

ANALYSIS OF VILLAGE FINANCIAL PLANNING IN TOWAYU VILLAGE, PAGUYAMAN PANTAI DISTRICT, BOALEMO DISTRICT

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ABSTRACT

The research objective was to determine the financial planning process in Towayu Village, Paguyaman Pantai District, Boalemo Regency.

This type of research used in this research is a type of qualitative research with a descriptive approach. The descriptive approach of the researcher wants to describe or describe how village financial planning is in Towayu Village, Paguyaman Pantai District.

The result of this research is that the draft RPJMDes will be discussed and agreed upon by the Village Head and BPD and then stipulated as a Village Regulation concerning the RPJMDes no later than 3 months after the elected Village Head is appointed. It is often found that the Towayu Village Government has not fully adjusted the actual RPJMDes flow to PERMENDAGRI No. 113 of 2014. Because those met in the field turned out that the preparation of the RPJMDes in the Towayu Village Government was only carried out towards the end of the year. This is a big problem and can even hinder all village activities, both development planning in the village, village empowerment 2) The Village Consultative Body (BPD) will hold deliberations in the framework of drafting RKPDes, and the results of the BPD deliberations serve as guidelines for the Village to compile a draft RKPDes and a list of RKPDes,

Keywords: planning, finance and village

INTRODUCTION

Village is a division of administrative areas under a sub-district led by a village head. The word "village" comes from the Sanskrit word 'Dhesi' which means birth. The term Dhesi has been used since 114 AD, which at that time in Indonesia only consisted of a few kingdoms, according to Law number 6 of 2014 concerning Villages which regulates Village means that the Village is a legal community unit that has territorial boundaries that are authorized to regulate and administer Government affairs, the interests of the local community based on community initiative, rights of origin, or recognized traditional rights and respected in the government system of the Unitary State of Indonesia.

Village financial management is regulated in the Regulation of the Minister of Home Affairs Number 113 of 2014 concerning Village Financial Management and Domestic Regulation Number 114 concerning Village Development which is stated in article 71 paragraph 1 that "All rights and obligations can be valued in money as well as everything in the form of money and money. goods related to the implementation of the rights and obligations of the Village". These rights and obligations give rise to income, expenditure, financing that need to be regulated in good village financial management [10].

Management is a unique process, which consists of actions that include planning, organizing, activating and

controlling carried out to determine and achieve predetermined goals through the use of human resources and other sources.

states that management is a process in the implementation of work that involves guidance in directing groups of people towards organizational goals or real intentions [9].

Management comes from the word "To Manage" which means to organize, the arrangement is done through a process and arranged based on the order of the management functions, so according to Hasibuan management is "a process to achieve the desired goals" [13].

Management is a science that studies comprehensively in accordance with the direction and is managed by people according to different backgrounds according to the goals in accordance with the achievement of the desired goals [2].

Management is a tool to achieve an organizational goal by utilizing other people based on a systematic and coordinated division of labor and responsibility, an organization has different goals depending on the type of organization itself, but in terms of achieving its goals an organization must be able to control and control the people in the organization, because basically human abilities are very limited and unable to fulfill all their own needs, while human needs are very infinite this encourages humans to think about dividing tasks, jobs and responsibilities with others, from this there is a formal collaboration between one human and another in an organization, this is inseparable from the nature of humans as social beings who need each other.

Financial management is an amalgamation of science as well as in accordance with the arts with discussion and study and analysis of how a financial manager uses appropriate company resources in seeking funds and managing funds and distributing funds according to goals and abilities to provide profit and

prosperity for shareholders and business sustainability for the company [2].

Financial management is all activities of the company related to efforts to obtain company funds by minimizing costs and efforts to use and allocate funds efficiently in maximizing company value, namely price, with the hope that buyers are willing to pay if a company sells it, in other terms financial management. is a matter relating to policies to be taken in the company's financial control efforts so that the costs incurred on investment can be effective [5].

Management principles are true and general statements that can be used as a basis in guidelines and thoughts with actions, as well as principles that arise from the results of research and experience, even principles or principles already reflect basic truths in the field of science that are in accordance with the basics but will not be absolute if absolute, when the application of the principle or principle takes into account special circumstances and changing circumstances.

Another opinion also states that financial management is an effort and activity in order to increase the value of the company, it can be interpreted as an effort to get funds in the most profitable way and allocate funds efficiently within the company as an effort to achieve targets for shareholder wealth [4].

management relates to the duties of a financial manager in a business firm. a financial manager actively manages the financial affairs of various businesses related to finance and non-finance, private or public, large or small, profit or non-profit, they carry out various activities, such as a budget, financial planning, cash management, credit administration, investment analysis, and raising funds [6].

