DETERMINANTS OF VILLAGE FINANCIAL ACCOUNTABILITY IN SUMBAWA AND WEST SUMBAWA DISTRICT

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Abstract

For one year, the village autonomy to run without an adequate accountability in financial management. This study aims to examine and provide empirical evidence whether the competence of human resources, geographical difficulties, revenue villages, and village assistant effect on the financial management accountability village. The study was conducted in Sumbawa and West Sumbawa with survei. Method of collection of data using questionnaires. The population is a financial manager of the village. Purposive sampling with criteria as the sample is, the power holders Rural Financial Management and Financial Management Technical Implementation Coordinator Village (Coordinator PTPKD). Using descriptive data analysis and multiple linear regression. The results showed that the competence of human resources, rural income and rural companion positive effect on financial management accountability village, while the geographical difficulties negatively affect the country's financial management accountability. These results support the agency theory and the theory of policy implementation. The policy recommendations that can be given of this study is the need to increase the competence of human resources among others by training and change the mindset of rural finance manager. Village companion policies should be evaluated, especially related to financial management competence of the village and the active role of mentoring.

Keywords: Determinants of Village Accountability, Decentralization of Village, Village Financial Management.

1. Introduction

Village autonomy policy is accompanied by a financial decentralization policy, aims for the village are able to do development and provide services in accordance with the priorities and needs of society. Providing excellent service to the community is part of the village toward independence. In line with this, the research Kiwanuka (2012) shows that decentralization can not be done with up without a decent autonomy in finance. Accountability of village financial management is a form of consequence on the use of public funds (Sulumin: 2015). Accountability is a principle that determines that each of the activities and results of the activities village governance should be held in accordance with the provisions of the legislation (Law No. 6/2014 on the Village).

The survey results Statistics Indonesia (BPS) showed that as of 2015 there are still villages that have not made the financial statements. Equivalents Paralegal Institute and Network Indonesia (JPI), in his research found that over one year, the implementation of Law No. 6 of 2014 on village walk without adequate accountability. Some parties (Warsono and Ruksamin: 2014, Manopo: 2015, Fajri et al.: 2015, Abidin: 2015), the research results also suggested the same thing, that the village is still low accountability. Lack of accountability village also occurred in Sumbawa and West Sumbawa. Regulation of the Minister of Home Affairs No. 113 of 2014 concerning Financial Management of the Village has been arranged that the report on financial management accountability be reported no later than the end of January next year. Data on Community Empowerment Board and village authorities (BPMPD) Sumbawa as of February 24, 2016 shows that the village has reported about 25 percent of these new responsibilities. In line with this, the data on the West Sumbawa Regency BPMPD per dated 13 April 2016 shows that the village has to submit accountability reports APBDes realization only about 20 percent. This shows that timely submission of reports on financial management accountability village, most of the villages in Sumbawa and West Sumbawa is not in accordance with existing regulations.

Village financial management accountability is an obligation that must be fulfilled village. Accountability in the management of public resources is a prerequisite for the creation of good/good governance. Human resources are the inputs in the process of village financial management, low competence of human resources in the management of village funds into the causes of lack of accountability of the village. The successful implementation of public policy can not be separated from the quality of communication between policy makers with implementing the policy. Related to the communication quality, the geographical difficulties that exist in Sumbawa and West Sumbawa will constrain the realization of accountability village. Village revenue effect on the accountability of the village, because with an adequate income all development activities can be realized in accordance with the planning. Establishment of village assistant's intended to provide guidance on the implementation of Law No. 6 of 2014 on the village. Guidance and assistance will help the country in implementing its obligations and realize accountability. Based on the above arguments, the formulation of the problem in this study is whether the competence of human resources, geographical difficulties, revenue villages, and village assistant effect on the financial management accountability village in Sumbawa and West Sumbawa.

Based on the formulation of the problem above, the purpose of this study is to examine and obtain empirical evidence whether the competence of human resources, geographical difficulties, revenue villages, and village assistant effect on the financial management accountability village in Sumbawa and West Sumbawa. The results are expected to provide benefits, whether the benefits are theoretical, practical, and policy. These benefits are mainly related to the determinants of rural financial management accountability, particularly on variable competence of human resources, geographical difficulties, rural incomes, and companion villages studied in this research.

