanisms through which decisions, budget implementation, and program outcomes can be evaluated. However, the contribution of these governance practices becomes stronger when community members actively engage with village programs and use the information provided to monitor public resource management. From the perspective of participatory governance, community participation therefore functions not merely as an additional element of village administration but as a condition that strengthens the practical value of competence, accountability, and transparency. The findings also contribute to the understanding of public sector accountability by indicating that accountability is more effective when it extends beyond formal reporting to include public scrutiny, dialogue, and community feedback.

Practically, village governments should strengthen the competence of village apparatus while ensuring that accountability reports and budget information are accessible, understandable, and open to public evaluation. Community participation should be facilitated throughout the village fund management cycle rather than limited to formal attendance at village meetings. Providing residents with meaningful opportunities to propose priorities, monitor program implementation, evaluate outcomes, and obtain responses to their concerns may strengthen the effectiveness and public accountability of village fund management.

The findings should be interpreted within the limitations of the study. The use of purposive sampling, cross-sectional data, and perception-based questionnaires limits the generalizability of the findings and does not permit definitive causal conclusions. The study was also confined to three villages in Sungai Raya District. Future research should include villages with different administrative and socioeconomic characteristics, apply probability or longitudinal research designs, and incorporate objective indicators such as budget absorption, audit findings, program completion, and development outcomes. Further studies may also examine internal supervision, village leadership, organizational culture, and institutional capacity to provide a more comprehensive explanation of village fund management effectiveness.

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