Financial Management Can be defined as the science that discusses investing,

spending, and managing assets with several overall goals planned [1].

financial management is the overall activity of the company that is related to getting the necessary funds with minimal costs and the most favorable terms and efforts to use these funds as efficiently as possible [7].

From some of the opinions above, it can be concluded that financial management is a science that studies all activities related to company or organizational finances, these activities are in the form of use of funds and search and to sharing of results.

In Law No.6 of 2014 concerning Village article 72 and paragraph 1, it is stated that the source of Village income comes from PAD, APBN, APBD and ADD, seen from the source of village financial income, which requires a lot of good planning so that village financial management can be properly directed [11].

Village planning is a series of efforts carried out by Village residents, consisting of various actors and parties in the village to plan development in the Village which is the authority of the Village in the field of village government administration which includes Long and Medium-Term Plans, Medium Term Village planning refers to document called the Village Medium Term Development Plan (RPJMDes). meanwhile, the Short-Term Planning will produce an Elaboration Document of the RPJMDes which is called the Village Government Work Plan (RKPDes). The Village RKP is then supported by a budget document called the Village Revenue and Expenditure Budget (APBDesa).

Village Financial Management is all activities that include Planning, Administration, Reporting and Village Financial Accountability the Village Government Work Plan (RKPDes) is an elaboration of the Village Medium Term Development Plan for a period of 1 year.

Towayu Village is one of the villages in Boalemo district with inadequate facilities conditions, currently Towayu Village also receives a large enough budget for the interests of development, empowerment, government up to 1 billion, in Towayu Village the utilization of this very large budget is still This is not right on target, if not immediately given an understanding, it will have an impact on improving development and governance and social affairs of the Village itself because every budget that is included in planning is still not in accordance with the needs of the community in general.

Similar to other villages, Towayu Village has also compiled a Village Medium Term Development Plan (RPJMDes) every 6 years or once a period of an elected Village Head which contains all activities that become the Vision and Mission of the Village Head during the Village Head Election Campaign, starting from Infrastructure Development, Community Empowerment and Village Government Operations.

The implementation of the Towayu Village Government program that has been compiled in the RPJMDes will be discussed annually. Then the RPJMDes compilation is implemented every 3 months after the inauguration of the Village Head, so it must immediately enter the RPJMDes. The RPJMDes will be realized annually during the elected Village Head period. After the MUSDUS and MUSDES are carried out, every result of the Village Deliberation will be included in the Village Government Work Plan or RKPDes which contains any proposals deemed very important or often referred to as priority proposals,

However, in the preparation of RPJMDes and RKPDes, especially in community development, implementation of village development and community empowerment. It turns out that the results of preliminary observations indicate that

the activities included in Village planning are not yet optimal, because they are only dominant in village development. Like the data that the budgeting value reaches Rp. 100,000,000 - Rp. 900,000,000. It turns out that the priority of village development is carried out as the wish of several people in Towayu Village.

But it turns out that the community also needs adequate health facilities considering that Towayu Village is a remote village with inadequate health facilities and is far from the hospital. The people of Towayu Village really want facilities such as a village ambulance that will make it easier for the community to get to the nearest health facility.

Based on the description above, the title of this research is formulated as "Village Financial Planning Analysis in Towayu Village, Paguyaman Pantai District, Boalemo Regency".

RESEARCH METHODS

This research uses descriptive research with a qualitative approach. This type of descriptive research is one type of research that tries to describe a symptom, an event that is happening now, this research focuses on actual problems as they were when the research was taking place, in this type of research the researcher trying to describe events and incidents that are the center of attention without giving special treatment to these events [8].

Qualitative research methods are research that intends to understand the phenomena experienced by research subjects such as behavior, perception, motivation, and actions by describing them in the form of words and language, with a special natural context and with natural methods as well [8].

This research is planned to be carried out for approximately 2 months, from September to December 2020, this research is located in Towayu Village, Paguyaman Pantai District, Boalemo

Regency, Gorontalo Province. The reason the researcher chose the location of the research is for convenience in terms of time and energy to obtain the information needed at the time of doing research.

This study uses several data collection techniques, namely:

1. The interview is a technique of collecting data or information face-to-face between the researcher and the informants.
2. Observation is the initial observation made to directly observe certain circumstances and situations in a particular object of research. technique is also an initial technique used to observe directly the activities that are being carried out, because researchers are not only researchers but also part of the object of research.
3. Documentation is a method used to provide documents using accurate evidence from recording specific sources of information from essays/writings, testaments, books, laws and so on.