2. Theoretical Framework and Hypothesis Development

The village government as an institution that manages public funds should be able to account for all of the activities in the administration of government. Accountability in question include the accountability of financial management administration village (Mardiasmo: 2009). Jensen and Meckling (1976) explains that the asymmetry that occurs in principal and agent relationship is adverse selection and moral hazard. Accountability is an obligation rural village as an agent, in addition, the village accountability is also a medium of communication to the public and the government are higher in order to avoid asymmetry of information on the activities of government. Accountability in this study visits of 2 (two) indicators, namely timeliness and suitability reports to a report on financial management accountability village. Demands accountability in financial management of this village is part of the implementation of village autonomy policy. Theory of policy implementation according to Edwards III (1980) explains that the success or failure of the implementation of a policy is influenced by four variables: communication, resources, disposition, and a bureaucratic structure.

Fajri et al. (2015) in his study divides the factors that affect the low accountability in the management of ADD into 2 (two) groups. The first is an inhibiting factor, namely: 1) Ability of Administrative Resources, 2) Limited Fund ADD, 3) Lack of discipline recipient of ADD in the reporting process. The second is the supporting factors, namely: 1) communication, 2) Governmental, 3) Infrastructures adequate. In addition, related to the ability of personnel resources, Warsono and Ruksamin (2014), Manopo (2015), and Abidin (2015) in his research concluded that the lack of accountability of financial management of villages affected by the low competence of village officials. Oviasuyi et al. (2010) in his research stating that the village deserves a financial authority that can provide the infrastructure/infrastructure according to the priority needs of its people. Kiwanuka (2012) also shows the same thing, namely that autonomy can not be done with up without a decent autonomy in finance. Anggraini and Herlin (2015) in his study mentioned that efforts should be made to improve the accountability of the village include the necessary establishment of village facilitators.

Accountability village is a principle that determines that each of the activities and results of the activities of governance should be accountable to the village of rural communities in accordance with the provisions of the legislation. The village head is responsible to submit a report realization of village funds to the Regent every semester. Reporting later than the first half of the fourth week of July of the current budget year; and the second semester, no later than the fourth week of January next fiscal year (Regulation No. 113/2014 on the Financial Management of the Village).

2.1 Competence of human resources effect on the financial management accountability village

Competence is the ability and working characteristics possessed by an employee in the form of knowledge, skills and attitudes necessary behavior in carrying out its duties and responsibilities (BKN: 2013). Competence of human resources competency village is the village head and the entire apparatus. Have sufficient competence is needed by a village official in performing its duties and obligations, so do not stand idle in the other apparatus or other parties of different duties and functions. When the village's financial management is not supported with adequate competence of human resources, the village financial management accountability as mandated by law to be kept low. From the explanation above, the development of a hypothesis is:

H1. *Competence human resources positive effect on financial management accountability village.*

2.2 Geographical difficulties effect on the financial management accountability village

Village autonomy is expected to realize the establishment of an independent village. Indicators include the independent villages have ease of access to communication and transport (Bappenas: 2016). In line with this, the Government Regulation No. 22 Year 2015 jo Government Regulation Number 60 of 2014 on Village Fund are sourced from the state budget explains that the geographic difficulty is the difficulty that visits of three things: the availability of infrastructure of basic services, infrastructure conditions, and accessibility / transport , Have easy access to means having a low level of geographical difficulties. The lower level of geographical difficulties, the smaller obstacles that will be faced in conducting village and realize accountability. From that explanation, the development of a hypothesis is:

H2. *Geographical difficulties negatively affect the country's financial management accountability.*

