

The Effect Of Accountability In The Management And Optimization Of The Use Of Village Funds On The Development Of BUMG

Nazira Ulfa ^{1*}, Hayatur Rahmi ¹, Ismi Laina ¹, Tirahmah ¹, Rahmawati ¹

¹ Universitas Islam Kebangsaan Indonesia

Article Info

Article history:

Received 30 September 2025

Revised 3 October 2025

Accepted 6 October 2025

Keywords:

Accountability, Village Fund, BUMG

ABSTRACT

This study aims to examine the influence of accountability and optimization of village fund utilization on the development of BUMG (Badan Usaha Milik Gampong) in Cot Unou Village, Kuala Subdistrict, Bireuen Regency. The research employed a descriptive quantitative approach with data collected through questionnaires and interviews from 85 respondents, consisting of village officials and community members. Data analysis was conducted using multiple linear regression with the assistance of SPSS software. The results show that accountability in management significantly affects BUMG development, as indicated by $t\text{-count} > t\text{-table}$ ($6.695 > 1.994$) and a significance level of $0.007 < 0.05$. Similarly, the optimization of village fund utilization has a significant impact, with $t\text{-count} > t\text{-table}$ ($6.272 > 1.994$) and significance level of $0.000 < 0.05$. Simultaneously, both variables jointly have a significant effect on BUMG development, proven by $F\text{-count} 498.622 > F\text{-table} 3.11$ and significance value of $0.000 < 0.05$. The correlation coefficient (R) of 0.961 indicates a very strong relationship, while the coefficient of determination (R^2) of 0.924 shows that 92.4% of BUMG development is explained by the two independent variables, and the remaining 7.6% is influenced by other factors outside this research model.

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Corresponding Author:

Nazira Ulfa | Universitas Islam Kebangsaan Indonesia

Email: naziraulfa@gmail.com

1. Introduction

Villages have an important role in national development because most Indonesians live in rural areas. Through village development, social and economic stability can be realized in a sustainable manner. The enactment of the Village Law and the Village Fund policy provide a great opportunity for the village government to manage resources independently, both in terms of government, development, and community empowerment. The Village Fund, which is sourced from the State Revenue and Expenditure Budget (APBN), aims to support the implementation of village government and improve community welfare through infrastructure development, economic empowerment, and the provision of social services.

However, the use of Village Funds often faces accountability and effectiveness issues. The problems that arise include low transparency in management, weak supervision, and lack of utilization optimization so that not all of them have a real impact on improving the economy of village communities. One of the important instruments that can encourage the improvement of the village economy is the existence of Gampong-Owned Enterprises (BUMG). BUMG functions as a village economic institution that is managed collectively by the village government with the community with the aim of increasing village income, creating jobs, and providing economic services for local residents.

A number of previous studies have shown a positive relationship between Village Funds and the development of BUMDes/BUMG. Nellyana and Gani (2022) found that the allocation of Village Funds in Keutapang Village, Pidie Regency makes a real contribution to the development of BUMDes, although there are still obstacles in terms of management and community participation. Meanwhile, Maulina and Umar (2023) emphasized that weak governance and low human resource capacity are the causes of many inactive BUMDes. This shows that accountability and optimization of the use of Village Funds are crucial factors in determining the success of BUMG.

In the context of Gampong Cot Unou, Kuala District, Bireuen Regency, BUMG was established as an effort by the village government to drive the local economy through various business units, including livestock, cooperatives, and trade. The village government has allocated a large enough Village Fund to support BUMG, including IDR 12,265,000 for livestock production facilities, IDR 104,700,000 for the construction of shops and cooperatives, and IDR 39,999,997 for community business equipment. However, the main question that arises is the extent to which accountability for the management and optimization of the use of funds really has an impact on the development of BUMG.

Based on these conditions, this study is focused on answering three main things, namely: (1) how the influence of accountability in the management of Village Funds on the development of BUMG in Gampong Cot Unou; (2) how the effect of optimizing the use of Village Funds on the development of BUMG; and (3) how the simultaneous impact of accountability and optimization of the use of Village Funds on the development of BUMG. By referring to public sector accounting theory and the concept of village financial management, this research is expected to strengthen the understanding of the relationship between the governance of Village Funds and the development of BUMG.