Data analysis technique is the process of systematically searching and compiling data obtained from interviews, field notes, and other materials. So that it can be easily understood, and the findings can be shared with others. Data analysis is done by organizing data, describing it into units, synthesizing it, arranging it into patterns, choosing which ones are important and what will be studied, and making conclusions that can be shared with others. This study used a qualitative interactive model of data analysis technique, namely data analysis in the description or description of Village Financial Planning in Towayu Village, Paguyaman Pantai District, Boalemo Regency.

Activities in qualitative data analysis are carried out interactively and continue to completion, so that the data is saturated. Activities in data analysis are: data reduction, data presentation, and data

verification. the conclusions of each of these activities can be explained as follows [8]:

1. Data Reduction means summarizing, selecting the main things, focusing on the important things, looking for their themes and patterns. Thus the data that has been reduced will provide a clearer picture, and make it easier for researchers to carry out further data collection.
2. Data reduction is a sensitive thinking process that requires intelligence, breadth and high depth of insight.
3. Data presentation is the process of restating data that has been obtained with a cognitive tendency to simplify complex information into a selective simplified form (Gestalt) or a configuration that is easy to understand so that the level of validity and objectivity of the research results can be obtained.
4. Withdrawal The conclusions presented are still provisional and will change if strong evidence is not found at the next stage of data collection.

The process of compiling conclusions and making decisions from the results of the analysis previously adjusted to the research question. The trend of the results that appears is re-identified, clarified the pattern of configurations that arise so that the final conclusion can be accounted for.

RESEARCH RESULT

This research uses descriptive qualitative research, which aims to analyze the Village Financial Planning in Towayu Village, Paguyaman Pantai District, Boalemo Regency, Gorontalo Province, which is focused on the Village Medium Term Development Plan (RPJMDes), the Village Government Work Plan (RKPDDes), the Revenue Budget and Village Shopping (APBDes).

The research results of each of these aspects are described as following:

The Village Medium Term Development Plan (RPJMDes) is a Village development plan for 6 years in accordance with the term of office of the elected Village Head which contains all development activities and the implementation of village governance and is adjusted to the Vision and Mission of the elected Village Head.

RPJMDes, the Towayu Village government has been formulated based on the Regulation of Permendagri 113/2014 concerning Villages, which discusses various types and adjustments in the implementation of village development.

The 6-year proposal contained in the RPJMDes is the result of discussions with the community carried out in each hamlet, this proposal is based on community participation which is then discussed in the Musrembangdes to be mutually agreed upon which will be selected and sorted according to the type of proposal itself.

Based on the results of an interview with the Secretary of Towayu Village (LB), (Interview on 26 November 2020), which is about the 6-year proposal in the RPJMDes.

"The proposal for 6 years is the result of extracting ideas from each hamlet which is then discussed in the Village Deliberative Forum which is then compiled in the RPJMDes based on BPD approval."

In addition, Ms. (JS) (interview on 26 November 2020), said that:

"Proposals for 6 years come from the community and are based on the regional RPJM"

In addition, the results of interviews with the community which were also conducted on November 26, 2020 resulted in the opinion that:

"All the proposals listed in the RPJM are proposals from us, the community, namely the result of extracting ideas from

each hamlet, we directly played an important role during the exploration of our ideas but we were no longer involved at the time of drafting."

From the results of the interview above, it can be concluded that all the 6-year proposals included in the RPJMDes are the result of extracting ideas from the community.

The first step in determining the RPJMDes is to form an RPJMDes Preparation Team which is then tasked with compiling the RPJMDes. The RPJMDes Development Team is led directly by the Village Head. Chairman of the Village Secretary Drafting Team. The implementation of the determination of the RPJMDes is carried out after all proposals are complete, at least 3 months after the inauguration of the elected village head.

The results of an interview with (LB) on November 26, 2020, stated that:

"The first thing to do in the preparation of the Village RPJM is to form a TEAM 11 which is tasked with compiling the RPJMDes. "

The results of the interview with the Village Head (IA) on November 26, 2020 also said that:

"The step of the village government in involving the community in the preparation of the RKPDes is to involve the community in the RKPDes Compilation Team"

Based on the results of the interview above, it can be concluded that in the preparation of the first step taken was to form a village RPJMDes drafting team led by the village head and chaired by the village secretary, where at least 3 months after the inauguration of the village head, the preparation of the RKPDes is continued.

