



The Journal of Humanities, Community Service, and Empowerment

Homepage: <https://jurnal.glowscien.com/index.php/JHCSE>

Vol. I, Issue. 1, January (2024), 9-17

DOI Issue: <https://doi.org/10.58857/JHCSE.2024.v01.i01>

E-ISSN: 3032-7172



Wuasa Village Financial Management Analysis

Moh. Gazali¹⁾, Muslimin²⁾, Yunus Kasim³⁾

^{1), 2), 3)} Faculty of Economics and Business, Tadulako University

Email: ¹⁾ 29alghazali@gmail.com

DOI Article: <https://doi.org/10.58857/JHCSE.2024.v01.i01.p02>

ARTICLE INFO	ABSTRACT
<p><i>Historis:</i> Submit 3 January 2024 Review 9 January 2024 Revision 17 January 2024 Accepted 28 January 2024 Publish 31 January 2024</p> <hr/> <p><i>Keywords:</i> Financial Management Analysis, Village</p> <hr/> <p><i>Corresponding Author:</i> Moh. Gazali email: 29alghazali@gmail.com</p>	<p>This research aims to determine how the financial management process in Wuasa Village, North Lore District, Poso Regency, is by Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management from 2021 to 2023. This type of research is descriptive qualitative with primary data, namely direct observation and interviews related to APBdes planning and accountability in Wuasa Village. In contrast, the secondary data used are APBdes reports for 2021, 2022, and 2023. This research uses data analysis techniques by collecting, grouping, and analyzing data so that Conclusions are drawn regarding the research objectives to be achieved. This research shows that the village fund management system, from planning to accountability, carried out by the Wuasa Village government, is governed by applicable regulations both technically and administratively. However, the amount of village funds received tends to decrease every year. This is caused by several factors: The poor population has decreased, and the status of the village has improved.</p>

INTRODUCTION

Villages are the smallest element in government administration. Villages are characterized by increasingly homogeneous types of work, which tend to be high. The current position of the village is quite strong; the authority of the village has the authority to regulate and manage government affairs, the interests of the local community based on community initiative, origin rights, and traditional rights that are recognized and respected in the government system of the Unitary State of the Republic of Indonesia as stated in the Regulations. Government Substitute Law of the Republic of Indonesia Number 2 of 2022 concerning Job Creation Article 117. Even though development activities have been carried out in villages, many villages still need to catch up in terms of the availability of facilities and infrastructure. Apart from that, villages have a qualitatively lower level of socioeconomic welfare in rural areas compared to urban areas (Nain, 2021: 23). Village development is an absolute thing in the sense that village development is an effort to improve the quality of life and life for the greatest welfare of village communities. Village community

development is carried out based on 3 principles: the principle of integral development, the principle of one's strength, and the principle of mutual consensus (Tjokrowinoto, 2007, p. 36). The 3 (three) principles are: First. The principle of integral development is the balanced development of all aspects of village society (agriculture, education, health, housing, and so on), thereby ensuring a harmonious and impartial development. However, it is important to remember that the emphasis must primarily be placed on economic development for the initial period. Second. The principle of self-strength is that every business must first be based on the strength or ability of the village itself, without waiting for grants from the government. Third. The principle of collective agreement means that development efforts must be carried out in areas that are truly felt to be needed by the village community concerned. At the same time, the decision to implement the project is not based on one person's or several people's wishes.

In its implementation, village development requires costs. Therefore, villages are given the authority to manage village finances, which means all village rights and obligations that can be valued in money, as well as things in the form of money and goods related to implementing village rights and obligations. Wuasa Village is one of the villages in North Lore District, Poso Regency. The village's budget revenue in 2021 is IDR. 1,686,572,210, in 2022 it will be 1,555,823,600, and in 2023 it will be Rp. 1,477,897,691 of these funds tend to decrease yearly, so they become a matter of public concern regarding the management of funds carried out by the Village Government, whether or not they are by the village financial management policy.

