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Revealing Fraud in The Distribution of Cash Direct Assistance - Village Funds

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ABSTRACT

The purpose of this study is to reveal fraudulent practices in the distribution of Direct Cash Assistance to Village Funds (BLT-DD) in 2022 for handling Covid-19. This study uses a phenomenological approach with data collection methods: observation, interviews, and documentation. The study results show that, first, the mechanism for channeling BLT-DD in cash is used as an opportunity to commit fraud. Second, there is a cut in the BLT-DD money. Third, there is a role conflict in the distribution of BLT-DD, namely, the village head acts as treasurer. Fourth, BPD ignores the oversight function. Fifth, the formation of the BLT-DD volunteer team was only a formality. Sixth, from the deductions from the BLT-DD, village officials and the community who are not on the beneficiary list will also enjoy the deducted money. This research is expected to uncover the veil of fraud practices in BLT-DD distribution, providing theoretical, academic, and practical benefits. Revealing facts that occur naturally in the field is an important lesson for readers because what is known so far is in a theoretical context or only on the surface. This research contributes significantly and enables new insights into fraudulent practices in BLT-DD distribution.

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1. INTRODUCTION

Village Fund Direct Cash Assistance (BLT-DD) is assistance sourced from village funds given to disadvantaged communities (Purnawan et al., 2022). This program emerged when Indonesia was exposed to the Coronavirus (Coronavirus disease 2019). This program is contained in the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration (PDRT) number 7 of 2021 concerning the priority of using village funds in 2022, where a portion of village funds is intended to alleviate poverty through the BLT-DD program. While the amount of BLT-DD money distributed to each recipient is regulated in Minister of Finance Regulation (PMK) number 190 of 2021 concerning the management of village funds for the 2022 fiscal year, it is set at Rp—300,000 for the first month to the twelfth month. BLT-DD is prioritized for poor communities affected by the Coronavirus, such as loss of livelihood (Fitralisma & Ernitawati, 2021), family members who are vulnerable to illness (Wulandari, 2021), elderly single households (Fitriani et al., 2021) and do not receive other assistance sourced from the government (Sutanto & Hardiningsih, 2021). The existence of the BLT-DD program is to maintain the village community's economy (Fadilah et al., 2021; Yauri et al., 2022) and village economic recovery (Iping, 2020; Pramanik, 2020; Rachaju, 2021).

The BLT-DD program did not fully meet the government's expectations, such as research by Sasuwuk et al., (2021) that there was overlap between BLT-DD recipients and other assistance whose funds came from the government. Ananda (2021) also added that the determination of potential beneficiary families of BLT-DD was not on target, where close relations with authorities had the potential to receive the BLT-DD program (Sufiati et al., 2021). Apart from that, the distribution of BLT-DD was also not on time, which should have been distributed monthly. The management and accountability of the BLT-DD program to the community are not carried out transparently, which has the potential for fraud (Rakhmawati et al., 2021). Fraud is an act that is intentionally carried out by one or more people by improperly and incorrectly presenting facts to obtain personal gain (Association of Certified Fraud Examiners, 2012).

At the village level, several fraud phenomena occur in village financial management, including supervision, internal control, transparency in the implementation of village administration, which is still minimal, and information asymmetry (Seputro et al., 2017). The occurrence of fraud at the village level, namely the low presentation of financial reports (Rahimah et al., 2018). The low morality of village officials has the potential for fraud (Arthana, 2019). The village head has full power to determine policies. If internal supervision is weak, it has the potential for fraud (Anggono et al., 2020). Conflicts of interest in village government also positively and significantly influence the potential for fraud (Oktavia et al., 2018). While Satriajaya et al., (2017) added that opportunities and pressures, both internal and external, are factors in the occurrence of fraud. According to Putra et al., (2020), rationalization and capabilities of actors have a significant effect on fraud detection. Meanwhile, deviations through the practice of modifying and adjusting financial documents are also included in fraudulent behavior (Tarjo et al., 2021).

From the description above, the researcher wants to research fraud in BLT-DD distribution in the village government. This research is interesting because no previous research has discussed fraud in BLT-DD distribution. The novelty in this study is different from previous studies in the research approach. The phenomenological approach is a tool to reveal the awareness of research informants about the fraudulent practices they experienced for the distribution of BLT-DD. In the initial observations, there were findings that BLT-DD recipients did not receive the specified nominal amount, village officials also cheated BLT-DD money for recipients who were not present during distribution, and there was a conflict over the role of village officials in BLT-DD distribution. Departing from this initial finding, there are fraudulent

practices, which researchers will dig deeper into regarding the flow of BLT-DD money that village officials deducted.