The results of the research are expected to provide benefits both academically and practically. Academically, this research enriches the literature related to village financial accountability and the role of Village Funds in encouraging the local economy. Practically, this research can be an input for the village government, especially Gampong Cot Unou, in improving the accountability system and optimizing the use of funds to be more on target. In addition, the findings of this study are expected to be a reference for local governments and policymakers to formulate a sustainable, transparent, and accountable BUMG development strategy.

2. Research Methods

This study uses a quantitative approach with a descriptive method. The quantitative approach was chosen because this study focuses on hypothesis testing through the analysis of numerical data obtained from respondents, while the descriptive method is used to describe objective conditions related to the influence of accountability and optimization of the use of Village Funds on the development of BUMG.

The location of the research was conducted in Gampong Cot Unou, Kuala District, Bireuen Regency, Aceh Province. The selection of this location is based on the consideration that Gampong Cot Unou is one of the villages that actively allocates Village Funds to support the establishment and development of BUMG. The research time will be carried out in 2025, starting from the instrument preparation stage to data processing.

The research population amounted to 85 people consisting of gampong and community officials. The sample determination was carried out by non-probability sampling technique, namely purposive sampling, with the consideration that the selected respondents had direct involvement or sufficient understanding of the management of Village Funds and the development of BUMG.

The research data was collected through the dissemination of questionnaires and structured interviews. The questionnaire was used to obtain quantitative data related to respondents' perception of accountability, optimization, and development of BUMG. Interviews were conducted as supporting data to deepen understanding of the real conditions in the field.

The research instruments were tested using validity and reliability tests to ensure the quality of the data. Classical assumption tests were also carried out, including normality, multicollinearity, heteroscedasticity, and autocorrelation tests, to ensure the feasibility of the regression model used. Data analysis was performed by multiple linear regression using the help of SPSS software. This analysis is used to determine the influence of each independent variable, either partially or simultaneously, on the dependent variable.

3. Result and Discussion

Results of the Instrument Validity and Reality Test

Validity testing is carried out to ensure that the research instrument is able to measure the variables being studied appropriately. With a sample of 85 respondents, the r -value of the table at a significance level of 0.05 is 0.213. The results of the analysis showed that all question items on the variables of management accountability, optimization of the use of Village Funds, and BUMG development had a greater correlation value than the r table. This proves that all questionnaire items are valid and can be used in research.

Furthermore, reliability testing was carried out to assess the consistency of the research instrument. The reliability criteria are determined based on Cronbach's Alpha value, where the instrument is declared reliable if the value is greater than 0.60. The test results showed that the management accountability variable obtained a Cronbach's Alpha value of 0.923, the optimization variable of the use of Village Funds of 0.909, and the BUMG development

variable of 0.930. Thus, all variables meet the reliability criteria, so that the research instruments used can be trusted and consistent in measuring each variable.

Classic Assumption Test

Normality Test

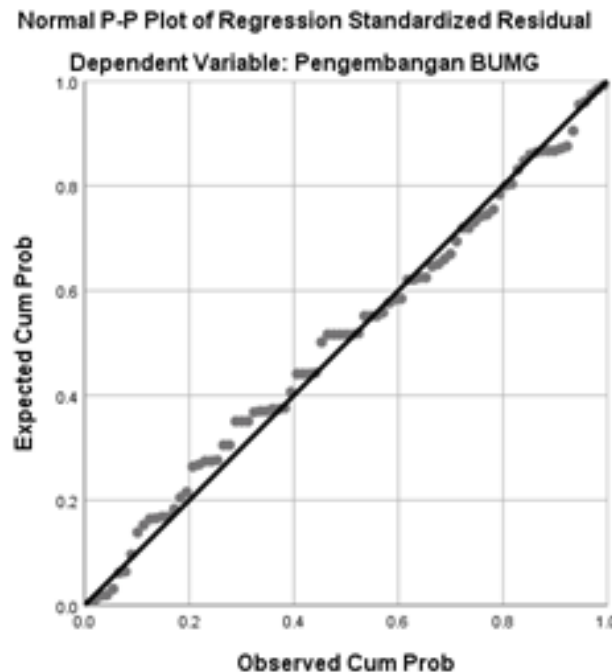


Figure 1. P-Plot Normality Chart

Based on the P-Plot image above, the data shows the normal changes seen at the points spread on the side of the normal line (straight line), as well as the spread following the direction of the diagonal line.