2.3 Revenue villages effect on the financial management accountability village

Village revenue is all revenue rights in the form of rural villages (PADesa), transfer funds, and other legitimate income Desa (Law No. 6/2014 on the Village). Rural incomes will adequately support the village in implementing the development programs that have been planned. Instead, a limited income can lead to disruption of the smooth village activity so that would be an obstacle in realizing village financial management accountability as mandated by law. In line with this, the Agency explained that the theory of agency accountability is a means of communication with the principal in order to avoid asymmetries of information. From the explanation above, the development of a hypothesis is:

H3. *Revenue villages positive effect on financial management accountability village.*

2.4 Village assistant effect on the financial management accountability village

Companion villages are professionals appointed by the Ministry of Rural, Rural Development and Transmigration (Ministry Village PDTT). Establishment of village assistant by Candy Village, PDTT No. 3/2015 concerning Rural Assistance. Referring to the duty companion, escort role is very strategic and financial management required in the village. The better the mentoring is done will increase the accountability of the village. On the contrary, if the role of the companion is not optimal then the constraints experienced in the village of village financial management is not helped. Companion village is not the only solution, but the village still in need of assistance in managing the finances of the village. From that explanation, the development of a hypothesis is:

H4. *Companion villages positive effect on financial management accountability village.*

3. Research Method

This research is an explanatory research with a quantitative approach. The study was conducted in villages in Sumbawa and West Sumbawa. The number of villages in Sumbawa and West Sumbawa is 214 villages, consisting of as many as 157 villages Sumbawa and West Sumbawa as many as 57 villages. The population in this study are all financial managers village in Sumbawa and West Sumbawa. Total population of 1498 people. The sampling technique is purposive sampling. The criteria used in determining the sample are: 1). Holders of Financial Management Authority Village and 2). Technical Implementation Coordinator Rural Financial Management (coordinator PTPKD). Holders of Rural Financial Management Authority is obliged to manage finances and assets as well as reporting to the Regent village. PTPKD coordinator has the task of helping the power holders of Financial Management in the village of village financial management. Referring to the criteria used, as the sample in this study is the village chief or principal (as the Holder of Power Financial Management of the Village) and the village secretary or served (as coordinator PTPKD) The number of samples 428 samples.

The variables of this research is the independent variable and the independent variable Bound. Variabel composed of human resource competence variable (X1), geographical difficulties (X2), the village income (X3), and companion village (X4). The dependent variable, namely financial management accountability village (Y). Human resource competence variable measured by indicators of education, training, knowledge, experience, and attitude of the apparatus (BKN: 2013). Variable geographical difficulties measured by indicators of computer facilities and the Internet, access to transport, communication access, and access to PLN electricity (Bappenas: 2015). Village income variable measured by indicators funds transfer (DD and ADD) and the revenue villages / Pades (Law No. 6 of 2014 concerning Villages). Companion villages are professionals appointed by the Ministry of Rural, PDTT charge of providing rural assistance in order to increase community empowerment (PDTT Village Candy No. 3 of 2015). Variable village assistant capabilities measured by indicators companion and escort role. Accountability village is a report on financial management accountability village seen from the timeliness of reporting and the suitability of the contents of the report. Variable village financial management accountability is measured using indicators timely submission of reports and the appropriateness of the contents of the accountability report. Measurements were performed with scale intervals of 4 (four) points.

The data used are primary data. Collecting data using a questionnaire. Development of the questionnaire refers to the theory and previous research use, the formulation of the problem, and by adopting the questions / statements from relevant sources. Data analysis using descriptive analysis and multiple linear regression. To test the validity, reliability, and classical assumption as a condition that must be met in a multiple linear regression analysis. Processing and testing data using SPSS computer software (Stastistival Product and Service Solutions).