The research site is at the village of Taneyan Lanjhang (a pseudonym village) on Madura Island. The researcher uses the pseudonym Taneyan Lanjhang because the research village is very culturally dense with the layout of traditional Madurese settlements, which have large courtyards and elongated houses (Rifai, 2007). The researchers chose Taneyan Lanjhang Village as the research site because they wanted to know the process of distributing BLT-DD in 2022, which still had several issues that needed to be uncovered. This research is hoped to provide the first theoretical benefits for readers regarding fraud practices in the distribution of BLT-DD in Taneyan Lanjhang Village based on experience in the field. The second academic benefit can add to the study of similar topics. Because the research that reveals the practice of disbursing BLT-DD from a fraud perspective is still minimally discussed in academic circles. The third, practical benefits, can provide policies, especially to policymakers already involved in practitioners. As an illustration, Taneyan Lanjhang Village has a village fund ceiling of Rp. 2022. 1,428,961,000. The budget allocated for BLT-DD is Rp. 560,123,350. As many as 154 people were recorded as beneficiaries of BLT-DD.

2. METHODS

This study uses a qualitative method with a phenomenological approach. Researchers use a phenomenological approach to extract information from someone's experience that is felt in the field according to himself (Adian, 2010; Sudarman, 2014). According to Kamayanti (2021), this approach is not a phenomenology study, but of actor awareness in carrying out fraudulent practices in distributing BLT-DD. This phenomenology emphasizes subjectivity and reveals the essence of experience, combining facts and ideals (Englander & Morley, 2021). Data collection methods in this study are observation, unstructured interviews, and documentation collection. At the same time, the research informants were the village head, village secretary, village treasurer, and the Village Consultative Body (BPD) in Taneyan Lanjhang Village. The names of the informants in this study used pseudonyms at the informant's request. The selection of these informants was because they were directly involved in the BLT-DD distribution process.

Technical analysis of phenomenological data, according to Kamayanti (2021), namely several keys must be understood: 1) Noema, is the informant's explicit awareness, 2) Epoche (bracketing) the development and excavation process by providing brackets, 3) Noesis, the informant's expression deep and forming a meaning 4) Intentional Analysis, understanding between noema and noesis, and 5) Eidetic Reduction, is the result of the whole process of meaning. By understanding the keywords of this study, the data obtained will be to the needs of researchers. From a phenomenological point of view, the technical analysis is to understand the meaning of the events experienced (experiences) by the actor regarding fraud in the distribution of BLT-DD and their relation to people who are in certain situations and conditions (Williams, 2021).

3. RESULTS AND DISCUSSION

Determination of BLT-DD Distribution Mechanism as a Door to Fraud

Before BLT-DD was distributed, the data collection process was carried out, which was the initial stage of distributing BLT-DD. In the data collection stage, the village head ordered his "confidants," namely each hamlet head, to collect data on the names of those who would be given BLT-DD assistance in supporting their economy. The data collection should be adjusted to the criteria for prospective BLT-DD recipients according to regulations (Rachaju, 2021).

However, it is a fact that those who receive BLT-DD are the people closest to the village officials themselves. The following is the result of an interview with the Village Head, Mr Ahmad:

"In the initial stage for the BLT-DD program, yes (data) of prospective BLT-DD recipients. I prioritize those who receive the BLT-DD program (the people closest to me).

"My trusted people, such as the village secretary and hamlet head, are to do {data collection} of potential BLT-DD recipients. Because they were my {supporters} when I ran for village head candidate."

The village head's statement above clarifies that the criteria for receiving BLT-DD were not considered. Instead, the village head's family, village officials, and people who support the village head are prioritized to receive BLT-DD. The reason the BLT-DD program was given to relatives turned out to have hidden intentions. Apart from being their supporters, it turns out there is a condition for recipients to be able to deduct a portion of the BLT-DD money received by the community so that when it is deducted, there is no rebellion. The following is Mr. Ahmad's statement during the interview:

"If the family itself is given BLT-DD, it's easier if it's {cut off}, it can be for {honor} equipment and {given} to people who don't get assistance."

Mr. Hasan justified the village head's statement above as the village secretary. In the data collection process for prospective BLT-DD recipients in Taneyan Lanjhang Village, the heads of hamlets in each hamlet were involved. Mr. Hasan collected the data collection results for each hamlet as the village secretary. After all the data for each hamlet has been collected, it is submitted to the village head for selection. Meanwhile, Mr. Hasan did not interfere with the selection process for BLT-DD recipients. The criteria for prospective BLT-DD recipients set out in regulations were not implemented properly in Taneyan Lanjhang Village. The following is the result of the interview with the village secretary:

"I {don't get involved in} the eligibility criteria for receiving BLT-DD. That's {village head's business}. I submit the names I collect from each hamlet to the village head. When the selection is complete, they will be submitted to me again, after which the village meeting will continue."