Village Financial Management has a management scope similar to the financial management of the central government and provincial, regional, and city governments. By disbursing a large amount of funds to be managed by the Village and the limited capacity of human resources to manage Village Finances, the management of Village Finances should be made as simple as possible but maintain the principles of transparency and accountability. The Village Government and Village Consultative Body must also be responsive to financial management and community needs, which need to be supported with funding. Of course, not all community needs will be funded because there are so many. At least one thing that needs to be considered in the responsiveness framework is that the Village Government and the Village Consultative Body must be responsive to the urgent priority needs of the community (Hanif, 2011).

Based on initial observations made, village financial management has been running well. However, revenues and realization tend to fall and change every year, raising questions about whether the management carried out is according to community needs and the principles of village financial management. Therefore, the researcher took the theme of financial management in Wuasa Village.

RESEARCH METHOD

Types of research

Qualitative research examines the condition of natural objects, where the researcher is the key instrument (Moleong, 2013). The difference with quantitative research is that this research starts from data, utilizes existing theory as explanatory material, and ends with a theory. The qualitative research method is a descriptive research method that uses analysis, refers to data, utilizes existing theory as supporting material, and produces a theory. Another opinion says that qualitative research is a type of social science research that collects and works with non-numerical data and seeks to interpret the meaning of this data so that it can help us understand social life

through the study of targeted populations or places. Qualitative research methods are subjective from the participant's perspective in a descriptive manner, so the results cannot be generalized. In other words, this research method provides a clear picture of a problem by the facts in the field (Sugiyono, 2006).

Research Subjects

The research subjects in this study were several village officials and several documents regarding finances in Wuasa Village, North Lore District, Poso Regency.

Data Types and Sources

Sources of research data come from library data and field data. Meanwhile, the types of data consist of primary data and secondary data. The types of data used in this research are primary and secondary.

1. Primary data is research data obtained directly from sources (not through intermediary media). Special primary data collected by researchers to answer research questions, in this case, is the result of in-depth interviews with village fund management officials.
2. Secondary data is data whose source of research data is obtained by researchers indirectly through intermediary media (obtained and recorded by other parties). Secondary data comprises evidence, notes, or historical reports compiled in published and unpublished archives (documentary data). The secondary data from this research are village fund management documents (Sugiyono, 2006).

Technical Data Analysis

The data analysis technique used in this research is qualitative analysis. Qualitative analysis is a method of selecting data that produces descriptive data (Moleong, 2013). The available secondary data became the basis for the research and was connected to primary data, which included the results of observations and interviews and then analyzed qualitatively. More details regarding these three flows are as follows:

1. Data reduction
2. Data Presentation
3. Draw a conclusion

RESULTS AND DISCUSSION

Village Planning and Budgeting Cycle

In Wuasa Village, Village Fund Financial Management Planning is carried out by the village government through a deliberation for each hamlet and then outlined at the village deliberation to prioritize activities needed by the village. Then, another village deliberation is held by inviting the Wuasa Village Deliberative Body, Community Deliberative Institution, Community Shop, Traditional Shop, etc., related to the village in order to follow the preparation of the Village Fund Budget according to village priorities, which will then be stated in village documents in the form of RPJMDesa, RKPDesa, and APBDesa.

Village Fund Implementation Cycle

The Village Fund planning cycle in Wuasa Village is carried out by the areas of activity stated in the Village APBDes. In 2023, the implementation of Village Fund Finance in Wuasa Village will be carried out in 5 (five) areas of activity, namely the Village Government Implementation Sector, Village Development Implementation Sector, Village Community Empowerment, Village Community Development, and disaster, emergency, and sudden disaster management.

Administration

The financial administration of village funds in Wuasa village records all receipts and expenditures using the general cash book, tax assistant book, and bank book. The Village Financial Management Team performs the recording, namely the Village Treasurer and Wuasa Village Secretary. The Wuasa Village Government, at the end of each fiscal year, reports the village's assets and makes a budget realization report for each activity that has been carried out, which will be submitted to the regent through the sub-district and the Poso Regency BPMPD service.

