

Evaluation Analysis of Village Financial Management in Kabila Bone District, Bone Bolango Regency

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Abstract:- This study aims to determine the process of implementing financial management in villages throughout the Kabila Bone District, Bone Bolango Regency and assessing the implementation according to the criteria in the applicable regulations and comparing these assessments in all studied villages. Assessment of the process of village financial management stages from the level of implementation Very Good, Good, Fairly Good, Less Good, and Not Good. This research is a quantitative research using descriptive statistical methods using a questionnaire that was previously tested for validity and reliability, which is then analyzed using the continuum line technique and draws conclusions. The results of the study obtained that financial management was in the fairly good category, where planning, implementation, reporting, and accountability obtained a fairly good score, while for administration a good score was obtained. The main inhibiting factor in implementing village financial management in Kabila Bone District, Bone Bolango Regency, is that human resources still lack an understanding of how to manage village finances and what stages must be done. So to overcome this, it is recommended to conduct technical guidance for village officials by local governments related to village financial management which is carried out regularly.

Keywords:- Analysis; Evaluation; Village Financial Management.

I. INTRODUCTION

The village is the smallest scope of the government structure which is one of the main focuses of the government in state development. In its development, the village is required to carry out re-actualization in order to achieve a prosperous society and free from poverty. One of the ways to achieve this is through good financial management. This is stated in Law no. 6 of 2014 concerning Villages, Article 1 Paragraph 1 provides limitations on Village finances. Village finances are all Village rights and obligations that can be valued in money and everything in the form of money and goods related to the implementation of Village rights and obligations. Then according to the Regulation of the Minister of Home Affairs No. 20 of 2018 which states that village finances are managed based on transparent, accountable, participatory principles and are carried out in an orderly and budgetary discipline. With this regulation, the village government has a foundation in managing village finances and it is hoped that the village government will be able to manage village finances well.

An understanding of village financial management is an important and fundamental aspect that must be possessed by village government officials (Kusuma & Rahardjo, 2019). In order to avoid fraud in village financial management, all levels from the authorities to the community must know the basic concepts of accountability and transparency so that there is no apathy in the village financial management process which is a whole activity that includes planning, implementation, administration, reporting and financial accountability. village. Therefore, the success or failure of development is seen from the finances managed by the village government (Siringo-ringo, 2017).

The main problem in managing village finances throughout Indonesia is regarding human resources (Lumingkewas *et.al.* 2021). The roles and responsibilities accepted by the village have not been matched by the condition of adequate human resources, in terms of quantity and quality (Yosua *et.al.* 2017). In addition, the obstacles that the village has are facilities and infrastructure that are less supportive in financial management and the community is less critical of the management of the village income and expenditure budget (Alwindria *et.al.* 2019). Judging from the amount of funds managed by the village, it has a high risk in its management. This is also no exception for villages in Kabila Bone District, Bone Bolango Regency, which is an area included in the Tomini Bay Area, where most of the population relies on marine products as their income. The results of preliminary observations based on interviews with several village officials found that in terms of absorption of village expenditure budgets there were high and low budget absorptions, even though the Village Revenue and Expenditure Budget (APBDes) with Village Funds sourced from the APBN for each village in the District of Kabila Bone an average of more than 1 billion. This shows an alleged imbalance in the ability of each village to manage village finances. In addition, the planning process is weak due to the lack of community participation at the planning stage which in the end at the stage of supervision from the public also becomes weak.

Based on the above phenomenon, this research was conducted by analyzing and evaluating the implementation of village financial management in each village in Kabila Bone District, Bone Bolango Regency. There is some evidence that shows that an evaluation of the implementation of village financial management is able to find the weaknesses of the village government which can then be made improvements that are considered important in the village financial management stage. As Amallia & Hamidi (2019) found that

based on the evaluation of village financial management, village apparatus still lacked an understanding of how to manage village finances, what stages had to be done, were unable to understand and explain what evaluation tools were used at each stage of management. financial management, and do not carry out financial administration properly, so that in-depth training is needed for village officials regarding the duties and functions that should be carried out by village officials as well as making special training on village financial management. So that the objectives to be achieved in this study are first to see how the process of implementing financial management in villages throughout Kabila Bone District, Bone Bolango Regency, and secondly to find inhibiting actors in the implementation of village financial management.

II. LITERATURE REVIEW

A. Village Financial Management

The village is a representation of the smallest legal community unit that already exists and grows along with the life history of the Indonesian people and becomes an inseparable part of the life order of the Indonesian nation. According to the Ministry of Home Affairs No. 20 of 2018, "Village finances are all village rights and obligations that can be valued in money and everything in the form of money and goods related to the implementation of village rights and obligations". The rights and obligations in question generate income, expenditure, financing, and village financial management. The integrity of the activities that include: Planning, Implementation, Administration, Reporting, and accountability for village finances is a village financial management.