The data collection of prospective BLT-DD recipients above is a practice of fraud in abuse of office to prioritize relatives and supporters who are given BLT-DD assistance. This is contrary to the regulation of article 33 of the Minister of Finance Regulation (PMK) number 190 of 2021 concerning the management of village funds for the 2022 fiscal year, which explains the criteria for families receiving BLT-DD benefits. The following [Husain's research, \(2022\)](#) found that it is not a problem if BLT-DD is given to relatives and those closest to them. Still, getting BLT-DD according to the existing criteria is appropriate. However, suppose many more deserving people still do not accept but prioritize their relatives. In that case, it has implications for fraud taking advantage of opportunities ([Singleton et al., 2010](#)), as village officials prioritize relatives who are given BLT-DD assistance.

After the data collection on BLT-DD recipients has been completed through a village meeting regarding the determination and validation of BLT-DD recipients, proceed to the distribution stage. Based on Minister of Finance Regulation (PMK) number 190 of 2021 concerning the management of village funds for the 2022 fiscal year, there are three ways of distributing BLT-DD, namely the first is the distribution of BLT-DD in cash, where the treasurer hands it over directly to the beneficiary families. Second, is the distribution of BLT-DD in a non-cash manner via transfer, in which the beneficiary submits personal data and account numbers to the financial officer, the village treasurer. Third, is the distribution of BLT-DD in a non-cash manner through cashless. Meanwhile, in the village of Taneyan Lanjhang, BLT-DD was distributed in cash. The village head conveyed this, Mr. Ahmad, during an interview:

"Here it is distributed {in cash}, I immediately hand over the BLT-DD money to the beneficiary because the money is {held} by me,"

"The BLT-DD distribution site is placed {at my house}."

Mr. Ahmad explained the BLT-DD distribution was carried out in cash which was given directly to each beneficiary. The village head holds the BLT-DD money, so Mr. Ahmad, the village head of Taneyan Lanjhang, distributes the BLT-DD money. The place of distribution is placed in the village head's own house. Even though there is a village hall, it is not utilized in service and government activities. The village hall should be the place for all village activities in government, empowerment, development to community development, and welfare, including the distribution of BLT-DD. Because the village hall is a service center in the village. According to Permendagri number 1 of 2016, regarding the management of village assets, in article 2, it is explained that the village office is a village building that is included in village assets, so it must be used, utilized, and managed properly.

The BLT-DD distribution mechanism in Taneyan Lanjhang Village uses a cash machine, but in practice, it is not fully in accordance with regulations. The distribution of BLT-DD is used as an opportunity to commit fraud. As the holder of the system, the village apparatus has the power to distribute BLT-DD money so that it is used as an opportunity to deduct some of the BLT-DD from each beneficiary conditionally. This follows research conducted by Zulherawan (2019) that opportunities exist and are open because they hold power in running the system and access to determine policies in government.

The main tasks and functions in BLT-DD distribution are also not following Permendagri number 37 of 2007 concerning Village Financial Management. In Taneyan Lanjhang's village head distributes BLT-DD money directly because he is in charge of village finances. Those who receive, save, deposit, and administer village finances and those who issue them, including village fund money allocated for the BLT-DD program, are the village treasurers. The implementation of BLT-DD distribution here has a conflict of roles between village officials (Wulandari et al., 2017), where the treasurer is in charge of channeling BLT-DD money directly to recipients but is taken over by the village head. From this problem, the researcher intends to dig deeper into the following discussion regarding the meaning of the actor in carrying out his duties and functions in distributing BLT-DD in the village of Taneyan Lanjhang. Because every phenomenon experienced by each actor in carrying out their duties must have their views, feelings, and awareness.

BLT-DD Money Cut

The distribution of BLT-DD in Taneyan Lanjhang Village was carried out at the village head's house. However, in distributing BLT-DD money that occurred in the field, there were conditions for cutting BLT-DD money. When the village head distributed the BLT-DD money, it was still Rp. 300,000 intact. However, it wasn't long before the village head ordered the BPD to approach each beneficiary and ask for a portion of the BLT-DD money of Rp. 100,000 with an even distribution mode. The following is the in-depth awareness of the village head, Mr. Ahmad:

"It's normal for something like this. Withholding BLT-DD money is a normal thing that usually happens in the village whenever assistance is provided. The reason for cutting the proceeds is {mutual agreement} with other village officials and beneficiaries. So this is not a problem if there is a mutual agreement. Besides, the recipient will not question this {withdrawal}."