4. Results

4.1. Descriptive Statistics

Questionnaires were distributed to 428 samples. Questionnaires were returned which can be processed as many as 402 questionnaires. Of the 402 respondents who have provided the data, it is known that the number of male respondents dominate, as many as 344 respondents (85.57%). Based on age, 19.40% of respondents aged over 50 years, the rest (80.60%) were the most productive age population that is of respondents aged 21-50 years (CPM: 2015). Based on the level of education, the majority of respondents' education level is high school / equivalent is 66.17%. Respondents with education level diploma as much as 3.98%, and 26.62% of the respondents had undergraduate education level. Nevertheless, there are still 3.23% of respondents with education level below high school / equivalent. Based on years of service, most respondents (60.95%) have a service life of 1-5 years. Respondents with terms of 6-10 years as many as 20.15%, and respondents with a life of over 10 years as much as 13.93%, while respondents with tenure of less than one year is only 4.98%. Future work on the same job will affect the person's experience and insights on the job. In addition, the working period will also indicate the seniority of a person in an organization. The longer service life of a person, the more mature way of thinking, analyzing and taking any work to be performed.

In the variable competence of human resources, education-related, 46.52% of respondents said that the background and education level village officials accordingly, much help in completing the work. However, the results showed, most respondents (52.99%) stated that the background and education level of less qualified village officials minimal. The minimum requirement is the equivalent of high school. Related training, 78.36% said often follow training on financial management of the village. In addition, 66.42% of respondents also declared able to understand the material training followed, and 50.02% of the respondents stated that the follow training on the management of village finances helpful in performing the duties/tasks related to financial management of the village. Related knowledge, 55.22% of respondents said that were able to operate the computer helps in performing the task/job. More than 50% of the respondents have understood the Law / 6/2014 concerning Rural and regulation of domestic government / 113/2015 on financial management of the village, and know the deadline for submission of reports on financial management accountability village and know their duties and functions in the management of village finances. Related experience, 49% of respondents said that the experience of the previous work of much help in carrying out the duties and the current job. In line with this, most respondents (78.61%) stated that the experience of performing their duties and daily work as village officials many benefits in the face of village autonomy policy. Related attitude of the apparatus, 33.33% of respondents stated that village officials were delighted with the position or positions at the moment and 78.61% of the respondents happy with their policy of village autonomy. However, there are 20.90% of respondents stated are not happy with the position or positions at this time.

In the variable geographical difficulties, related to computers and the Internet, 69.90% of respondents said that computer and internet access village inadequate in supporting jobs and provide services to the public. However, 60.70% of the respondents only had a little problem in using computers. Using a computer here is related to preparing reports on financial management accountability village, not a computer and Internet access. Regarding access to transport, from 3.23 to 3.73% of the respondents experienced problems of access to transport very large in making and submit accountability reports, while 52.49% - 52.49% of the respondents did not experience problems. Regarding access to communication, 49% of respondents stated that access to communications is not an obstacle in preparing the accountability report, and 48.01% of the respondents did not experience problems in delivering accountability report. However, the electricity grid access related constraints, both in delivering services to the community as well as in creating an accountability report perceived by most of the villages (37.31% - 39.05%) as a major constraint.

In the village income variable, 75.37% of respondents said that the transfer of funds are lacking to meet the needs of the village. in addition, 93.03% of respondents also stated that the preparation of the revenue village is still smaller than the existing potentials. However, 58.96% - 84.58% of the respondents stated that the transfer of funds and the revenue villages in the country makes it difficult not create accountability report.

In the village assistant variables, 60.45% of respondents said that the village assistant lack sufficient understanding of the financial management of the village. In line with this, 46.02% of respondents said village assistant rarely provide guidance and assistance, in particular related to financial management assistance village. Whereas in fact only 10.20% of respondents stated that it does not require assistance in the management of village finances.

Variable accountability in this study visits of timeliness in the delivery of the report and the suitability of the contents of the accountability report. Associated with the timely submission of the report, only 21.64% of the respondents in accordance with the mandate of the regulation, which is in January. The rest, as much as 28.11% to submit a report in February, 31.34% in March, and 15.42% submit an accountability report after March. Related to the suitability of the contents of the accountability report, 1.24% of respondents said they are very much improved, 32.59% of respondents require a lot of repairs, and 63.93% of the respondents require some improvement. Only 2.24% of respondents stated that the report on financial management accountability village who reportedly did not require repair. In addition, related to creating and revising rural financial accountability report, 21.39% of respondents said the village has been able to make their own accountability report, 46.52% of the villages assisted by subdistrict / district, village assistant helps only 27.61% of the villages, while the rest (4.48%), assisted by other village officials. Similarly in the case of the revision, only 21.64% of villages do its own revision, 50% assisted by chaperones village, 24.88% aided by the district or the district, and the rest (3.48%), assisted by other village officials.

