



Analysis of the Effectiveness of Financial Management and its Implications for Society (Case Study in Su'rulangi Village, Takalar Regency)

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Abstract

This paper set out to discuss the efficacy of the financial management and its implication to the society by using Su'rulangi Village in Takalar Regency as the case study. The study employed a qualitative approach utilizing eight informants who were recruited among the representatives of the government and the community members. The information was gathered using interviews and documents whereas analysis was done descriptively. The results indicate that financial management in Su'rulangi Village is mostly carried out according to the relevant regulations and set standards. This can be seen in the planning, implementation, reporting, administration and accountability stages. Practically, it was established that multiple aspects affected the success of the Village Fund management, and they included communication, resources at hand, disposition, and bureaucracy. The achievement of goals, timeline adherence, easy disbursement, and proper utilization of funds to plan activities was effectiveness. The positive implications to the local community are also brought out in the study. The management at Village Fund helped in economic growth by giving the loans in the form of agricultural assistance (seeds, plant sprayers, and water pumps) and social assistance programs (BLT and PKH) during the COVID-19 pandemic.

INTRODUCTION

Indonesia has a large area consisting of several cities and regions where each region has sub-districts or villages in which there is a very important role in managing the region into a region that has its own specialties and uniqueness, namely the community and local government.

Regional Government is the implementation of government affairs by the Regional Government and the Regional People's Representative Council in accordance with the principles of autonomy and assistance tasks with the broadest possible autonomy in the system and principles of the Unitary State of the Republic of Indonesia. In accordance with Government Regulation of the Republic of Indonesia Number 18 of 2016. Furthermore, the regional government functions as the head of the region as an element of the regional government organizer who leads the

implementation of government affairs that are the authority of the autonomous region (Londa, 2020).

The government plays an important role in managing its region in terms of economy and infrastructure to be better, but if the region wants to achieve a good region, of course the people in the region must have welfare, especially regarding economic development, although on the other hand to prosper the economy in the lives of each community depends on their own way to find income to meet the needs of life, so not only the government plays an important role in economic growth but the community is also encouraged to participate. The government is also referred to as the organizer of the State and must oversee and implement the ideology of the State, namely to realize a welfare state as stated in the opening of the 1945 Constitution that in fact independence is the right of all nations and therefore colonialism in the world must be abolished because it is not in accordance with humanity and justice with the intention of advancing general welfare and educating the life of the nation which is based on the principle of social justice for all Indonesian people. From this goal, it is then stated in various provisions concerning the welfare of the community where the main task of the government as the organizer of the State has 3 main points, namely as an administrator, as an administrator of development and economy and as a community administrator. It is hoped that with this task the government can strive to realize prosperity with a government system that is based on honest, fair, effective, efficient procedures and involves the community to also participate. The ratification of Law Number 23 of 2014 concerning Regional Government has given freedom to regions and strengthened their position in exercising the broadest possible authority to manage regional problems independently. The main objective is to distribute community welfare in each region by providing optimal services, focused empowerment, and active community participation in regional development. Regional autonomy is a means to bring services closer to the community. The strategy of the regional government in managing its potential, as well as the community in general, is expected to meet the needs of the local community (Mashuri et al., 2020).

Government policy in regulating all matters concerning the region, especially the economy of the community, the government certainly allocates funds to the community so that they can be utilized by the community itself. The development from time to time of course the level of needs in the village is getting higher but income is decreasing, especially during the current pandemic, therefore to overcome the problem the government is trying to provide funds to the village so that it can be implied to the local community.

A village is a legal community unit with territorial boundaries that is authorized to regulate and manage government affairs, the interests of the local community based on community initiatives, original rights, and/or traditional rights that are recognized and respected in law, according to Law Number 6 of 2014. The government system of the Unitary State of the Republic of Indonesia. Villages can form village-owned business entities in accordance with laws and regulations to provide access to villages to explore the potential that exists in the village, develop village independence in order to increase village original income, and accommodate economic activities.

Under the influence of internal and external influences, villages and their composition will change over time. In order to provide a positive and beneficial impact on sustainable community development, the village government, community leaders, and other stakeholders will always try to find a match between the two strengths. Resources, regulations, management cycles, staff, expectations, goals, communities, and commitments are part of this activity, which is carried out with thorough

observation and research. Other opportunities or obstacles are also found and examined.

Village funds are an important element in the success of development in rural areas, especially in the implementation of regional policies, as part of the government organization in rural areas that is at the bottom line and directly related to the community. Because the village government is directly related to the community, it is considered an important component. As a result, Village funds must be able to meet the ideals and desires of the community. This is in accordance with the demands of the Takalar City vision "the realization of a superior, prosperous and dignified Takalar district". The aim is to create community welfare which is marked by an increase in the quality of life that is decent with the fulfillment of basic needs, namely clothing, food, shelter, education, health, and employment.