Multicollinearity Test

Table 1. Multicollinearity Test

Model	Collineary Statistic	
	Tolerance	VIF
Management Accountability	0.162	6.192
Optimization of Village Funds	0.162	6.192

Source: SPSS 25 output (processed), 2025

The multicollinearity test is used to evaluate whether there is a high correlation between independent variables in a multiple linear regression model. If there is a high correlation between independent variables, it can cause interference in the measurement of the influence of these variables on related variables. Based on the output coefficients in the Collinearity Statistics section, it is known that the Tolerance value for Management Accountability (X1) is $0.162 > 0.1$, for Village Fund Optimization (X2) is $0.162 > 0.1$. While the VIF value for the variable for Management Accountability (X1) is $6,192 < 10$, for Village Fund Optimization (X2) is $6,192 < 10$, then referring to the basis of decision-making in the

multicoloniality test, it can be concluded that there are no symptoms of multicolonialism in the regression model.

Heteroskeativity Test

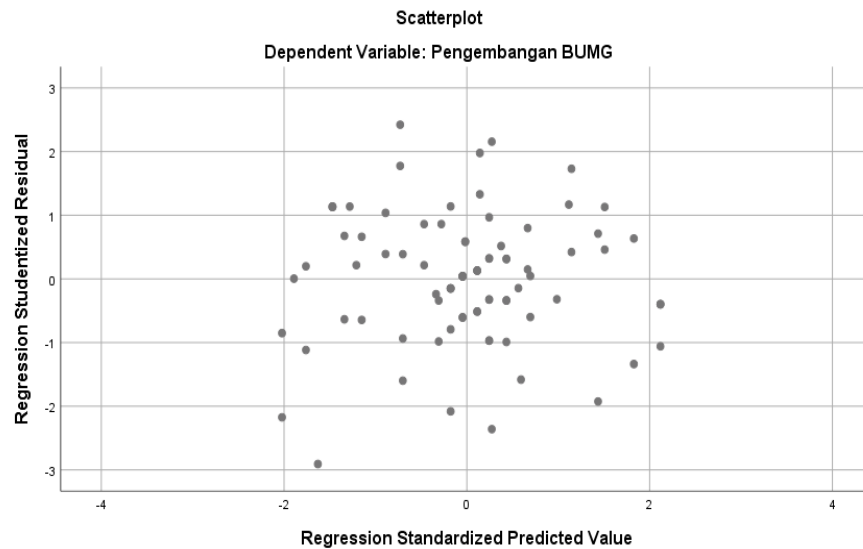


Figure 2. Heteroskeaticity Test

Based on the output of the Scatterplots above, it is known that, the scatter data points are above and below or around the number 0. Dots don't accumulate just above or below. The spread of data points does not form a wavy pattern that widens and then narrows and widens again. The spread of data points is unpatterned. The figure above shows the dots scattered randomly, do not form a clear/regular pattern, and are scattered both above and below and around the number 0 on the Y axis.

Autocorrelation Test

Table 2. Autocorrelation Test Results

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.961a	.924	.922	1.564	1.792

Source: SPSS 25 output (processed), 2025

The Durbin Watson test is used for first-order autocorrelation and requires an intercept (constant) in the regression model and no independent variables. Decision-making whether there is an autocorrelation or not. The test results using this autocorrelation showed a DurbinWatson value of 1.792. This value when compared with the DurbinWatson table with a sample of 85 and the number of independent variables as many as 2 with a significant level of 0.05 obtained the result of a dL value of 1.5995 and a dU value of 1.6957. In accordance with the provision that the test results show the position of $dU < d < 4-dU$, which is $1.6957 < 1.792 < 2.3043$, it means that there is no autocorrelation.