In addition to the 6-year proposal, the researcher has also interviewed Mrs. Ulfa Pakaya about the steps of the Village government when there is an emergency interest that is not listed in the RPJMDes, the response (U) on November 26, 2020 is:

"What we do when there is an emergency interest that is not listed in the RPJMDes, we, the village government will make changes to the RPJMDes"

So it can be concluded that in the event of unexpected events such as natural disasters and so on, the Village government will revise the RPJMDes.

The Village Government Work Plan (RKPDes) is the elaboration of the RJPMDes which contains Village plans for 1 year with the aim of realizing the planning and vision and mission of the Village Head, the RPJMDes contains important documents including a list of what activities the village government will carry out in 1 year, laws and regulations that support the preparation of the RKPDes.

Based on the results of an interview with Mr. (IA) which was conducted on November 26, 2020, the answers given by Mr. (IA) were:

"The steps we are taking to establish RKPDes are to make Village regulations regarding the determination of RKPDes."

Regarding the RKPDes Ibu (LB) on 26 November 2020 also said that:

"The village government's step in involving the community in the preparation of the RKPDes is to involve the community in the RKPDes compilation Team."

Mrs. (JS) on 26 November 2020 also gave her opinion about the budget as outlined in the RKPDes, namely:

"The budget discussion in the RKPDes is adjusted according to the volume of activities to be carried out."

On 26 November, interviews were also conducted with several people on November 26, 2020 following:

"We, the public, will be presented only during the exploration of ideas, but we, the community no longer know whether our proposal was included in the RKPDes or not, and until now there are still some suggestions from us, the community that have not yet been realized."

From the results of the interview, it can be concluded that the determination of the RKPDes was determined based on Village regulations, and in its preparation the community was involved in the formation of the Team and until now there are still several proposals from the community that have not been realized.

The Village Income and Expenditure Budget (APBDes) is the accountability of the Village which includes all activities and activities that the Village will carry out to the community which contains program plans financed by Village finances regarding Village income and expenditure.

Based on an interview with Mrs. (LB) on November 26, 2020 Regarding APBDes, the responses and answers given by him are as follows:

"The person who compiled the APBDes is myself, this APBDes is compiled based on the RKPDes with a detailed budget."

Mother (LB) on November 26, 2020 also said that:

"APBDes is also prepared by taking into account the potential and needs of the community"

In addition to an interview with (LB) on November 26, 2020, an interview was also conducted with village community representatives about the APBDes, the community's answer was as follows: following:

"We honestly do not play a role in the preparation and determination of the APBDes and we also do not know the details of the budget for each activity that will be carried out by the Village government."

From the results of the interview above, it can be concluded that the Village Budget is compiled by the Village secretary which is adjusted to his duties and functions and then submitted to the Village Head. The Village Head conveyed to the BPD to be discussed and mutually agreed upon, after it was approved, the

APBDes would be determined and submitted to the Regent through the Camat and in terms of preparing the APBDes, the community was not involved at all.

DISCUSSION

Based on the description of the research results above, it can be understood that the Towayu Village Financial Planning can be seen from the RPJMDes, RKPDes, and APBDes which have been compiled by the Towayu Village government.

The Towayu Village Government Financial Planning is carried out by including the discussion of the RPJMDes which is contained in the development and empowerment plans with the village administration, as stipulated in Law Number 6 of 2014 concerning Villages. In the village financial planning in the Village Government of Towayu Village, after determining the RPJMDes it is discussed in the RKPDes. At the RKPDes it is discussed in the field, then it will be determined how much budget is needed for the proposed program. Then adjust the volume used. So that sometimes community involvement is needed, but only limited to sanctions in determining the RKPDes. After preparing the APBDes, all budgets have been included in the APBDes in detail.

Village financial planning at the Towayu Village Government is adjusted to the activities carried out in village financial management which includes planning and budgeting activities starting from the preparation of RPJMDes, RKPDes and budgeting, namely the preparation of APBDes which includes all activities for 1 year.

Towayu Village financial planning is divided into two, namely the Village Medium Term Planning and the Towayu Village Government Work Plan, the Towayu Village Development Planning Agency (PJMDDes) based on the Boalemo

District development plan, and the RKPDes based on the Towayu Village regulations.

In the planning process, the first step taken by the Towayu Village government was to compile the RPJMDes, in the preparation of this RPJMDes the community was obliged to participate in the village development planning meeting, the Village development planning deliberations would be outlined in the minutes, then the Village Head directed the RPJMDes Formulation Team to carry out improvements in Village Development Planning especially for the year. In the meantime, the Village Head will draft a Regulation on the RPJMDes.