The Village Revenue and Expenditure Budget (Apbdes) is an annual financial plan that is debated and approved by the village government and deliberative body and regulated by the "Village Regulation". In one year, the APBDes consists of sources of income and village expenditure allocations. Government financial management is very important, and must be strictly regulated in accordance with government policy. According to Article 2 paragraph (1) of PERMENDAGRI Number 20 of 2018 concerning Village Financial Management, "Village Finances are managed based on the principles of transparency, responsibility, participation, and are implemented in an orderly and disciplined budget." In a government, performance measurement is the most important factor in determining government responsibility.

As in the formation of villages with the mission of Takalar City, namely: (1) Improving the quality of human resources and the productivity of a highly competitive community; (2) Increasing income and lightening the burden of life for the community; (3) Realizing a healthy and sustainable investment climate; (4) Realizing comprehensive, sustainable and environmentally aware development; (5) Realizing a religious, democratic, safe and orderly life; (6) Implementing effective, clean, accountable and democratic governance.

To realize this vision and mission, Takalar Regency must improve the performance of regional financial management. Revenue management, expenditure management, and revenue management are part of the financial management of the region concerned. Determining the assumptions underlying the regional financial management plan is a prerequisite that must be met in order to produce more efficient and effective financial management, especially related to the projection of increasing regional income, government spending, and budget deficits that do not exceed the threshold in accordance with existing regulations.

In preparing the regional financial management plan, there are two assumptions used, namely: (1) Regional macroeconomic development such as economic growth, unemployment rate, and inflation rate; (2) The main points of government fiscal policy, such as Revenue Sharing Funds (DBH), General Allocation Funds (DAU), Special Allocation Funds (DAK), and estimates of Regional Original Income (PAD).



Figure 1. Economic Growth of Takalar Regency

Source: Bps Takalar 2020

It can be seen from the diagram that the economic growth rate of Takalar Regency tends to show a slowdown trend where in 2020 there was a fairly deep economic slowdown compared to the previous year.

On Monday, June 21, 2021, the Takalar Regency Government signed an agreement with the South Sulawesi Regional Office of the Directorate General of Treasury. Stimulating the regional economy is carried out by signing an MoU. Where in order to improve the quality of regional and central financial management, the Takalar Regency Government hopes that this agreement can encourage the regional economy where in the current situation there is an economic decline due to the current pandemic, therefore the Takalar Regency Government is trying to carry out national economic recovery. Considering that the Takalar Regency Government has not been able to obtain an Unqualified Opinion (WTP) for 2020 based on the results of the BPK assessment. Meanwhile, Syaiful, Head of the South Sulawesi DJPb Regional Office, said that the signing of the MoU was part of the coordination and assistance with the Takalar Regency Government, and was carried out in accordance with the principles of equality and mutual benefit in financial management.

The strategic role of Transfer Funds and Village Funds in regional development is to increase fiscal space. Therefore, the Takalar Regency Government must formulate the most effective approach to ensure that the distribution of Transfer Funds and Village Funds is completed ahead of schedule. The head of the DJPb regional office admitted that there had been progress in budget implementation until June 21, 2021. In Takalar Regency, the distribution of Transfer Funds and Village Funds had reached IDR 399.86 billion or 46.17 percent of the IDR 865.78 billion cap. Revenue Sharing Funds (DBH) of IDR 8.87 billion or 59% of the ceiling of IDR 15.03 billion, General Allocation Funds (DAU) of IDR 285.58 billion or 50.55% of the ceiling of IDR 564.93 billion, and Revenue Sharing Funds (DAU) of IDR 285.58 billion or 50.55% of the ceiling of IDR 564.93 billion. Physical DAK of Rp.64.86 billion or 52.52 percent of the ceiling of Rp.123.48 billion is included in the realization. Physical DAK of Rp.5.51 billion or 7.08 percent of the ceiling of Rp.77.84 billion. Village Funds have generated a profit of Rp.34.88 billion, or 41.28% of the target of Rp.84.49 billion. Considering the view of the Takalar Regency Government's LKPD which has not achieved a WTP opinion, the Takalar Regency Government must improve quality financial management. In addition to focusing on accelerating the distribution of Transfer Funds and Village Funds, the South Sulawesi DJPb Regional Office is currently focusing on MSMEs through synergy with stakeholders such as the Regional Government and Banking and Non-Bank Financial Institutions through the

distribution of KUR and Umi. With an average annual growth of 8.63 percent, the economic growth of Takalar Regency is very fast compared to several other regencies in South Sulawesi Province. The economy of Takalar Regency is expected to grow faster over the next five years, with an average growth rate of around 10.5 percent per year and an estimated inflation between 2018 and 2022, thanks to the implementation of the vision and mission of the regional head, with an average growth rate of around 10.5 percent per year (price increases are only around 4-5 percent per year). The unemployment rate, as well as the number and proportion of poor people, are expected to decline faster between 2018 and 2022 as a result of this economic growth projection. However, this is still estimated, especially since the economy in society is currently experiencing a decline due to the Covid-19 pandemic. This makes the government in Takalar Regency think about what solutions the government must implement so that the impact on the community's economy remains balanced and does not decline drastically.