Multiple Linear Regression Analysis

Table 3. Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.583	1.360		4.840	.000
	Management Accountability	.705	.105	.507	6.695	.000
	Optimization of Village Funds	.861	.137	.475	6.272	.000

Source: SPSS 25 output (processed), 2025

The results of multiple linear regression analysis show similarities:

$$Y = 6.583 + 0.705X_1 + 0.861X_2 + e$$

The constant value of the regression equation model is 6.583, which means that if the variable of accountability for the management and optimization of the use of village funds is 0, then the average community empowerment is 6.583, this shows that the development of BUMG has a positive effect on the accountability of management and optimization of the use of village funds.

The value of the management accountability regression coefficient is 0.705. This shows that if management accountability increases by 10%, the development of BUMG will increase by 7.05%. This shows that the accountability of management and the development of BUMG shows a positive relationship.

The value of the regression coefficient for optimizing the use of village funds is 0.861. This shows that if the optimization of the use of village funds increases by 10%, the development of BUMG will increase by 8.61%. This shows that the optimization of the use of village funds and the development of BUMG shows a positive relationship.

Partial Hypothesis Testing (t-test)

Table 4. Results of the test t

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	6.583	1.360		4.840	.000
	Management Accountability	.705	.105	.507	6.695	.000
	Optimization of Village Funds	.861	.137	.475	6.272	.000

Source: SPSS 25 output (processed), 2025

Based on the results of the t-test, the Village Apparatus Competency variable (X1) has a calculated t-value of 3.625 with a significance of $0.001 < 0.05$, so that it partially has a significant effect on the accountability of village fund management (Y). The Community Participation variable (X2) has a t-value of 2.132 with a significance of $0.011 < 0.05$, which means that it also partially has a significant effect on the accountability of village fund management (Y). And the Internal Control System Variable (X3) has a t-value of 3.176 with a significance of $0.003 < 0.05$, which means that it partially also has a significant effect on the accountability of village fund management (Y). Thus, the three independent variables have a positive contribution to the accountability of village fund management.

Simultaneous Hypothesis Testing (f-test)

Table 4. Test Results f

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	118,368	3	39,456	36,723	.000b
Residual	34,382	32	1,074		
Total	152,750	35			

Source: SPSS 25 output (processed), 2025

Based on the results of the regression analysis, the results of the calculation of the calculation value for the coefficient of Management Accountability are 6.695 and significant 0.000 with the direction of a positive regression coefficient, while for the coefficient of Village Fund Optimization is 6.272 and significant 0.000 with a direction of positive regression coefficient.

Simultaneous Hypothesis Testing (f-test)

Table 5. Test Results f

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	2438.480	2	1219.240	498.622	.000b
	Residual	200.508	82	2.445		
	Total	2638.988	84			

Source: SPSS 25 output (processed), 2025

Based on the results of the F test, the F value was obtained at 498.622 with a significance of $0.000 < 0.05$. This shows that the variables of accountability for village fund management (X1), and optimization of the use of village funds (X2), simultaneously have a significant effect on the development of gampong-owned enterprises (BUMG) (Y). Thus, the regression model used is feasible to explain the relationship between variables in this study.

Coefficient of Determination Test (R2)

Table 6. Determination Coefficient Test Results (R2)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
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1	.961a	.924	.922	1.564
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Source: SPSS 25 output (processed), 2025

Based on the R value (correlation coefficient) above, as follows:

The relationship between the accountability of village fund management and the optimization of the use of village funds to the development of BUMG in Cot Unou village, Kuala District, Bireuen Regency is in the very strong category, as shown by the value of the correlation coefficient (R) of 0.961 or 96.1%.

The determination coefficient value of 0.924 explains the accountability of village fund management and the optimization of the use of village funds in influencing the development of BUMG in Cot Unou village, Kuala District, Bireuen Regency by 92.4%. While the rest of the role of the variable is 7.6%. The residual value shows that there are other factors that can affect the development of BUMG in Cot Unou village, Kuala District, Bireuen Regency.