Village financial management indicators based on the Implementation Guidelines for Village Financial Management Guidance and Consultation by BPKP are as follows:

➤ *Planning*

Prepare RPJM (Medium-Term Development Plan) for a period of 6 years and prepare Village RKP (Government Work Plan) for a period of 1 year and stipulated by Village Regulation and must hold Village Development Deliberations and its implementation no later than June of the current budget year.

➤ *Budgeting*

The process of preparing the Village APB (Village Income and Expenditure Budget). The process of preparing the Village Budget includes:

- The implementation of activities submits a proposed activity budget to the Village Secretary based on the established RKP
- The village secretary prepares a draft Village Regulation regarding the Village APB (RAPB) and submits it to the Village Head
- The Village Head conveys to the BPD, the RAPB is mutually agreed upon no later than October of the current year between the Village Head and BPD.

- The agreed RAPB is submitted by the Village Head to the Regent/Mayor through the Camat no later than 3 days since it was agreed.
- The Regent/Mayor determines the results of the evaluation no later than 20 days from the receipt of the RAPB. The Village Head makes improvements within a maximum of 7 working days.
- The Village Regulation concerning the Village Budget is stipulated no later than December 31 of the current budget year.

➤ *Implementation*

In implementing village finances there is a principle that must be adhered to "Village receipts and expenditures are carried out through the Village Cash Account". All village receipts and expenditures are supported by complete and valid evidence and signed by the Village Head and Village Treasurer.

➤ *Administration*

Village Financial Administration is a recording activity that is specifically carried out by the Village Treasurer. Administration of both cash receipts and cash disbursements using:

- General Cash Book
- Tax Assistant Cash Book
- Bank account book

➤ *Reporting and Accountability*

In managing village finances, the Village Head is required to submit semiannual and annual periodic reports which are submitted to the Regent/Mayor and some are submitted to the BPD. Reports to the Regent through the Camat include:

- Semesteran Report on the Realization of the Implementation of the Village Budget.
- Accountability Report on the Realization of Village Budget Implementation at the end of each fiscal year.
- Report on the Realization of the Use of Village Funds

Reports to BPD include:

- Report of Accountability of Realization of Village Budget Implementation consists of Revenue, Expenditure and Financing.
- Furthermore, the implementation of development carried out by the Village Government must be informed to the community including the finances.

Village financial management is a team formed to carry out their respective duties and functions through a village head decree. The Village Financial Management Authority Holder, hereinafter abbreviated as PKPKD is the Village Head, who is further assisted by the Village Financial Management Implementing Team which is abbreviated as PPKD consisting of the village secretary as an element of the village secretariat leadership who serves as PPKD coordinator, members consist of community leaders, organizational leaders and others.

According to the Ministry of Home Affairs Number 20 of 2018 concerning Village Financial Management, it states that village financial management is managed based on the principles of transparency, accountability, participatory, orderly and budgetary discipline. With this foundation, guaranteeing access for the community to obtain information about the administration of village governance.

The village has such a big role, but that big role comes with a big responsibility too. Therefore, the village government must apply the principles of accountability in its governance, where all activities in the administration of the village government must be accountable to the village government in accordance with the provisions. In terms of the village financial aspect, the village government is obliged to prepare the Village APB Implementation Realization Report and the Village APB Implementation Realization Accountability Report. The report is produced from the Village Financial Management Cycle, whose stages start from planning, budgeting, implementation and administration to reporting and accountability for village financial management (Amallia & Hamidi, 2019). So that planning is needed that is ready to run in managing the allocation of funds that will be received by the village government to be able to have a significant impact on the community (Warsono & Ruksamin, 2014).

Then Sumiati (2015) in the village financial management process the Village Government should not only focus on completing all stages of financial management and

the final result in the form of creating village builders. However, the village government should focus more on creating a development process created by the local village community, so that the resulting development is quality development, namely a development result that describes the goals, needs, and results of the joint work of all elements of the local village community.

Besides By (2014) in the village financial management process there are four stages, namely planning, implementation, supervision, and accountability where at the planning stage, it was studied from the musrembang held by the implementation team that it was still not effective, where in the musrembang activity community participation was still very low, due to the lack of information transparency. submitted by village officials. Likewise, the implementation stage is still less effective, where there are inconsistencies from the village government and BPD who make unilateral changes to plans without notifying the community.

III. METHOD

In this study, researchers used descriptive statistical methods using a questionnaire. Before the research questionnaire was given to the village apparatus as the research location, the questionnaire was first tested for its validity by testing the validity and reliability of the data to a similar group, namely village officials outside Kabila Bone District but still in one district.