The process of managing the village budget is made from the Village plan which includes deliberations in various activities that can provide benefits to the local community where the budget can be implied in terms of infrastructure and the economy such as other assistance that can help the community during the current pandemic, the community really needs help from the government. The impact of the regulations set to prevent the spread of Covid-19 has had a significant impact on various sectors, especially the economic sector which is very influential, both at the national and regional levels. In line with the increasing unemployment and poverty in Indonesia, the worsening performance of domestic economic growth has an impact on the increasing burden on the public budget (Sanjaya, 2020). Takalar is a region in eastern Indonesia, in the province of South Sulawesi, with the capital city of Makassar, which is home to various ethnicities and religions. Takalar Regency, which is part of the Makassar Swatantra region together with Makassar, Gowa, Pangkajene Islands, and Jeneponto, is located in the southern part of Makassar City, approximately 40 km from the city of Makassar. Polombangkeng District, Galesong District, Laikang District, Topejawa District, Takalar Regency, and Sanrobone are some of the areas (*adat gemen chap*) that make up Takalar Regency. Polmbangkeng was expanded into two districts with the expansion of Takalar Regency, namely South Polmbangkeng and North Polombangkeng districts. The northern Polombangkeng area is covered by eastern Takalar, while South Polombangkeng is part of a fairly rich lowland and part of a hilly plain (Mount Bawakaraeng). Agriculture and plantations are possible in this area.

Su'rulangi Village, which is located in the southern part of Polombangkeng, where this village The livelihoods of the people of Su'rulangi Village are quite diverse. The many prospective job options in this location explain this diversity. In addition, the high demand for certain jobs causes people to create their own jobs that are greatly needed by the community. Agriculture employs most workers. This is due to the large amount of land that can be planted and the relatively fertile land that can be used for agriculture. The livelihoods of the Su'rulangi villagers are mostly farmers/cultivators, with a small number working as civil servants (PNS) or traders. Some individuals raise livestock such as cows, ducks, and chickens as part of their daily subsistence routines. According to Article 78 paragraphs 1 and 2 of Law Number 4 of 2014, village development aspires to improve the welfare of village communities, the quality of human life, and poverty by meeting basic needs, developing village facilities and infrastructure, and developing village businesses. In essence, development is a process of permanent, directed, and planned change carried out through stages of development with the aim of improving the standard of living and welfare of the community. This is in line with the national goal of realizing a society based on Pancasila that is just, prosperous, and equal in material and spiritual terms. Departing from the problems above, active participation and

sincerity are needed from the local government, be it the central government, local government, sub-district government, and village government. When development is more oriented towards village development, then the village must play an active role in the process of overcoming old laws and fully implementing development based on laws and regulations or regional regulations that will be issued or implemented. Meanwhile, the community will be in a position to assess whether the role of law in encouraging people to be directly involved in the development process is appropriate.

The community now demands that the village government play a role in developing planning, implementation, and evaluation in accordance with existing laws and regulations. It is very important to have personnel/elements that mobilize and direct the community's ability to realize development ideals in order to encourage community participation in development. In this case, the village head plays an important role. As the highest leader and person in charge of governance and development, he must be able to develop interrelated tasks, including multidimensional development tasks.

During the current pandemic, the community really needs help from the government. The impact of the regulations set to prevent the spread of Covid-19 has had a significant impact on various sectors, especially the economic sector which is very influential, both at the national and regional levels. In line with the increasing unemployment and poverty in Indonesia, the worsening performance of domestic economic growth has had an impact on increasing the burden on the public budget (Sanjaya, 2020).

Research on the effectiveness of village fund financial management has been conducted previously, several studies have shown that village funds are still difficult for the government to utilize. According to Elysabeth Permatasari, Soratah Khojanah Hasan (2018) found that village officials still lack guidance on socialization related to the management of village fund allocations. Research by Boedijono et al. (2019) found that in general village finances have been managed well but are still not running orderly in their administration, resulting in delays in the disbursement of village funds.

Unlike previous studies, this study focuses on how the government, especially the government in Su'rulangi Village, in managing finances has been effective or there are obstacles that occur in managing its finances and its impact on the community, whether it can provide benefits that will advance their economy, this topic is quite interesting to do research because now there is a case of the Covid-19 pandemic which has had a huge impact on the economic income of the community so that this case makes the government have to find ways to overcome the impacts that occur in the community's economy, such as creating programs to help people who are concerned about their economy.

