

Analysis of the Pattalassang Village Financial System Against Village Community Empowerment During the Pandemic (Covid-19)

Nasrullah¹ Kahar² Haslindah³ Moh. Aris Pasigai⁴ Nur Wahida Basri⁵ Sultan Sarda

Economics and Business, Muhammadiyah University of Makassar^{1,4,5}

Muhammadiyah University of Sidenreng Rappang³

Sheikh Yusuf Al Makassar University Of Gowa²

e-mail : nasrullah@unismuh.ac.id¹ Kahar@usy.ac.id² haslindah@gail.com³

moharispasigai@unismuh.ac.id⁴ whidanui@gmail.com⁵ sultansarda@unismuh.ac.id⁶

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Abstract

This study aims to determine the financial system of Pattalassang village for empowering rural communities during the pandemic (covid-19). The financial system in empowering rural communities can be seen from an activity that prepares and determines a goal to be achieved. The type of research used is qualitative research. Data were collected by observation, interview, and documentation methods. In this study, the data source used was the primary data collection. The results of this study indicate that the village financial system on empowering rural communities during the pandemic (covid-19) has a positive effect on rural communities because it is very helpful for rural communities from an economic perspective.

1. INTRODUCTION

Poverty is a very complex problem since ancient times, poverty has been felt by our ancestors. When viewed from the potential of natural resources, the wealth of the archipelago, be it on land, sea or air, in fact, Indonesia can prosper the native population. In Indonesia, the poor still haunt development problems. The poverty population data released by the Central Bureau of Statistics (BPS) is often the subject of debate. Actually looking at poverty data in Indonesia is relatively easy when viewed from the main indicators of poverty related to primary needs, the reality is that many Indonesian people still find it difficult to meet these basic needs, especially during the time of the pandemic (Covid-19) many residents of the Pattalassang Village found it difficult to meet their primary needs.

With the issuance of Law Number 6 of 2014 concerning Villages which aims to create villages that are independent and optimally empower village communities according to the potential of the village concerned and provisions governing sources of village funds to carry out development, namely Government Regulation Number 60 of 2014 concerning Village Funds and Government Regulation

Number 43 of 2014 concerning regulations for implementing Law Number 6 of 2014 concerning villages. The purpose of providing village funds sourced from the State Revenue and Expenditure Budget (APBN) is to prioritize development and community empowerment, especially in the economic sector so that it can meet primary needs. Therefore it can be interpreted that village funds originating from the center are not only prioritized for village infrastructure development but are also intended for empowering village communities.

fund management in empowering village communities: Village fund planning is an activity to prepare and determine a goal to be achieved in the future. Village funds are one of the village revenues sourced from the State Revenue and Expenditure Budget (APBN) whose use is integrated with the Village Revenue and Expenditure Budget (APBDesa), therefore program planning and activities are prepared by first holding village planning and development deliberations involving BPD, LPMD, and community leaders as well as representatives of elements of ordinary society.

The purpose of village funds is for community development and empowerment. Therefore, the purpose of providing village

funds sourced from the State Revenue and Expenditure Budget (APBN) has two main priorities, namely development and empowerment, so it does not mean that only physical development is prioritized but also empowering rural communities so that they develop village independence in meeting their needs. and free from the shackles of poverty.

Pattalassang Village is one of the villages that received village funds from the State Revenue and Expenditure Budget (APBN). Management of village funds starts from program planning, continues to implementation after being held accountable. Village fund management is adjusted to community needs and program priorities set by the village government. The form of activities carried out to increase community empowerment is more to physical development and continued with non-physical development.

2. LITERATURE REVIEW

2.1 Village Financial System

The village financial system is a form of village financial reporting system innovation that prioritizes transparency and accessibility so that it can save time. There are three objectives of government financial reporting namely, accountability, managerial, and transparency. Accountability is defined as the accountability of government officials in carrying out their mandate or duties in terms of village finances. According to (Kumunaningrum, 2010) said that managerial means providing financial information that is useful for planning and managing government finances and facilitates effective control of all debt, and equity funds . Where is the transparency of village finances, namely the evidence of government officials that enable the community to obtain information about village finances.