His experience causes Mr. Ahmad's opinion as an explicit form (noema) that every time there is assistance, it is natural to cut money, which in the end forms a deeper awareness (noesis) that cutting BLT-DD money has become a mutual agreement between village officials and BLT-

DD recipients so that when deductions are made, the recipient does not make a difference. The village treasurer confirmed the village head's statement, Ms. Melati. The following is an in-depth expression from the village treasurer:

"Yes, the issue of deductions resulted from {mutual agreement} with other village officials. But on {suggestion of the village head}. So if the village head proposes, what can you do, bro? Like it or not, as village officials {must agree}".

Mrs. Melati's statement above is an explicit awareness (noema) that the BLT-DD cash deduction was a joint agreement proposed by the village head himself, which ultimately formed a deeper awareness (noesis) that the BLT-DD cash deduction could not be denied because it was into a mutual agreement, so that as the village treasurer must also follow it too. The deduction of BLT-DD based on a mutual agreement was in accordance with what the village secretary, Mr. Hasan conveyed. The following are the results of the interview:

"I {followed what the village head said} because if the government policy continues to interfere, then it will {impact my position} as Village Secretary. If it's me, the important thing is that I {can still be used} in the village apparatus structure."

The deduction of the BLT-DD money resulting from an agreement cannot be denied for Hasan as the village secretary. Mr. Hasan's opinion is an explicit expression (noema) due to the dilemma of the position currently occupied in the village apparatus structure, which in the end, forms a deeper awareness (noesis) that the village secretary must follow a collective agreement in the practice of deducting BLT money -DD, for fear of impacting his position as a village official. Meanwhile, the BPD admitted asking the beneficiary for BLT-DD money of Rp. 100. The following is an interview with Mr. Samiun as BPD:

"If {ordered to take money} from BLT-DD recipients by the head of the village, I {just go along with it}. I, as BPD {know myself}. The problem is that I became the BPD because the village head appointed me. I feel bad if I don't follow the village head's orders."

In the practice of deducting money when distributing BLT-DD, Mr. Samiun was given the task by the village head to ask the beneficiaries of BLT-DD for money. Mr. Samiun's opinion as an explicit form of experience (noema) was due to the services provided by the village head so that he could become a member of the BPD in Taneyan Lanjhang Village, which in turn formed a deeper awareness (noesis) that he felt bad for wanting to reject a proposal from the village head, what's more, the deduction of BLT-DD money has become a mutual agreement.

The amount of money received by BLT-DD recipients is not in accordance with Minister of Finance Regulation (PMK) number 190 of 2021 concerning the management of village funds for the 2022 fiscal year, which is set at IDR 300,000 per month. The amount of money for the distribution of BLT-DD is not following the rules and is carried out by the leadership and staff of the village apparatus and is included in the category of acts of fraud (Wonar et al., 2018). The mechanism for channeling BLT-DD by cash carried out by village officials makes it easy to commit fraud (Husain, 2022).

The fraudulent practice of deducting BLT-DD money at the time of distribution in Taneyan Lanjhang Village was considered "reasonable", because every time assistance went down to the village there was a deduction. The deduction of BLT-DD money was due to a joint agreement between other village officials and BLT-DD beneficiaries. Likewise, according to researcher Setiawan et al., (2013), fraud is realized because both know, do, and enjoy together. The expressions that come out of the mouth of the actor (for example, mutual agreement is a natural thing and becomes a habit whenever assistance is received) are a strong signal that all forms of fraud in the distribution of BLT-DD have a more collective nuance.

Rahman's research corroborates (2011) that the factors for corruption at the village level are; first, the village head has the power to condition his subordinates. Second, power as village head in village government is used to enlarge political parties at the lowest levels of government (Rakhmawati et al., 2020; Toyyib et al., 2018). Third, lack of oversight and openness in BLT-DD distribution (Aini et al., 2017; Purnamawati et al., 2019; Utama & Wulandari, 2019).

The Village Head Serves as Treasurer

Distribution of BLT-DD in Taneyan Lanjhang Village The village head plays the role of treasurer. Where the village head plays the role of distributing BLT-DD money directly to beneficiary families because the village head holds the BLT-DD money. The village treasurer should have kept and issued the BLT-DD money. The following is the expression of the head of the village, Mr. Ahmad:

"I directly {provided the BLT-DD money} to beneficiaries, because {as imaging}. So that the people {feel prosperous} if I lead the village head. So when there was another candidacy for the village head, I was re-elected as the village head."

Based on the expression by Mr. Ahmad as the head of the village above, this is an explicit understanding (noema), because there is a political intention as imagery for its citizens, which in turn forms a deeper awareness (noesis) that when there is an election for a village head so that they can be elected. Again as the head of the village because he has provided BLT-DD assistance and can prosper his people. The BLT-DD money was distributed by the Village Head and confirmed by the Village Treasurer, Ms. Melati. The following are the results of the interview:

"I {did not distribute} BLT-DD money because all village finances were {held} by all village heads, including money for BLT-DD. I am {afraid} of the village head if I distribute BLT-DD money myself, worried that someone will {make a mistake} when handing over the money to the beneficiary."