Therefore, with the Allocation of Village Funds, the government is expected to be able to improve the implementation of village governance, development, and society in accordance with its authority. Village Fund Allocation is also expected to increase income equality, employment opportunities, and business opportunities for the community. Based on the background above, the author conducted a study entitled "Analysis of the effectiveness of financial management and its implications for the community (case study in Su'rulangi Village, Takalar Regency)".

METHODS

The design of the research was qualitative in nature, a research design that was deemed as the best in examining the views, experiences and practices of the various stakeholders in the research subject. Qualitative can be used to study complex social

phenomena in a better way to enable the researcher to not only get the facts but also the contextual meanings and interpretations given by the participants.

Three main sources of data were used to collect the information used in this study, which include direct observation, in-depth interviews, and documentation. Direct observation was conducted in order to observe behaviors, activities and conditions in the field in their natural occurrence so as to give firsthand information on the context of the study. Deep interviews were carried out with government agencies, the general people, and other relevant stakeholders directly related to the issue under study. The purpose of these interviews was to obtain in-depth narratives and subjective experiences that might add value to the knowledge of the studied phenomena. Moreover, official records, reports, and supporting materials served as documentation that was used as additional sources of primary data and enhanced the validity of the findings.

The systematic procedures used in the data collection process were aimed to achieve accuracy and credibility. Field notes were made and interview transcripts were recorded verbatim, documentation was cautiously examined and categorized on the basis of relevance. The whole data were then analyzed using qualitative data analysis in three phases; data reduction, data display and drawing of conclusions/verification. Data reduction entailed the selection of raw data, simplification, and rearrangement of data into themes and categories that are manageable. Data display phase was used to show the information in a structured format i.e. in form of a matrix, a chart, or narrative summary, to ensure that patterns and relationships could be distinguished more easily. Lastly, the results reached conclusions based on keen interpretation of the data which was constantly checked against the evidence to ascertain validity and reliability. This research design was rigorously and systematically carried out and made it possible to obtain findings that were not only based on empirical data but also representative of the viewpoints of the concerned stakeholders.

RESULTS AND DISCUSSION

Village Fund Financial Management Process and Implementation

Planning

The village planning process according to the Minister of Home Affairs Regulation No. 20, (2018) Article 31 paragraph (1-4) concerning village financial management, explains that village financial management planning is the planning, receipt and expenditure of the village government. The planning made by the Su'rulangi village government for the benefit of the community, especially in the economy, is in accordance with the applicable criteria. This can be seen in an interview with the head of Su'rulangi village, Mr. Rabali, who said that to find out what is planned in managing village funds, especially in the community's economy, namely:

"In the Allocation of Village Funds, especially in the economic sector, because the source of income from the Su'rulangi village community consists of several types of jobs, but if from the average results of work in the Su'rulangi village community, namely farmers and livestock breeders, but if we talk about the overall expenditure of Village Funds, it includes food and animals, village priority scale, prevention and handling of Covid ".

This can be seen from the table below:

Table 1. Implementation Program for the 2022 Economic Sector

Category	Percentage
Food and Animal Products	20%
Direct Cash Assistance (BLT)	40%

Village Priority Scale	30%
COVID-19 Prevention and Handling	80%
Total	100%

Based on Table 1 above, it shows that the total percentage of the implementation program in the economic sector carried out by the Su'rulangi village government is 100%, which includes the food and animal categories (20%), direct cash assistance (BLT) (40%), village priority scale (30%), prevention and handling of Covid (80%).

Implementation

According to the Minister of Home Affairs Regulation No. 20, (2018) concerning village financial management, it explains that the implementation of village financial management is village revenue and expenditure carried out through the Village cash account at a bank appointed by the Regent/Mayor, this is as conveyed by the Head of Su'rulangi Village, Mr. Rabali, namely:

"For the implementation of village financial management, village revenue and expenditure are carried out through the village cash account at a bank appointed by the Regent or Mayor, in this case including the Village activity and budget plan, Village activity work plan and budget plan"

Administration

Administration in the village financial process carried out by the village treasurer is carried out using the SISKEUDES application where the Village Financial System (SISKEUDES) application is an application developed by the Financial and Development Supervisory Agency (BPKP) in order to improve the quality of village financial governance. As conveyed by Mrs. Irmawati SH as the treasurer that:

"For the financial management method, I use the method with the SISKEUDES application because this makes it easier to record financial reporting"

Reporting

The report on the realization of the implementation of the Village Budget will be submitted by the village head to the Regent/Mayor in the form of a report in the first semester submitted no later than the end of July of the current year and a report on the final semester of the year submitted no later than the end of January of the following year as in the regulation of the Minister of Home Affairs, No. 20 (2018) Article 68 Paragraph (1-3) this is as conveyed by the Head of Su'rulangi Village, Mr. Rabali, namely:

"The Village Head submits a report on the implementation of the Village Budget for the first semester to the Regent/Mayor through the sub-district head where this report consists of a report on how the implementation of the Village Budget is and how the reporting of the realization of its activities is where the treasurer for the implementation of budget activities is required to submit a final report on the realization of the implementation of activities and budgets to the village".