Calculation and presentation of Village Funds in Wuasa Village, North Lore District

Based on Minister of Home Affairs Regulation no. 20 of 2018, the Village Head submits a report on the realization of APBDes implementation to the Regent/Mayor via the sub-district head in the form of a report for the first semester and an accountability report at the end of the year. The first-semester report is a report on the implementation of the Village APBD. The report on the realization of APBDesa implementation will be submitted by the second week of July of the current year. Meanwhile, the year-end report is submitted by the end of 3 months after the fiscal year. Revenue received by the village comes from central government transfers through the Village Fund Budget. Total revenue from 2021 to 2023 has decreased from year to year, where revenue in 2021 is IDR. 1,686,572,210, in 2022 it will be 1,555,823,600, and in 2023 it will be Rp. 1,477,897,691. An illustration of the receipt of village funds by Wuasa Village can be seen in Figure 1.

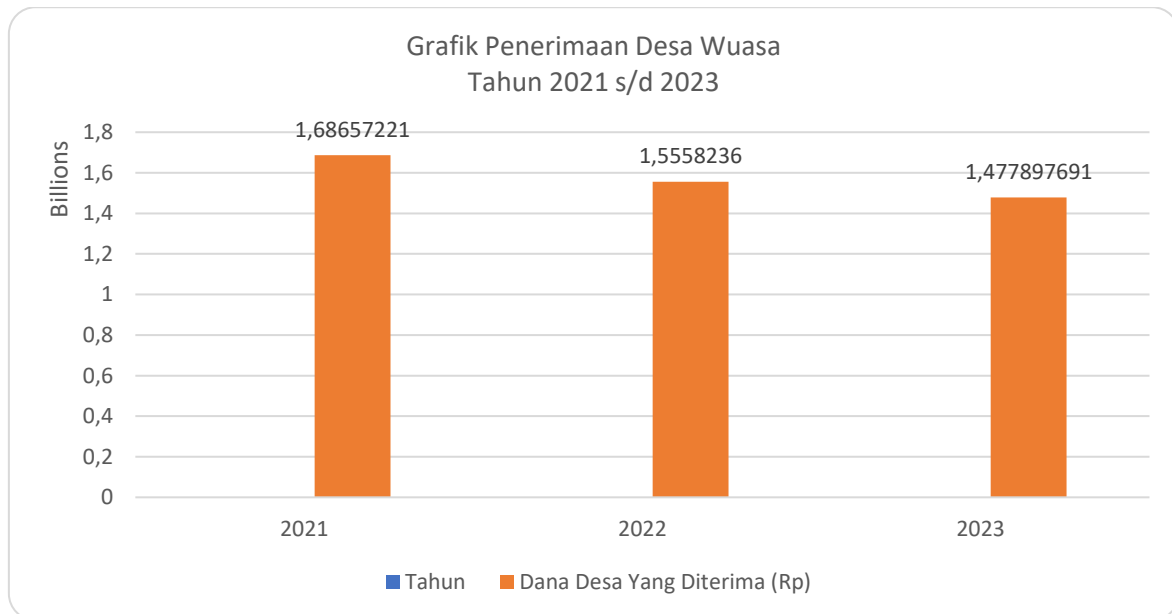


Figure 1. Graph of Village Fund Receipts for Wuasa Village from 2021 to 2023.