Mrs. Melati did not distribute BLT-DD money in Taneyan Lanjhang Village to beneficiary families. This is an explicit awareness (noema) because concerning village finances, including BLT-DD money, it does not interfere, but everything is held by the village head, which forms more awareness. In another (noesis) that Mrs. Melati was afraid that she would be wrong to want to interfere in the distribution of BLT-DD money.

The practice of channeling BLT-DD money by the village head is contrary to Domestic Regulation (Permendagri) 113 of 2014 concerning village financial management. The regulation explains that the task of storing and disbursing village finances is the village treasurer. The distribution of BLT-DD money was fraud in abusing main tasks and functions (Tupoksi). In this case, the village head has discretion in village government affairs (Anggono et al., 2020; Putra et al., 2020).

The power that the village head has over the practice of channeling BLT-DD money is used for political purposes. The village head holds the BLT-DD money and directly distributes the BLT-DD money to recipients because there is a political interest in getting re-elected as village head. This is in line with Hidayat's research (2020) that assistance to the community is sometimes used as an opportunity by the authorities for their interests. Meanwhile, the treasurer does not have the power to carry out his duties because there is fear of the village head (Wulandari et al., 2017).

BPD Ignore Oversight Role

The BPD is a deliberative body at the village level, one of which is to oversee the performance of village officials in BLT-DD distribution activities so that, in practice, it complies with the rules. The existence of a BPD in each village aims to improve institutional performance at the village government level. However, the phenomenon that occurred in Taneyan Lanjhang Village was that the BPD did not carry out its role as a supervisory function for BLT-DD distribution activities; the following is the result of Mr. Samiun's interview as BPD:

"If the village head orders me, that is {my job}. Because {the village head understands better} about my duties as BPD. If I do not understand the task "

Mr. Samiun, as BPD, did not fulfill his role in supervising BLT-DD distribution activities. Mr. Samiun's expression is an explicit awareness (noema), this is due to a lack of understanding of the main tasks and functions in carrying out the BPD position, which in turn forms a deeper awareness (noesis) in the informant's mind, that the orders given by the village head are his duties as It is the BPD that should be carried out, because it is the village head who understands more about his duties as a BPD.

From the description above, the role of the BPD as a supervisor in BLT-DD distribution activities is ignored. This is not following Domestic Regulation (Permendagri) number 110 of 2016 concerning the Village Consultative Body. Article 32, letter (j) explains that the BPD's duties are to oversee activities in the village government, including distributing BLT-DD. Negligence in carrying out its duties and functions as a village official is included in the practice of fraud (Aini et al., 2017).

The practice of fraud that occurs, namely the role of the BPD overseeing BLT-DD distribution activities originating from village funds, is ignored. This is not following Domestic Regulation (Permendagri) number 110 of 2016 concerning the Village Consultative Body, article 32 letter (j) that the BPD's duties should be to supervise activities in the village government, including the distribution of BLT-DD. The impact of the lack of supervision results in fraudulent practices such as not targeting poor beneficiaries and deducting BLT-DD money (Aini et al., 2017; Purnamawati et al., 2019).

The BPD did not supervise BLT-DD distribution activities in Taneyan Lanjhang Village due to a lack of knowledge about the duties, principles, and functions. So what happens is that the village head can control the BPD by cutting the BLT-DD money. Purnamawati et al., (2019) said that in their research, village government power under poor supervision has the potential for fraudulent practices. Meanwhile, Wulandari et al., (2017) added that the lack of knowledge from village officials led to fraud at the village level.

Formation of the BLT-DD Volunteer Team is Just a Formality

The BLT-DD volunteer team was formed and given an assignment letter by the village head to assist in implementing the BLT-DD program. Based on the regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration (PDTT) number 7 of 2021 concerning the priority use of village funds in 2022, the formation of BLT-DD data collection volunteers includes representation from various elements, namely village officials, village community organizations, youth organizations, mobilization team Village PKK and community leaders. In Taneyan Lanjhang Village itself, a team of BLT-DD volunteers has formed and has included members from these various elements. However, the facts are that the data collection activities up to the distribution of BLT-DD did not involve all the BLT-DD volunteer teams. The following are the results of the researcher's interview with Mr. Ahmad as the village head:

"The team of volunteers was formed for {formal} only. A volunteer decree is made for the initial submission of the BLT-DD disbursement application. But only village officials are working. Old community leaders and youth groups are afraid they won't know what else are PKK women,

just for {complementary} only. So that not many people know about this assistance, let the village officials do the work”.