Accountability

The report on the realization and accountability in the implementation of the Village Budget is informed to the community in writing which is easily accessible to the community such as a notice board (transparency) so that they can find out what has been made, implemented in the use of the village funds. This was conveyed to Mr. Muh Rustam as the Village Secretary who said that:

"For the realization of the report on the use of village funds carried out by the village government, this can be seen on the transparency board that has been made there, it can be seen what is managed in the use of village funds such as

programs or assistance that is made to be poured into the community itself as a whole can be seen on the transparency board that we have made so that the community knows how the government's performance is, what the funds are used for".

Based on the results of the interview above regarding the financial management process and its implementation, it can be concluded that (1) In the planning process which is the planning, receipt and expenditure of the Village government, the planning made by the Su'rulangi village government for the benefit of the community, especially in the economy, is in accordance with the applicable criteria of the Minister of Home Affairs Regulation No. 20, (2018) article 31 paragraph (1-4) concerning village financial management; (2) In its implementation, village financial management is carried out through a village cash account at a bank designated by the Regent/Mayor which includes the village activity and budget plan, the village activity work plan and the budget plan, this is in accordance with the Minister of Home Affairs Regulation No. 20 of 2018 concerning Village Financial Management, everything in the form of money and goods related to the implementation of Village rights and obligations; (3) Administration in the village financial process carried out by the village treasurer is carried out using the Siskeudes application where the village financial system application (Siskeudes) is an application developed by the Financial and Development Supervisory Agency (BPKP) in order to improve the quality of village financial governance; (4) The report on the realization of the implementation of the Village Budget is in accordance with the Regulation of the Minister of Home Affairs, No. 20 (2018) Article 68 Paragraph (1-3) as conveyed by the village head of Su'rulangi that the Village Head submits a report on the implementation of the first semester Village Budget to the Regent/Mayor through the sub-district head where this report consists of a report on how the implementation of the Village Budget is and how the reporting of the realization of its activities is where the treasurer for the implementation of budget activities is required to submit a final report on the realization of the implementation of activities and budgets to the village; (5) The report on the realization and accountability for the realization in the implementation of the Village Budget is informed to the community in writing which is easily accessible to the community such as a notice board (transparency) so that they can find out what has been made, implemented in the use of the village funds.

Based on the implementation of the Su'rulangi Village Fund budget policy, 4 factors were determined, including communication, resources, disposition and bureaucratic structure. The factors that influence the implementation of the Village Fund budget are: (a) The first is communication, the results of research in the field show that government communication efforts with residents are running well. The form of communication is in the form of socialization that is determined related to the Village Fund budget. This was conveyed to Mr. Rabali as the head of Su'rulangi Village that: "Before we create a program to be implemented, we provide space for the community through socialization by holding meetings in the office to convey what the community itself wants in helping its economy". (b) The second resource in the implementation of the Su'rulangi Village Fund budget has been sufficient village government staff both in number and capacity, as well as in the information factor needed to make decisions in the implementation of the Village Fund budget, government resources have also been supported by the facilities needed in the performance of the village government. Humans who have the capacity with skills and experience who are able to become leaders who play a role in determining the progress of the village, this is in accordance with the planning and implementation made by the head of Su'rulangi Village who is able to organize financial management well; (c) The third factor is the disposition of the implementation attitude of the village government, a special team in making activity programs and also residents who participate in supporting the implementation of the program from planning, implementation, administration,

reporting and accountability has been running well; (d) The fourth factor is the bureaucratic structure of the results of the research on the phenomenon of the implementing organizational structure, there has been a formation of its structure in the implementation of the Village Fund budget.

Based on the results in the field and interviews, it can be concluded that in the communication factor of the Su'rulangi village government with the community, it has been running well through socialization, the second factor is resources where the implementation of the Su'rulangi Village Fund budget has had sufficient village government staff both in number and capacity, as well as in the information factor needed to make decisions in the implementation of the village fund budget, government resources have also been supported by the facilities needed in the performance of the village government, the disposition factor of the government has a good attitude in making activity programs and the community actively participates in supporting planning, the bureaucratic structure factor for implementation has been the formation of a structure in the implementation of the Village Fund budget.

Effectiveness in Managing Su'rulangi Village Fund Finances

In determining the effectiveness of the use of village funds, several factors must be considered, including: (1) Achievement of objectives; (2) Determination of time, disbursement process, and use of funds in accordance with the time of implementation of planned activities until the end of the activity.