4.2. Instrument Test

Validity test is done by bivariate correlation between the respective indicator scores with a total score of the construct. When the magnitude of the correlation of each indicator above the r-table (r-table = 0.098 n = 402), the indicator is valid in measuring variables (Sugiyono: 2013). Results of testing the validity of the instrument on all variables in this study is valid, as shown in Table 1, where all variables showed a value of r count> r-table.

Table 1
Summary of Research Instruments Validity of Test Results

No	Research variable	r-count	r-table	Information
1	Competency Resources (X1)	0,320 – 0,603	0,098	Valid
2	Geographical difficulties (X2)	0,193 – 0,834	0,098	Valid
3	Revenue Villages (X3)	0,361 – 0,858	0,098	Valid
4	Companion Village (X4)	0,806 – 0,897	0,098	Valid
5	Rural Financial Management Accountability (Y)	0,626 – 0,886	0,098	Valid

Source: SPSS Output 2017

Reliability tests performed using cronbachalpha test the critical value of 0.6 (Siregar: 2014). In Table 2 it can be seen that the reliability test results show the value of cronbachalpha padasemua variables in this study is greater than 0.6, so it can be stated that the instrument for all variables in this study is reliable.

Table 2
Summary of Research Instruments Reliability Test Results

No	Research variable	*C. Alpha*	Score Critical	Information
1	Competency Resources (X1)	0,818	0,60	reliable
2	Geographical difficulties (X2)	0,863	0,60	reliable
3	Revenue Villages (X3)	0,627	0,60	reliable
4	Companion Village (X4)	0,820	0,60	reliable
5	Rural Financial Management Accountability (Y)	0,762	0,60	reliable

SPSS Output 2017

4.3. Classic Assumption Test

Classic assumption test conducted in this study include normality test, multicollinearity, and heteroscedasticity test. Normality test is done by using a statistical test of non-prametrik Kolmogorov-Smirnov with α (K-S)) with α = 5%. The data can be expressed in normal distribution if Asymp Sig value is greater than the indigo α (0.05). Normality test is done by using a statistical test of non-prametrik Kolmogorov-Smirnov (K-S) with > 0.05), normal distribution of data. Multi collinearity test done by looking at the value of tolerance and the value of Variance Inflation Factor (VIF). If the tolerance value is higher than 0.10 or VIF is less than 10, it can be concluded no symptoms of multi colinearity (Ghozali: 2013). The test results multicollinearity as shown in Table 3 indicate that all independent variables are free of multicollinearity.

Table 3
Test Results Multicolinearity

Model		*Collinearity Statistics*	
		Tolerance	*VIF*
1	*(Constant)*		
	Competence of Human Resources	.919	1.089
	Geographical Difficulties	.955	1.048
	Revenue Village	.982	1.019
	Companion Village	.923	1.083

SPSS Output 2017

Heteroscedasticity test done using Glejser test with α= 5%. The test results are shown in Table 4. In Table 4 it can be seen sig. on all variables is greater than 0.05. The conclusion that can be drawn is that all of the variables in this study meet the assumption of heteroscedasticity

Table 4
Testing Results Heteroskidastity

Model		*Unstandardized Coefficients*		*Standardized Coefficients*	t	*Sig.*
		B	*Std. Error*	Beta		
1	(Constant)	1.229	.966		1.272	.204
	Competence of Human Resources	.013	.012	.058	1.112	.267
	Geographical difficulties	.002	.012	.010	.201	.841
	revenue Village	-.039	.049	-.040	-.800	.424
	companion Village	.046	.032	.075	1.442	.150