The statement by the village head, Mr. Ahmad is an explicit awareness (noema) that the formation of the BLT-DD volunteer team is only a formality for the requirement to apply for the disbursement of BLT-DD money, but in the field, such as community leaders, youth organizations and PKK mothers are not involved in program implementation activities BLT-DD, which ultimately formed a deeper awareness (noesis) that all volunteer teams were not involved so that not many would know about the distribution of BLT-DD because there was a condition for deducting some of the BLT-DD money received by beneficiary families.

Mr. Ahmad's statement as the village head was confirmed by the village secretary Mr. Hasan. The following are the results of the interview:

"I {helped} work on BLT-DD activities. But I {didn't see} like PKK mothers, community, and youth leaders. Only some people (trusted by the village head) work. I want to ask a question {uncomfortable}, I'm afraid I'll be thought to be {interfering in} village affairs,"

Mr. Hasan helped in BLT-DD activities, such as during BLT-DD distribution. However, while in the field, Hasan did not see the BLT-DD volunteer team of community leaders and youth elements. Mr. Hasan's statement as the village secretary is an explicit awareness (noema) that not all volunteer teams are invited and participate in the activities of the BLT-DD program, which in turn forms a deeper awareness (noesis) that the village secretary feels afraid as a subordinate in the village administration to interfere in BLT-DD activities.

Forming the BLT-DD volunteer team in Taneyan Lanjhang Village was only a formality. Because even though various elements from the community have been included, such as community leaders, youth organizations, to PKK mothers, the facts on the ground that only a few village officials were directly involved in the implementation of BLT-DD so that the BLT-DD distribution process was delayed. This aligns with research conducted by [Fridiyanti et al., \(2021\)](#) that BLT-DD distribution was delayed and was not on target due to the minimal role of all BLT-DD volunteer teams and only involving a few village officials. Without involvement from external parties, the village government has a large enough opportunity to practice fraud ([Wibisono & Purnomo, 2017](#)).

The village head, Mr. Ahmad, did not involve all the volunteer teams because he had another goal to make the planned BLT-DD money deductions with other village officials run smoothly. As research by [Satriajaya et al., \(2017\)](#), various methods were used in the name of his power to carry out immoral acts of fraud. Meanwhile, on the other hand, Mr. Hasan, as the village secretary, who knows the evil intentions of his superiors, does not have the power to act, because, as the spearhead of the village government, sometimes the village head has full power in determining policies ([Anggono et al., 2020](#); [Putra et al., 2020](#)).

BLT-DD Discounts are Given to People Who Do Not Receive Assistance

The results of the BLD-DD deductions were distributed to residents who did not receive assistance. The number of family heads (KK) in Taneyan Lanjhang Village is 1,261 families. Meanwhile, the specified quota for the BLT-DD program is 154 recipients. According to the village head, Mr. Ahmad, 700 families have not yet received assistance. Meanwhile, the available village funds are insufficient to allocate the BLT-DD program. Because in addition to the BLT-DD program, village funds are also intended for infrastructure and community empowerment. Following are the results of the researcher's interview with Mr Ahmad:

"I deducted {Rp 100 thousand} because I wanted to share it with other people without assistance. So I feel {sorry} if people who can't afford it don't get help."

The results of the BLT-DD deductions are collected by the village head and given to people who are not included in the list of recipients of BLT-DD assistance. Mr. Ahmad's opinion was an explicit expression (noema) because he wanted to share it with those who did not receive the BLT-DD program. In the end, Mr. Ahmad formed a deeper awareness (noesis) that Mr. Ahmad's compassion was compelled to distributing the results of the BLT-DD deductions to people who were not included in the list of BLT-DD recipients. The village head's statement above was confirmed by Mr. Hasan as the village secretary, along with the results of his interview:

"The results of the BLT-DD deductions are {given} to people who do not receive assistance, so that {social jealousy} does not occur among those who receive assistance. So {you both get} even though the amount of money given is not the same as the BLT-DD recipient".

Mr. Hasan's statement above is an explicit answer (noema), in which the results of the BLT-DD deduction are given to people who do not receive assistance so that social jealousy does not occur, which in turn forms awareness from Mr. Hasan's experience in depth again (noesis) that, the deducted money is given to people who are not recorded as BLT-DD recipients so they can share and get aid money together.

Communities who were not included in the list of BLT-DD recipients according to the village head's decision, also received it. Money given to people, not on the list of beneficiaries is the result of deductions from beneficiary families who are on the list of beneficiaries. This is contrary to the regulation of the Minister of Finance (PMK) number 190 of 2021 concerning the management of village funds for the 2022 fiscal year, article 19 paragraph (4) explains that families who receive BLT-DD beneficiaries who are entitled to receive are names that have been verified, validated and determined through the decision of the village head. Meanwhile, the people who enjoy Rp. 150 from the deductions from the BLT-DD here do not go through village meetings and Head Regulations (Perkades) to determine the names of beneficiaries of the BLT-DD program.