In terms of expenditure realization, the presentation of Village Funds received by Wuasa Village, North Lore District, Poso Regency from 2021 to 2023 can be seen in the table below:

Table 1. Report on the Realization of Village Fund Budget Implementation in Wuasa Village, North Lore District, Fiscal Year 2021

Year	Total income	Description	Budget (Rp)	Realization (Rp)	More/ Less (Rp.)	Effectiveness Level (%)	Criteria
2021	1,669,014,152	Field of village government administration	588,851,126	588,851,126	-	100%	Effective
		Field of implementation of village development	207,075,000	207,075,000	-	100%	Effective
		Community development sector	51,196,000	51,196,000	-	100%	Effective
		Community empowerment sector	229,785,000	229,785,000	-	100%	Effective
		Disaster, emergency, and sudden management sector	639,245,000	639,245,000	-	100%	Effective
		Amount of Shopping	1,733,713,177	1,733,713,177			
		Surplus / (DEFICIT)	(47,137,967)	(47,137,967)			

Source: Wuasa Village, 2021.

From Table 1 above, it can be seen that in 2021, Wuasa Village received an APBN Fund allocation of Rp. 1,669,014,152,-, with the distribution of Rp. 588,851,126,- for the Village Government Administration Sector, Rp. 207,075,000,- for Village Development Implementation activities, 51,196,000.- for community development activities, 229,785,000.- for community empowerment activities, and Rp. 639,245,000- for the field of disaster, emergency, and sudden response.

Table 2. Report on the Realization of Village Fund Budget Implementation in Wuasa Village, North Lore District, Fiscal Year 2022

Year	Total income	Description	Budget (Rp)	Realization (Rp)	More/ Less (Rp.)	Effectiveness Level (%)	Criteria
2022	1,554,823,600	Field of village government administration	584.146.240	584.146.240	-	100%	Effective
		Field of implementation of village development	327,477,360	327,477,360	-	100%	Effective
		Community development sector	50,100,000	50,100,000	-	100%	Effective
		Community empowerment sector	167,500,000	167,500,000	-	100%	Effective
		Disaster, emergency, and sudden management sector	424,600,000	424,600,000	-	100%	Effective
		Amount of Shopping	1,553,823,600	1,553,823,600			
		Surplus / (DEFICIT)	(9,000,000)	(9,000,000)			

Source: Wuasa Village, 2022.

From Table 2, it can be seen that in 2022, Wuasa Village will receive an APBN Fund allocation of Rp. 1,554,823,600,-, with the distribution of Rp. 584,146,240,- for the Village Government Administration Sector, Rp. 327,477,360,- for Village Development Implementation activities, 50,100,000.- for community development activities, 167,500,000.- for community empowerment activities, and Rp. 424,600,000- for disaster, emergency, and sudden response.

Table 3. Realization Report on Village Fund Budget Implementation in Wuasa Village, North Lore District, Fiscal Year 2023

Year	Total income	Description	Budget (Rp)	Realization (Rp)	More/ Less (Rp.)	Effecti veness Level (%)	Criteria
2023	1,477,897,691	Field of village government administration	587,977,890	587,977,890	-	100%	Effective
		Field of implementation of village development	560,493,000	560,493,000	-	100%	Effective
		Community development sector	103,240,000	103,240,000	-	100%	Effective
		Community empowerment sector	81,106,291	81,106,291	-	100%	Effective
		Disaster, emergency, and sudden management sector	93,600,000	93,600,000	-	100%	Effective
Amount			1,477,897,691.00	1,477,897,691.00			

Source: Wuasa Village, 2023.

From Table 3, it can be seen that in 2023, Wuasa Village will receive an APBN Fund allocation of Rp. 1,477,897,691,-, with a percentage distribution of 39.78% or Rp. 587,977,890,- for the Village Government Administration Sector, 37.93% or Rp. 560,493,000.- for Village Development Implementation activities, 6.99% or 103,240,000.- for community development activities, 5.49% or 81,106,291.- for community empowerment activities, and 6.33% or Rp. . 93,600,000,- for the field of disaster, emergency and sudden response.

From the graphs and tables above, several information can be obtained, namely:

1. Wuasa Village's revenues from APBN transfers tend to decrease yearly.
2. The largest budget absorption is the implementation of the Village government.
3. The biggest difference in fund absorption in 2021, which was placed in the disaster/emergency/sudden sector, was caused by the handling of COVID-19
4. Funds for community empowerment and development are small.