Where the results of research in the field show that the achievement of objectives in improving the welfare of the village community and the quality of life of the community in achieving government planning objectives, especially in the economic sector, has been going well. This can be seen in detail in the table below:

Table 2. Implementation Carried Out by the Su'rulangi Village Government 2022

Category	APBDES	Percentage
Direct Cash Assistance Village Fund	Rp.345,600,000	40,13%
Food and Animal Security	Rp.175,452,500	20,73%
Covid-19 Prevention and Handling	Rp.70,000,000	8,13%
Total	Rp.591,052,500	68,63%

Based on table 2 above, it shows that the amount of implementation carried out by the Su'rulangi village government is IDR 591,052,500 with the types of activities, namely, direct cash assistance from village funds of IDR 345,600,000 with a percentage (40.13%), Food and Animal Security of IDR 175,452,500 with a percentage (20.73%), Prevention and Handling of Covid-19 of IDR 591,052,500 with a percentage (68.63%) as conveyed by the chief financial staff, Mrs. Irmawati S.H, namely:

"In the implementation carried out in order to utilize village funds, it can be seen from the data that the details of the expenditure were issued to help sources of income for the community in Su'rulangi village because since the presence of Covid, as we know, the current economic conditions have declined quite a bit, so hopefully this program can help the community with this assistance, the community can use it as best as possible".

And in implementing the pattern of financial management effectiveness, of course, a discussion is carried out first so that what will be implemented using the Village Fund budget can run well. The following are the results of an interview with the head of Su'rulangi Village on how to implement the pattern of effectiveness in financial management, namely:

"To implement the pattern of effectiveness, the basis is to start with a request from each hamlet through a hamlet deliberation, so the results of community

input from the hamlet deliberation then enter the musdes (village deliberation), then from there the BPD chairman together with the village head, village secretary and all village officials in the village have verified which ones are included in the village priorities, meaning that the most important thing is that the use of budget funds is for the economy of the village community in Su'rulangi. With the pattern of effectiveness applied in the village government through deliberation, it can facilitate the budgets from the Village Fund that will be implemented or planned".

The Su'rulangi Village Apparatus has implemented the contents of Article 113 of 2014 concerning Village Financial Management. Following up on the Regulation of the Minister of Home Affairs, the Minister of Home Affairs was confirmed by issuing a Circular Letter (SE) of the Minister of Home Affairs No. 146/2694/SJ in implementing the provisions of the Regulation of the Minister of Home Affairs in planning, implementing, and completing village-level operations. Proposing a set of principles that must be followed when implementing public programs. such as holding discussions in each hamlet that has community input results, then village discussions are held with community socialization to create and implement economic programs. The results of the interview above can be concluded that in achieving the objectives in each planning to improve the welfare of the Village community and the quality of life of the community in achieving the goals of government planning, especially in the economic sector by implementing an effectiveness pattern by holding discussions in accordance with the criteria in determining effectiveness and Permendagri No. 113 of 2014.

Implications for the Economy of the Su'rulangi Village Community

The Su'rulangi Village Government is tasked with organizing the Village Revenue and Expenditure Budget in accordance with applicable provisions. The Village Level Implementation Team carries out activities provided by the ADD in a visible manner and can be accounted for to the community by presenting a physical activity board at the activity location. The community can find out about the ADD program that is implemented with the principles of transparency and accountability. The Village Implementation Team reports to the Sub-district Implementation Team and then to the Sub-district Implementation Team during the implementation of the activity. The following are the results of an interview with the Village Finance Chief Staff to prove this:

"So for each beginning and end of the activity, the results are always compiled, making activity reports at the beginning and end of each activity in the format provided as a prerequisite for submitting the budget for next year".

Explanation from Mrs. Irmawati S.H

In Su'rulangi Village, South Podbangkeng District, Takalar Regency, it is known that the implementation is carried out and reported in the specified format and is implemented consistently every month and at the completion of the implementation of the activity stages. Then, as explained by the Secretary of the village head, each final stage is debated with the community:

"Every implementation of ADD is transparent, and at the end of each activity the community meets with the Village Head to assess the implementation of activities, including the management of government funds".

Explanation from Mr. Rustam

The implementation stage of the program for the village government in this case includes all economies related to the sources of income generated by the community in Su'rulangi Village, Podbangkeng District, Takalar Regency, because the majority

of the people in Su'rulangi Village get their income from farmers and livestock, the following are the details of the programs implemented by the village government for the community:

Table 3. Agriculture and Livestock Sector 2022

Category	Budget
Farmers and Livestock Group Training	Rp.10,000,000
Secondary Crop Seed Assistance	Rp.17,000,000
Handsprayer Assistance	Rp.62,500,000
Water Pump Machine Assistance for Farmers	Rp.44,000,000
Fertilizer Assistance for Farmers	Rp.12,000,000
Procurement of Rambutan Seed Assistance	Rp.29,952,500
Total	Rp.175,452,500