Some of the proceeds from the BLT-DD deductions are given to people who do not receive any assistance from the government out of compassion, which can be shared equally. So that people experiencing poverty who cannot be covered through the BLT-DD program budget can also be assisted through the money from the BLT-DD deductions. This is in line with research by [Wulandari et al. \(2017\)](#) that government officials, as humans, can still have a sense of sympathy for the less fortunate. Another reason given by the village secretary, Mr Hasan, is to avoid social jealousy so that the BLT-DD money is divided equally ([La Suhu et al., 2021](#)). However, good intentions obtained in bad ways are closely related to fraudulent practices caused by poor morality ([Utami et al., 2019](#)).

Village Officials Enjoy BLT-DD Discounted Money

In the discussion above, it was explained that the results of the BLT-DD deductions in Taneyan Lanjhang Village were given to people who were not recorded as beneficiaries. Still, in reality, not all of the money from the BLT-DD deductions was given to the community. Several village officials who assisted in implementing the BLT-DD program also enjoyed the deducted money resulting from a mutual agreement. The amount of money each village apparatus earns varies according to their performance. Following are the results of the researcher's interview with the village head, Mr Ahmad:

"Other village officials, including myself, {received money} from the BLT-DD deductions because they had worked to collect data on BLT-DD recipients. Because in the data collection process until the distribution process {no honorarium}. So I, as the head of the village, have to think about {the welfare of the village apparatus} who are tired of working."

Based on the results of the interview submitted by Mr Ahmad above, it is an explicit expression (noema) that village officials also enjoy the money from the BLT-DD deduction because they have worked but have not received an honorarium, which in the end, Mr Ahmad formed a deeper awareness (noesis) namely the welfare of village officials who are willing to work should also be considered by participating in enjoying the money from the BLT-DD deduction. The above statement was confirmed by several village officials, including the village secretary, Mr Hasan, along with the results of his interview:

"Yes, the name of the person {work} mas, I also work to prepare the needs of the BLT-DD program, so this is my sweat. So, it's {natural} if I also get a share of the BLT-DD program money."

Mr Hasan received an envelope containing the deducted BLT-DD money from the village head because he was already working. Mr Ahmad's opinion is an explicit expression (noema) because Mr Hasan had helped from data collection to distribution of BLT-DD, which in the end, when researchers dug deeper into Mr Hasan's awareness (noesis), that enjoying the money from the deduction of BLT money -DD is a natural thing because it's already working. Meanwhile, the village treasurer, Ms Melati, accepted the deducted money because she was forced to; the following is the result of her interview:

"I was only {given money} by the village head. If I refuse, I feel {bad} towards the village head because the village head elected me directly to become treasurer. It was thought that I did not agree with the {mutual agreement} results, so I just took the money from the village head."

Based on the interview results above, it is an explicit expression (noema) from Mrs Melati as the Village Treasurer in Taneyan Lanjhang Village. Where Ms Melati was forced to accept money from the BLT-DD deductions because she felt bad about her position as a village official who was directly elected by the village head himself, which in the end formed a deeper awareness (noesis) from Ms Melati, worried that she was thought to have disagreed with the agreement together for the distribution of the results of the BLT-DD deductions. Meanwhile, the BPD received the discounted money due to the need factor, as follows the results of an interview with Mr Samiun as the BPD.

"I received the money from the deduction of the BLT-DD money given by the village head because of {need}. I have a wife and children to provide for. Meanwhile, my salary as BPD is IDR 1 million, sometimes {not enough}. So I am {forced} to look for other income."

Mr. Samiun, as the BPD, had to take the money given by the village head, which resulted from a deduction from the BLT-DD money out of necessity. Mr Samiun's opinion is an explicit understanding (noema) because Mr Samiun has a family that needs to be supported and to meet his needs, which eventually forms a deeper awareness (noesis) of what he is experiencing that he feels forced to accept money given by the village head because of his salary as a BPD in the village administration of Rp. 1 million is not enough.

From the results of the description above, various factors for village officials must receive money resulting from fraudulent acts of BLT-DD deductions. Fraud that occurs is based on Cressy's theory in Singleton et al. (2010), including due to pressure, where accepting money from fraudulent practices because you feel bad about wanting to refuse because it has become a mutual agreement between village officials. Another reason for receiving money due to fraudulent practices is due to pressure in family life, who feel that the salary they receive as village officials is insufficient. Apart from that, there is the rationalization factor: it is normal to receive money from deductions from BLT-DD money because it is already working to realize the BLT-DD program (Aprilia, 2017; Rahma & Suryani, 2019).