The Adjusted R square value of 0.922 (92.2%) shows the amount of R square that has been adjusted, namely R² which has been freed from the influence of free degrees, so that it really shows how the influence of accountability for village fund management and optimization of the use of village funds in influencing the development of BUMG in Cot Unou village, Kuala District, Bireuen Regency.

The Influence of Management Accountability on the Development of BUMG in Cot Unou Village

Based on the results of partial regression analysis (t-test), it is known that the variable Accountability for Village Fund Management (X1) has a coefficient value of 0.705 and a significance value of 0.000. This significance value is smaller than the significance level of 0.05, which indicates that the influence of X1 on Y is statistically significant. This means that the higher the level of accountability in the management of village funds, the higher the level of development of Gampong-Owned Enterprises (BUMG) in Gampong Cot Unou. Good accountability in terms of planning, implementation, reporting, and accountability of village funds gives confidence to the community and village officials to be more optimal in managing and developing BUMG.

This result is in line with the theory (Mujazie, 2021) in his research which states that management accountability has a significant positive effect on the development of BUMDES.

The Effect of Optimizing the Use of Village Funds on the Development of BUMG in Gampong Cot Unou

The results of the regression test also showed that the variable Optimization of the Use of Village Funds (X2) had a coefficient value of 0.861 and a significance level of 0.000, which means it was smaller than 0.05. Thus, it can be concluded that the optimization of the use of village funds has a positive and significant effect on the development of BUMG.

This means that the more optimal the use of village funds, both in terms of effectiveness, efficiency, and productivity, the greater the impact on the development of community

economic businesses through BUMG. Properly allocated village funds can support the procurement of production facilities and infrastructure, marketing, and community business development, which ultimately has an impact on the progress and independence of the village economy.

These findings reinforce the results of previous research (Nur Khadijah et al., 2024) which stated that village funds contribute greatly to the financing of productive village businesses, including the establishment and development of BUMGs.

Accountability for the Management and Optimization of the Use of Village Funds for the Development of BUMG in Gampong Cot Unou

Multiple regression analysis conducted to test the influence of variables X1 and X2 on Y showed that the value of the determination coefficient (R Square) was 0.924, which means that 92.4% of the BUMG development variables can be explained by the variables of accountability for the management and optimization of the use of village funds. While the rest, which is 7.6%, is influenced by other factors that were not studied in this study.

The Fcal value of 498.622 with a significance value of 0.000 shows that the regression model that was formed significantly simultaneously, or in other words, the accountability of the management and optimization of the use of village funds together has a significant effect on the development of BUMG.

This study proves that both independent variables have an important role in encouraging the success of the BUMG program in Gampong Cot Unou. The combination of accountable management and optimal use of village funds will create a strong foundation in sustainable village economic development through BUMG.

4. Conclusion and Suggestions

Conclusion

This study shows that the accountability of the management and optimization of the use of Village Funds has a significant effect on the development of BUMG in Gampong Cot Unou. Partially, management accountability has been proven to improve BUMG performance through transparent and responsible governance practices, while optimizing the use of Village Funds contributes to the effectiveness of the development of productive and sustainable BUMG business units. Simultaneously, the two variables exerted a very strong influence with a contribution of 92.4%, which shows that the success of BUMG is greatly influenced by the quality of village financial governance. These findings affirm the importance of applying the principle of accountability and the appropriate use of Village Funds to strengthen the role of BUMG as a driving force for the village economy.

Suggestion

Based on the results of the research, the village government is advised to continue to improve accountability practices through transparency of financial statements, internal supervision, and active participation of the community in decision-making related to the Village Fund.

Optimizing the use of Village Funds needs to be directed to productive programs that are able to create jobs and increase the village's original income. In addition, increasing the capacity of village apparatus in the field of financial management and business management is important so that BUMG can develop sustainably. For future researchers, it is recommended to add other variables such as community participation, village leadership, or business innovation in order to provide a more comprehensive picture of the factors that affect the development of BUMG.

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