Based on Table 3 above, it shows a total of Rp. 175,452,500 with several types, namely Farmer and livestock group training of Rp. 10,000,000, secondary crop seed assistance of Rp. 17,000,000, handsprayer assistance of Rp. 62,500,000, water pump machine assistance for farmers of Rp. 44,000,000, fertilizer assistance for farmers of Rp. 12,000,000, procurement of rambutan seed assistance of Rp. 29,952,500. The results of an interview with one of the people of Su'rulangi village named Mrs. Dannariyati (farmer and cattle breeder) said that:

"In the past, the food crop and secondary crop agriculture sector which had been pursued by the community, farmers, and small household entrepreneurs in the fields of agriculture and livestock breeding had not been able to develop. This is due to a lack of understanding of entrepreneurship, as well as the difficulty of obtaining capital loans from banks or other institutions. Because it is related to small farmers in general, their position is indeed hopeless, only with the ability to survive. Therefore, it is very important to provide direction on how to make what comes from the income of farmers and livestock breeders their business can be smoothed but we are grateful that the government is now making a training program".

Mr. Sapriyanto (farmer and chicken and duck breeder) also expressed his opinion as one of the people of Su'rulangi village, namely:

"The people whose source of income is from farmers and livestock are grateful because with the training program created by the Su'rulangi village government, training farmers and livestock for the community has been able to provide a big effect on us in terms of improving skills, motivation and implementation. By creating farmer and livestock training, it has been proven to benefit from the training because it increases knowledge about how to farm well so that it can improve skills in increasing income, so that it can motivate the community".

Mrs. Kasmawati also expressed her opinion, namely:

"Not only providing training programs but also providing assistance such as providing handsprayer to eradicate pests, assistance with water pump machines and also fertilizers, this is very helpful, especially in spending on buying water pump sprayers and fertilizer seeds for my farm because I have rice fields, bean leaf gardens and chilies".

The results of the interview can be concluded that the community is grateful for the acceptance of assistance in the form of seeds, fertilizers and machines. Farmers receive seed subsidies to help their farms, they increase their crop index, which is assisted by agricultural mechanization, which ranges from simple to large. This support is undeniably effective in reducing expenditures for their farms.

Table 4. Disaster Management Sector

Category	Budget
Covid-19 Prevention and Handling	Rp.70,000,000
Village Fund Direct Cash Assistance (BLT-DD)	Rp.345,600,000
Total	Rp.415,600,000

Based on Table 4 above, the amount of Rp. 415,600,000 in the field of disaster management includes several parts, namely prevention and handling of COVID-19 of Rp. 70,000,000 and Direct Cash Assistance from Village Funds (BLT-DD) of Rp. 345,600,000. BLT is a direct cash assistance program issued by the government for underprivileged people affected by COVID-19. Seen from the government's program, efforts to handle the impact of the COVID-19 pandemic in Su'rulangi Village, Polongbangkeng Selatan District, Takalar Regency. The public's request for direct cash assistance from the government during the COVID-19 pandemic in Su'rulangi Village is the subject of this response. The government's Direct Cash Assistance (BLT) program focuses on poor people affected by COVID-19, with an index of Rp. 600,000 per family given to families included in the Integrated Social Welfare Data. However, this assistance is only available if the recipient does not receive social assistance through the Family Hope Program (PKH), Pre-Employment Card, or Non-Cash Food Assistance. However, the assistance provided can make people more dependent on the government during the Pandemic. This causes new social problems to arise. According to social professionals, those who receive government assistance stop functioning socially or carrying out their social functions.

In this context, social function refers to the ability of the community to carry out their social roles well enough to solve problems and meet their demands. Since the beginning, this assistance has received several comments from the community, most of which have had a positive impact. The reason is, the assistance is considered to be very helpful to the community so that the cooperation between the community and the Su'rulangi village government is stated to be very good because the Su'rulangi village government, before implementing it properly, the village government first finds out what the main problems are and what the community wants.

This was done through an interview with one of the people who has a small business named Mrs. Sia who said that:

"The assistance issued by the government such as BLT and PKH we are very grateful and happy because I get the money BLT Rp. 600,000 / month per family (KK) from the BLT money I can use to add to my business capital"

Mrs. Mirna also expressed her opinion, namely:

"I also get assistance from the government but not BLT money but PKH money which is in the form of basic necessities around 10 kg, 1 rack of eggs, and there are also vegetables and fruits 4 seeds in 1 bag"

Based on the results of interviews in the community with 3 professions, namely farmers, livestock breeders and small entrepreneurs, it can be concluded that the community is very grateful for the assistance because with the program created by the government starting from farmer and livestock training, it has an effective impact by helping entrepreneurship with good skills improvement and motivating farmers and livestock communities, assistance with seeds and tools to machines and handling assistance in the form of BLT and PKH can provide benefits to the community so that it can reduce the costs incurred for community businesses in the village repeat.