SPSS Output 2017

4.4. Multiple Linear Regression

The results of multiple linear regression shows the coefficient of determination Adjusted R-square of 0.202. This means that the competence of human resources, geographical difficulties, rural incomes, and companion village has contributed in explaining the variation of village financial management accountability by 20.20%, while the remaining 79.80% is explained by other variables outside the model of this study. F test results showed that the calculated F value of 26.303, while the value of F table (0.05; 4; 397) is approximately 2,395. This means that the competence of human resources, geographical difficulties, revenue villages, and village assistant jointly affect the village's financial management accountability for the value of F> F table (26.303> 2.395). T test was used to test hypotheses developed. The criteria used is when the significance probability < 0.05 or – t tabel > t > t table then the hypothesis is accepted. Hypothesis testing results in Table 5 show that all significant hypotheses and accepted.

Table 5
Individual test results significantly Parameter (Test Statistic t)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. E	Beta	t	Sig.
1	(Constant)	5.762	1.704		3.380	.001
	Competence of Human Resources	.076	.021	.169	3.632	.000
	Geographical difficulties	-.174	.022	-.365	-7.998	.000
	Revenue Village	.287	.087	.149	3.301	.001
	Companion Village	.156	.056	.129	2.768	.006

SPSS Output 2017

From the results in Table 5 above, then built a regression model as follows:

Fma = 5,762+ 0,076 Chr - 0.174 Dig + 0,287 Rev + 0.156 Cov

Where :

Fma = Financial Management Accountability Village

Chr = Competence of Human Resources

Dig = Difficulty Geographic

Rev. = Revenue Village

Cov = Companion Village

Based on the results of multiple regression analysis and regression models were constructed, can be explained that: Hypothesis I, namely "human resources competencies positive effect on the financial management accountability village" acceptable. Hypothesis II, namely "geographical difficulties negatively affect the country's financial management accountability" acceptable. Hypothesis III, that "in rural incomes has positive influence on the financial management accountability village", is accepted. Hypothesis IV, ie "village assistant positive influence on the financial management accountability village" acceptable.

4.5. Discussion

The results show that the hypothesis I competency of human resources has a positive effect on the financial management accountability village received. This means that increase the competence of human resources will improve the accountability of the financial management of the village. On indicators of training, knowledge, and experience shows that the majority of respondents reported to have frequent follow training on financial management, is able to understand the material training followed, beneficial training in performing the tasks/work, able to operate a computer, the implementation experience duties and daily work as village officials achieve much in the face of village autonomy policies, and understand the Act / 6/2014 and Regulation / 113/2015. This affects the country's financial management accountability, the effect can be seen in the results of studies showing that the majority of the village accountability reports require only minimal revisions. Related to the educational level village officials, which are still largely compliant and still the number of respondents who are not happy with the current position, also affect the accountability of the financial management of the village. The effect can be seen on the timeliness of the submission of reports on financial management accountability village, where the majority submits its report after January. Jam it, its influence can also be seen in the still small number of villagers who are able to create and improve the financial management of the accountability report of the village without the help of others.

The results show that the hypothesis II, the geographical difficulties negatively affect the country's financial management accountability is accepted. This means that reducing the geographical difficulties will increase the accountability of the financial management of the village. In the variable geographical difficulties, related infrastructure indicators show that most respondents (69.90%) stated that the computer and internet access village inadequate in supporting jobs and provide services to the public. In addition, access to electricity is related constraints, the majority (81.34% - 81.84%) expressed an obstacle, and the vast majority (37.31% - 39.05%) stated this as a major obstacle both in providing services the community and in making the accountability report. This affects the country's financial management accountability, especially can be seen in the low submission of reports on financial management accountability timely village that in January (21.64%). On the contrary, related to computer use, most respondents (60.70%) stated that only had a little problem using a computer in preparing / reporting of financial management accountability village. Regarding access to transport and communication, the majority of respondents (48.01% - 52.49%) also states do not have constraints on access to transport and communication access in preparing and submit accountability reports. This affects the country's financial management accountability, especially can be seen in most of the rural financial management accountability reports require only minimal improvement (63.93%).