2.2 Village Fund

laws of the republic Indonesia Number 6 of 2014 concerning Villages and government

regulation Number 60 of 2014 concerning Village Funds originating from the State Revenue and Expenditure Budget. Village Funds are funds originating from the additional income and expenditure budget 140allocated for Villages which are transferred through the Regency/City Regional Revenue Budget and are used to finance government violations, and community empowerment.

Village funds really help the village government to realize policies and infrastructure development and can prosper village communities which are still far from prosperous for the central government. Village communities in particular need to be given special attention, especially to problems that hinder the process of changing village communities in national development. The existence of village funds can provide open hope for the community to develop and advance the village, especially in the field of community-based economy. Where with village funds the community can survive by keeping up with the times, especially in terms of a community-based economy.

2.3 Utilization of Village Funds

The use of village funds for village development and development can be supported by several factors. There are several factors that can affect the level and direction of village development, namely location factors, regional facilities and infrastructure including connecting roads. With the existence of village funds , the factors that can affect village development can at least be minimized, so that village development can go according to plan or develop properly. Prior to village funds , changes in society were very slow, mainly due to low incomes, inadequate education, and employment status which was far from normal. After the utilization of village funds , the priority is to prioritize funding programs or activities in the implementation of village development and village community empowerment.

2.4 Village Government Performance

Performance (performance) is a description of the level of achievement of the implementation of an activity or program or policy in realizing the goals, objectives, mission, vision, organization contained in the strategic planning of an organization (Mahsun, 2006:25). Thus performance can be interpreted as a process of achieving it.

Village officials are required to be able to develop society with all the resources we have well. The ability factor of human resources (government officials) influences the performance of the village government. (Malay 2017: 12) defines human resources as an integrated ability of the mind and physical power of an individual. Government apparatus is an element in the formation of government performance. Government officials must have high awareness of their roles and functions in carrying out their duties by empowering various potentials within themselves, such as their minds, hearts and minds.

2.5 Definition of Community Empowerment

Empowerment is understood very differently according to people's perspectives as well as institutional, political, and socio-cultural contexts. There are other parties who emphasize that empowerment is the process of facilitating community members together on a common interest or affair that can collectively identify targets, gather resources, deploy an action campaign and therefore help reconstruct strength in the community.

Anthony Bebbington in Mardikanto and Soebianto (2015:30) community empowerment is an effort to increase the dignity and dignity of the layers of society who are currently unable to escape the trap of poverty and underdevelopment. In other words, empowerment is enabling and empowering the community. Subejo and Narimo in Mardikanto and Soebianto (2015: 32) define the community empowerment process as a deliberate effort to facilitate local

communities in planning, deciding, and managing their local resources through collective action and networking so that in the end they have the ability and independence independently. economic, ecological, and social.

2.6 Community Empowerment Concept

The concept of empowerment according to Friedman (1992) in this case of 141global development 141emphasizes the primacy of politics through decision-making autonomy to protect the interests of the people based on personal resources, directly through participation, democracy and social learning through direct observation.

2.7 Pandemic (Covid-19)

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3. RESEARCH METHODS

3.1 Types of research

The type of research used in this research is descriptive qualitative. Qualitative descriptive research is research accompanied by data collection obtained by observation, interviews, and also documentation studies and then data processing or data analysis is carried out.

3.2 Research focus

This research focuses on discussing the Analysis of the Pattallassang Village Financial System on Village Community Empowerment During the Pandemic Period (Covid-19). The focus of this research focuses on the Head of Pattallassang Village, Head of Finance of Pattallassang Village, and the Village Consultative Body (BPD), and Village Communities as informants.

3.3 Research sites

This research was conducted in Pattallassang Village, Pattallassang District, Gowa Regency.

3.4 Data Types and Sources

3.4.1 Data Type

The type of data used in this research is qualitative data. Qualitative data is data that is presented in verbal form (oral/written) not in the form of numbers.

3.4.2 Data source

The source of data used in this research is primary data, namely direct data and conducting interviews with informants which contain several questions. As for the primary data sources this time, namely, the Head of Pattallassang Village, Head of Finance of Pattallassang Village, and Village Consultative Body (BPD), and Village Community.

3.5 Method of collecting data

3.5.1 Observation

Observation is a method of collecting data by observing or reviewing carefully with the aim of knowing the conditions that are happening at the location where the research is taking place.