Financial Management Process and Its Implications

In the planning process which is the planning, revenue and expenditure of the Village government, the planning made by the Su'rulangi village government for the benefit of the community, especially in the economy, is in accordance with the applicable criteria of the Minister of Home Affairs Regulation No. 20, (2018) article 31 paragraph (1-4) concerning village financial management. In its implementation, village financial management is carried out through a village cash account at a bank designated by the Regent/Mayor which includes the village activity and budget plan, village activity work plan and budget plan. This is in accordance with the Minister of Home Affairs Regulation No. 20, 2018 concerning Village financial management, everything in the form of money and goods related to the implementation of Village rights and obligations. Administration in the village financial process carried out by the village treasurer is carried out using the Siskeudes application where the village financial system application (Siskeudes) is an application developed by the Financial and Development Supervisory Agency (BPKP) in order to improve the quality of village financial governance. In the Report on the realization of the implementation of the Village Budget, it is in accordance with the Regulation of the Minister of Home Affairs, No. 20 (2018) Article 68 Paragraph (1-3) as conveyed by the village head of Su'rulangi that the Village Head submits a report on the implementation of the first semester Village Budget to the Regent/Mayor through the sub-district head where this report consists of a report on how the implementation of the Village Budget is and how the reporting of the realization of its activities is where the treasurer for the implementation of budget activities is required to submit a final report on the realization of the implementation of activities and budgets to the village. The Report on the realization and accountability of the realization in the implementation of the Village Budget is informed to the community in writing which is easily accessible to the community such as a notice board (transparency) so that they can find out what has been made, implemented in the use of the Village Fund. Implementation in financial management is in accordance with the implementation criteria in the government and community communication factors are running well, resource factors in the implementation of the Village Fund budget have received sufficient staff in terms of number and capacity, disposition factors, attitudes of village government implementation and community participation have run well, bureaucratic structure factors have formed a structure in the implementation of the Village Fund budget

Government Effectiveness in Su'rulangi Village Financial Management

In achieving the objectives in each planning to improve the welfare of the Village community and the quality of life of the community in achieving the objectives of government planning, especially in the economic sector by implementing an effectiveness pattern by conducting deliberations, it is in accordance with the criteria in determining effectiveness and Permendagri No. 113 of 2014. Concerning Village financial management. Following up on the Regulation of the Minister of Home Affairs, the Minister of Home Affairs was confirmed by issuing a Circular (SE) of the Minister of Home Affairs No.146/2694/SJ in implementing the provisions of the Regulation of the Minister of Home Affairs in planning, implementing, and completing village-level operations. Propose a set of principles that must be followed when implementing public programs, such as holding deliberations in each hamlet that have community input, then holding village deliberations with community socialization to create and implement economic programs

Implications for the Economy of the Su'rulangi Village Community

The Su'rulangi Village Government is tasked with organizing the Village Revenue and Expenditure Budget in accordance with applicable provisions. The Village Level Implementation Team carries out activities provided by ADD in a visible manner and can be accounted for to the community by presenting a physical activity board at the activity location. The community can find out about the ADD program that is

implemented with the principles of transparency and accountability. The implementation stage of the program created by the village government in this case includes all economies related to sources of income generated by the community in Su'rulangi Village, Podbangkeng District, Takalar Regency, because the community in Su'rulangi Village mostly sources of income from 3 professions, namely farmers, livestock breeders and small entrepreneurs. It can be concluded that the community is very grateful for the assistance because with the program created by the government starting from farmer and livestock training, it has an effective impact by helping to become entrepreneurs with good skills improvement and motivating farmers and livestock breeders, assistance with seeds and tools to machines and assistance in the form of BLT and PKH can provide benefits to the community so that it can reduce the costs incurred for community businesses in Su'rulangi Village.

CONCLUSION

Based on the research results, it can be concluded that the Su'rulangi Village government in the process of managing Village Fund finances and its implementation is in accordance with the applicable criteria, this can be seen from the applicable financial management criteria, namely Planning, Implementation, Administration, Reporting, and Accountability. The implementation criteria in financial management can be seen from 4 factors, namely Communication factors, Resource factors, Disposition factors, and Bureaucratic factors. Based on the research results, it can be concluded that the Su'rulangi Village government in implementing an effectiveness pattern in Su'rulangi Village Financial Management is in accordance with applicable provisions, this can be seen through the achievement of goals, achievement of time, disbursement process, and use of funds in accordance with the implementation of planned activities until the end of the activity. Based on the results of research from community interviews in its implications for the community's economy, it is in accordance with the implementation of the Village Fund budget carried out by the Su'rulangi Village government. This can be seen from the assistance that provides benefits to the Su'rulangi Village community. The assistance is in the form of seeds and plant sprayers to water pump machines for farmers as well as assistance for handling Covid in the form of BLT and PKH which can provide benefits to the community in adding capital for small businesses or as additional daily income.

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