Factors that cause a decrease in the APBDes budget in Wuasa Village.

According to the results of interviews conducted with APBDes fund managers, information was obtained that the decline in APBDes revenues from transfer sources was:

1. Reduced poverty levels
2. Change in village status, increasing from Advanced Village to Independent Village.

DISCUSSION / DISCUSSION

The Influence of Price on the Decision to Purchase Cabbage in Wuasa Village, North Lore District, Poso Regency

The research results show that price has a positive effect on purchasing decisions. This is because according to several consumers the price of cabbage in Wuasa Village is cheaper than in traditional markets. Most of the respondents who bought cabbage in Wuasa Village were traders who would resell the vegetables at traditional markets in Palu City and its surroundings. These results are consistent with the research results (Hariadi et al., 2021) and (Cypert et al., 2019), states that the price variable has a positive effect on purchasing decisions.

The Influence of Product Quality on the Decision to Purchase Cabbage in Wuasa Village, North Lore District, Poso Regency

The research results show that product quality has a positive effect on purchasing decisions. This shows that the respondent's assessment of the high quality of cabbage causes high purchases of cabbage. This is in accordance with Kotler and Keller's theory in Iwan Sahara & Adi Prakoso (2020), which states that the higher the quality of a product, the higher the satisfaction and consumer purchase demand for that product. Consumers think that the quality of cabbage vegetables sold in Wuasa Village is good. These results are supported by research results (Hariadi et al., 2021) and (Cypert et al., 2019), states that the product quality variable has a positive and significant effect on purchasing decisions. A purchasing decision will never be reached if it is not supported by a good product.

CONCLUSION

Based on the research that has been carried out, it is concluded that applicable laws and regulations have been implemented for the financial management of Wuasa village from 2021 to 2023. Wuasa Village APBDes revenues from 2021 – 2023 tend to decline; several factors influence this: reducing poverty rates and changing the status of villages from developed to independent villages. Village fund expenditure from 2021 – 2023 is divided into five areas, namely: in the field of village government administration, in the field of village development, in the field of community empowerment, in the field of community development, and the field of disaster/emergency/urgent management.

REFERENCES

- Hanif, P. 2011. Akuntabilitas Pengelolaan Alokasi Dana Desa Di Kecamatan Panarukan Kabupaten Situbondo Tahun 2010. Jember: Universitas Jember.
- Moleong, L. J. 2013. Metodologi Penelitian Kualitatif. Bandung: Remaja Rosdakarya.
- Sugiyono, 2006. Metoda Penelitian Bisnis. Bandung: CV Alfabeta.
- Umar Nain, 2021. Pembangunan Desa dalam Perspektif Sosiohistoris. Makassar: Garis Khatulistiwa
- Moeljarto Tjokrowinoto. 2007. Pembangunan, Dilema dan Tantangan. Yogyakarta: Pustaka Pelajar.
- Peraturan Menteri Dalam Negeri Nomor 20 Tahun 2018 tentang Pengelolaan Keuangan Desa.
- Peraturan Menteri Dalam Negeri Nomor 113 Tahun 2014 tentang Pengelolaan Keuangan Desa.
- Peraturan Kepala Desa Wuasa Kecamatan Lore Utara Kabupaten Poso Nomor 05 Tahun 2023

tentang Anggaran Pendapatan dan Belanja Desa Tahun Anggaran 2021.
Peraturan Kepala Desa Wuasa Kecamatan Lore Utara Kabupaten Poso Nomor 01 Tahun 2023
tentang Anggaran Pendapatan dan Belanja Desa Tahun Anggaran 2022.
Peraturan Kepala Desa Wuasa Kecamatan Lore Utara Kabupaten Poso Nomor 03 Tahun 2023
tentang Anggaran Pendapatan dan Belanja Desa Tahun Anggaran 2023.