3.5.2 Interview

Interview is one method of collecting data by observing or reviewing carefully with the aim of knowing the conditions that are happening at the location where the research is taking place.

3.5.3 Documentation

Documentation according to KBBI is the process of collecting, selecting, processing, and storing information in the field of collecting evidence from information such as pictures.

3.6 Research Instruments

3.6.1 Interview

At this stage retrieve information and sources by providing questions related to the

object of research. The sources in this interview were the Head of Pattallassang Village, Head of Finance for Pattallassang Village, BPD of Pattallassang Village, and the Village Community.

3.6.2 Observation

At this stage it is carried out by going directly to the field to observe and know the real situation and conditions that are happening to the object of research.

3.6.3 Documentation

Performed to obtain data or references related to the object of research. Taking pictures or sound recordings that are important about the object of research.

3.7 Data analysis method

The type of data analysis used in this study is a qualitative descriptive analysis technique, namely data in the form of words and not numbers. For research with a qualitative type, the method of analysis is in the form of an interview method.

4. RESULTS AND DISCUSSION

4.1 Pattallassang Village Fund Financial System for Empowering Village Communities During the Pandemic Period (Covid-19)

Pattallassang Village is one of the villages that received Village Funds originating from the State Management and Expenditure Budget (APBN). The village financial system for empowering rural communities during the pandemic (covid-19) starts with non-physical development, for example in the health sector. So that village people who are unfamiliar with the Covid-19 virus can be invited to take part in health socialization and health counseling so that village people can adopt a healthy lifestyle.

Based on the research that the researchers conducted, information was obtained from the Head of the Pattallassang Village BPD that the village community was invited to socialization and counseling about

the Covid-19 virus and villagers were also given free food, masks and hands sanitizer during the counseling.

Based on information from the Head of Village Finance, Pattallassang said that the development of the village fund program was very helpful for the village community. Starting from building BUMDes for activities during the pandemic, owning a savings and loan business for people who have been laid off and who are still unemployed but have the desire to open a BUMDes business ready to provide capital so that villagers can build small businesses, so that they can help the economy of rural communities. In addition, the village government also provides Direct Cash Assistance (BLT) to village communities who are considered less fortunate. The first month the village community received Rp. 800,000 of BLT because the distribution took longer, the following month onwards the village community received Rp. 400,000 of BLT. Villagers who received BLT during the pandemic (Covid-19) can collect these funds using an ATM card (only for assistance) where funds can be withdrawn through a designated bank, so that villagers do not need to go to the village office to collect aid funds.

In every development, the village government also includes the village community to consult together so that the village community also knows that infrastructure development will be carried out in the village.

Based on information from the Pattallassang Village Community, they said that the village government was very helpful to the village community by providing savings and loan businesses for people who wanted to open a business but did not have capital, as well as people who were considered to be less well off were also given BLT but there were also some village people who still misused BLT. from the village administration.

5. CLOSING

5.1 Conclusion

- a. The village financial system for empowering village communities during the pandemic (covid-19) with the existence of the village fund program for the Pattallassang Village community is greatly assisted in the economic field because BUMDes can provide capital with the name of a savings and loan business so that people affected by Termination of Work Rights (PHK) or unemployed during the pandemic can borrow capital and open small businesses to make a living amid the pandemic (covid-19).
- b. The non-physical development of the village community is greatly assisted in the health sector, because most village people are still unfamiliar with the virus which is rampant so that many village people still underestimate not wearing masks when leaving the house. However, with this non-physical development, the village community is invited to health outreach and health education so that the village community knows better and implements a healthy lifestyle, and the village community is also given masks and hand sanitizers free of charge by the village government.

5.2 Suggestion

- a. Guidance for the people in Pattallassang Village to be further improved so that they can produce a productive community during the pandemic (covid-19) and be better.
- b. It is hoped that the Pattallassang Village government can maintain good performance in the Village Finance process.
- c. The Village Government needs to form empowerment groups from the community according to their potential and create empowerment assistance programs for people who already have economic opportunities.
- d. The Village Government needs to pay more attention to village communities who are at an economically disadvantaged level in

order to be able to help the community's economy so that the suffering of the community is reduced a little.

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