Fictitious Accountability Report

After the BLT-DD money has been distributed to recipients, the next step is to make a BLT-DD accountability report. The report is made by the village treasurer who is then submitted to the community and local government (Regent) through the Camat. They are making an accountability report in Taneyan Lanjhang Village according to a request from the village head. So that the reports' results are not adjusted to the facts in the field, the following is the result of an interview with Mr. Ahmad the village head:

"Reported {all distributed}. The treasurer's report will be made later. But even though there are people who have not taken the BLT-DD money, I still ask that it be reported that all of it has been distributed."

"What was reported was {list of attendance} collection of BLT-DD money and {documentation} of distribution of BLT-DD."

From Mr Ahmad's confession as the village head, the village treasurer prepared the BLT-DD accountability report but at the request of the village head. The village head's request referred to in the distribution of BLT-DD is that people who do not take BLT-DD money are still reported to have been taken and distributed, and the money withheld is reported to be distributed according to the nominal specified in the rules. Reports accounted for are in the form of attendance lists for taking BLT-DD and documentation of BLT-DD distribution. When the researcher wanted to know about the informants' awareness, the following were the results of the interview with the village head, Mr Ahmad:

"Instead of returning the money to the village treasury, it's better just to take it yourself. Eman, if it is not taken, what is important in the attendance list (recorded) is distributed, there will be no problem,"

Rather than money that is not taken by the recipient being returned to the village treasury, it is better just to take it yourself, and this expression is the explicit awareness of the village head, Mr Ahmad (noema), that when the money is returned to the village treasury, it will be the difference in excess budget financing (SILPA) which cannot be taken anymore, which in the end forms a deeper awareness (noesis) that the most important thing in accountability reporting is to make it neat so that problems do not occur in the future.

Mr. Ahmad's statement was confirmed by Mrs. Melati as the village treasurer. The following are the results of the interview:

"If there are blanks, the attendance list for BLT-DD collection is {signed} first. I just followed the {order} from the village head to sign for recipients who weren't present. The money was {requested} by the village head. I follow I'm {afraid} who want to refuse,"

The above expression is an explicit awareness of Ms Melati as the village treasurer (Noema), where the village treasurer manipulates the signatures of recipients who are not present during distribution on the attendance list, which in turn forms deeper awareness (noesis), the village treasurer cannot refuse on orders village chief because he was shackled by fear.

From the results of the discussion above regarding accountability reports, researchers can reveal the reality that reports made by the village treasurer are fictitious because they do not apply the principle of accountability as described by Halim, (2014). This is because the accountability report was not in accordance with the existing reality, but the report was made at the request of the village head. This is in line with Widyaningsih's research (2022) which there is the weak internal oversight and the level of leader compliance so that the principle of accountability is ignored. Deviations from accountability reports through modifying and adjusting financial documents are also included in fraudulent behaviour (Satriajaya et al., 2017; Seputro et al., 2017; Tarjo et al., 2021), this reporting also does not apply the principle of

transparency, and the village government does not convey the results of the realization of the distribution of BLT-DD to the community through information boards or the media. In line with research by Utami et al., (2019) that the realization of the use of village funds was not published to the public for fear that village activities would become known.

4. CONCLUSION

Based on the results of the study, it can be concluded that there were fraudulent practices in the BLT-DD distribution process in Taneyan Lanjhang Village, namely; first determine the mechanism for distributing BLT-DD as a door to fraud, whereby this cash system the village head has easier access to commit fraud. Second, there is a cut in the BLT-DD money. The deduction of BLT-DD money has become a joint agreement with other village officials. Third, there is a role conflict in the distribution of BLT-DD, namely, the village head acts as treasurer. Fourth, the role of the BPD as a supervisory function in the distribution of BLT-DD was not carried out. Fifth, the formation of the BLT-DD volunteer team was only a formality, and the fact was that the volunteer team formed was not used by the village head. Sixth, from the results of the deduction of BLT-DD, it turns out that there are people who enjoy the rights of the community as beneficiaries. These namely people are not included in the list of BLT-DD recipients and village officials who assist BLT-DD activities. Seventh, the accountability report is made fictitious, which is not following the facts on the ground.

The limitation of this study was that researchers could not access all heads of affairs in Taneyan Lanjhang Village to be asked for information about fraud in the distribution of BLT-DD because of the difficulty for researchers to meet them. Researchers also could not interview the sub-district and local government officials. This research only focuses on distributing BLT-DD in 2022 due to the researchers' limitations in requesting documents for distribution in 2020 and 2021 to village operators who are difficult to find.

Suggestions for further research are to examine BLT-DD in a complex manner, starting from planning, implementation, and accountability. Subsequent research can add research informants from the regional and sub-district governments on how is the monitoring system in BLT-DD distribution activities. Subsequent research can add years from 2020 to 2022 so that opportunities for openness to commit fraud in BLT-DD distribution can be compared.

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