The results show that the hypothesis III, the village revenue positive effect on the financial management accountability village received. This means that the increase in rural incomes could increase the accountability of the financial management of the village. Research outputs showed that most respondents (75.57%) stated that the transfer of funds is still not meet the needs of the village, in addition, 93.03% of respondents also stated that the preparation of the revenue village is still smaller than the existing potentials. This has affected the village's financial management accountability, particularly on the timeliness in reporting that the vast majority (78.36%) to submit a report to account after January. The sufficiency of funds to help the village in completing activities on time, so that accountability can be improved. Reporting is not timely and develop revenue villages do not correspond to the existing potential is part of the asymmetry as described in the Agency theory (Jensen and

Meckling: 1976). However, most respondents (58.96% - 84.58%) stated that the transfer of funds and the revenue villages in the country makes it difficult not create accountability report. It can be seen its effect on financial management accountability village, where the majority (63.93%) village just needs a few revisions to the village financial management accountability reports submitted.

The results showed that the hypothesis IV, which is the companion positive effect on the village of village financial management accountability is accepted. This means that the increase in capacity and the role of assistant to the village will Improve accountability in financial management of the village. Associated with the companion abilities, 60.45% of respondents said that the assistant villages lack sufficient understanding of the financial management of the village. In addition, 46.02% of respondents said assistant village also rarely provide guidance and assistance. It Affect village accountability in financial management, especially visible on the timeliness in reporting, where most of the villages to submit a report to the account after January. It can also be seen from at least the percentage of villages assisted by village assistants both in manufacturing and improving financial management accountability reports from the village. Meanwhile, the results also shows that only 10: 20% of respondents state that does not require the aid, state aid remainder (89.80%) in the management of village finances is still needed. It can be seen the effect on the financial management accountability village, where the majority (74.88% - 78.61%) of respondents said that in creating and improving financial management accountability report villages need the help of others.

From the discussion above, it can be explained that these results are in line with the theory of policy implementation (Edwards III: 1980), that the resources, communications, executive attitudes and bureaucratic structures are all factors that must be considered for successful implementation of a policy. In the management of village finances, resources include human resources. Communication is the communication between the central government / local government village. Attitude executor can be interpreted as a gesture of village apparatus behavior. The results of this study reinforce the theory by providing empirical evidence even though the discussion did not include factors bureaucratic structure. These results are consistent with results of previous studies conducted by Fajri et al. (2015), Warsono and Ruksamin (2014), Manopo (2015), and Abidin (2015), Anggraini and Herlin (2015), Kiwanuka (2012), Mahieu and Yilmaz (2010), and Oviasuyi, et al. (2010).

5. Conclusion, Implication, and Limitation

5.1. Conclusion

Several conclusions can be drawn in this study were: 1) human resource competencies positive effect on the village's financial management accountability, improve the competence of human resources will increase accountability; 2) geographical difficulties negatively affect the country's financial management accountability, reduce obstacles arise because the geography will increase accountability; 3) Revenue villages positive effect on financial management accountability village, the fulfillment of the sufficiency of rural incomes will increase accountability; and 4) Companion villages positive effect on the village's financial management accountability, increased capabilities and the role of the companion will enhance accountability.

5.2. Implication

Practical and policy implications of this research are: 1) Improving the competence of human resources managers of rural finance, either by improving education, training, and change the mindset (mindset); 2) The government's policy to increase the amount of funds transfer (village fund and allocation of village funds) is particularly relevant along with the increasing needs of the village in realizing independence and increasing the ability of the village to manage it; and 3) the relevant government policies need to be evaluated companion village mainly related capabilities and active role in assisting companion.

5.3. Limitation

Limitations and suggestions for subsequent research among others are: 1) The coefficient determinant is still low, it is necessary to add another variable, for example, a central government policy, local government policy and control variables; 2) The scope of the research is based on the similarity of cultures and history of that district, Sumbawa and West Sumbawa ever be a single unit area (Sumbawa) before separating in 2003 because of the policy of regional autonomy. The scope of the research can be expanded on the basis of similarities of topography, for example throughout the island of Sumbawa; and 3) Conduct analysis of the approach or with a different analysis tools.

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