The village head and BPD will discuss and agree on the draft RPJMDes and then stipulate it as a Village regulation regarding the RPJMDes no later than 3 months after the elected Village head is appointed. It is often found that the Towayu Village Government has not fully adjusted the actual RPJMDes flow to PERMENDAGRI No. 113 of 2014. Because we were met in the field, it was found that the preparation of the RPJMDes in Towayu Village Government was only carried out towards the end of the year. This is a big problem and can even hinder all village activities, both development planning in the village, and village empowerment

After the RPJMDes is stipulated, the Towayu Village government will then compile a Village Government Work Plan which is compiled annually and set forth in the annual APBDes draft and recorded in the APBDes.

In the preparation of the RKPDes, the Village Head involved the RPJMDes drafting Team and then formed the Team Compiling the RKPDes, reviewing the RPJMDes document, checking the indicative Village ceilings, and aligning programs that enter the village, drafting the RKPDes draft, and submitting a list of

proposals that are included in the list of RKPDes activities and subsequently the RKPDes will be stipulated by the Towayu Village regulation with a number of this number.

Furthermore, the Village Consultative Body (BPD) will hold deliberations in the framework of drafting the RKPDes, and the results of the BPD deliberations will serve as a guideline for the Village to compile the RKPDes draft and RKPDes list, the Village deliberations will be held no later than June of the current year and the deliberations will produce a priority scale for Village development which is then will be stated in the minutes of the Musdes results which will serve as a guideline for the Village government in preparing the RKPDes and stipulated by Village regulations. However, the obstacle encountered is that the Towayu Village Government has not established an RKPDes, even though it should have been completed in June.

After the Towayu RKPDes is stipulated, the Towayu Village APBDes will then be prepared for the current year of all costs and budgeting that have been stipulated in the RKPDes will serve as a guideline for compiling the APBDes which in stages are compiled by the Secretary of Towayu Village and then will be submitted to the Village head as stipulated in Peremndagri 113 of 2014 chapter 5, article 20, which explains that the APBDes is technically compiled by the village secretary based on the current year's RKPDes which will then be submitted to the Village Head for discussion and agreement with the BPD no later than October of the current year, and if it has been agreed and mutually agreed, the APBDes will be determined. Becomes Village regulations and stipulated no later than December 31 of the current year.

However, in the Towayu Village Government there has been a delay due to

the preparation of the RPJMDes and RKPDes, resulting in the completion of the APBDes determination until the beginning of the following year.

The APBDes that has been agreed upon with the BPD will then be submitted by the Head of the Boalemo Regent through the Camat to be evaluated, and if in the evaluation phase deficiencies are found, the sub-district will return the APBDes to the Village to be immediately repaired and equipped for the benefit of disbursement so that they can be implemented immediately.

Financial Planning is a projection of sales, profits and assets based on various production and marketing strategies and also on determining the resources needed to achieve these projections.

In addition to the teori above, the discussion can also be supported by Permendagri No. 113 of 2014 concerning Village Financial Management which is an entire activity which includes Planning, Implementation, Administration, Reporting, and Accountability.

CONCLUSION

Based on the results of the research and discussion above, it can be concluded that the financial planning process in Towayu Village is divided into two, namely:

1. The draft RPJMDes will be discussed and agreed upon by the Village Head and BPD and then stipulated as a Village regulation regarding the RPJMDes no later than 3 months after the elected Village head is appointed. It is often found that the Towayu Village Government has not fully adjusted the actual RPJMDes flow to PERMENDAGRI No. 113 of 2014. Because those met in the field turned out that the preparation of the RPJMDes in the Towayu Village Government was only carried out towards the end of the year. This is a big problem and can even

hinder all village activities, both development planning in the village, and village empowerment,

2. The Village Consultative Body (BPD) will hold deliberations in the framework of drafting the RKPDes, and the results of the BPD deliberations will serve as a guideline for the Village to compile the RKPDes draft and list of RKPDes, the Village deliberations will be held no later than June of the current year and the musdes will produce a priority scale for Village development which will then shall be stated in the minutes of the results of the musdes which will serve as a guideline for the Village government in preparing the RKPDes and stipulated by a Village regulation. However, the problem is that the Towayu Village Government has not established a RKPDes, even though it should have been completed in June,
3. The current year's RKPDes will then be submitted to the Village Head for discussion and agreement with the BPD no later than October of the current year, and if it has been agreed and mutually agreed, the APBDes will be stipulated as a Village regulation and set no later than December 31 of the current year. However, in the Towayu Village Government there has been a delay due to the preparation of the RPJMDes and RKPDes, resulting in the completion of the APBDes determination until the beginning of the following year.

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