Variable	Dimension	Indicator	Scale
Village Financial Management	Planning	The village secretary prepares a Draft Village Regulation on APBDesa not based on RKPDes	Likert
		The Draft Village Regulation concerning the Village Budget is submitted by the Village Head to the Village Consultative Body for immediate approval	
		The Village Regulation Draft Agreement is agreed beyond October	
		The agreed design was not given by the Village Head to the Regent for evaluation	
		If the results of the evaluation are not given by the Regent, the draft Village regulation does not apply by itself	
	Implementation	Kaur Finance can save an unlimited amount of cash in the village treasury	Likert
		The amount of village treasury does not have to be determined by the Regent's Regulation	
		Village expenditures in the form of expenses are recognized even though the Village Regulations have not been ratified	
		Village expenditures include binding personnel expenditures	
		The Budget Plan is approved by the Village Head even without being verified by the Village Secretary	
		The implementation of activities may submit a Payment Request Letter (SPP) other than the Village Head	
		SPP may be given if the goods or services have not been received along with a statement of shopping responsibility, and an attachment to the proof of the transaction	
		SPP that has not been verified by the Secretary and approved by the Secretary can be approved by the Village Head and paid by the Village Treasurer	
		Village expenditures do not need to be recorded by the Village Finance Head	
Kaur Finance is not required to deposit taxes collected into the account of the State Treasury			

	Administration	Kaur Finance is not obliged to account for the money that comes in and goes out through the accountability report	Likert
		Accountability reports made by financial officers do not need to be in the form of books such as general cash books, bank subsidiary books, tax subsidiary books, and down payment subsidiary books, but verbally enough.	
		The accountability report does not have to be submitted every month to the Village Head	
	Reporting	The Village Head does not need to submit the Semester 1 APBDesa Realization Report to the Regent but only to the Camat	Likert
		The Realization Report on the implementation of the Village Budget does not need to be accompanied by a Semester 1 Activity Realization Report.	
		Report on the Realization of the Implementation of the 1st semester APBDesa submitted beyond the month of July of the current year	
		The Realization Report on the Implementation of the Village Budget for the semester does not need to be submitted to the public	
	Accountability	At the end of each year, the Village Head does not need to submit an accountability report to the Regent, but only to the Camat	Likert
		Accountability reports do not need to be accompanied by notes to financial statements, but only with the Village Budget Implementation Realization Report	
The accountability report on the realization of APBDesa implementation is submitted beyond March of the following fiscal year.			

Table 1:- Definition of Operational Variables

A. Research Sample and Data Collection

The subjects of this study were village officials in Kabila Bone District, Bone Bolango Regency, with the object of research being village financial management. So that the respondents in this study were village officials in nine villages throughout the Kabila Bone District, Bone Bolango Regency, namely the Village Head, Village Secretary, Village Treasurer, Kaur and Kabid. The data collection techniques carried out in this study were grouped into two, namely the main data and supporting data. For the main data obtained from questionnaires given to respondents, while supporting data obtained from documents in the form of notes, pictures and other materials that can support this research. Data collection techniques in this study were carried out in the following ways: 1) Observation where the researcher observed the research object to find data directly in the field through the village officials or through available documents or records, 2) Questionnaires, written statements that given to respondents to get an overview of village financial management so that recommendations can be made from the results of the evaluation.

B. Data analysis technique

The data needed in this study were obtained by using a questionnaire. The responses or answers from the respondents were compiled into an answer related to the evaluation of village financial management in the Kabila Bone District, Bone Bolango Regency which consists of planning, implementation, administration, reporting, and accountability. To analyze each question or indicator by calculating the frequency of answers from each category (answer choices) and then adding them up. After each indicator has a number, then calculate the average of each indicator which is then made a continuum line. From these results, it is interpreted to be able to draw conclusions regarding the stages in the financial management of the

village. The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows.

The highest score = the highest score x the result of multiplying the total statement by the number of respondents.

The lowest score = the lowest score x the result of multiplying the total statement by the number of respondents.

On this basis, the percentage of variables is:

$$\frac{\text{Total Number of Respondents' Answers}}{\text{Total Highest Score}} \times 100\%$$

IV. RESULTS AND DISCUSSION

Questionnaires sent to respondents were 81 copies with a rate of return and can be used and analyzed as many as 76 copies or 93.82%. Based on the results of returning the questionnaire, the number of respondents based on position can be analyzed, namely the Village Head as many as 7 respondents or 9.21%, the Village Secretary as many as 9 respondents (11.84), Village Treasurer as many as 9 respondents (11.84), Head of Finance as many as 9 respondents (11.84), Head of Planning as many as 8 respondents (10.53%), Head of Administration and General as many as 9 respondents (11.84), Head of Government as many as 8 respondents (10.53%), Head of Welfare as many as 9 respondents (11.84), and Head of Service as many as 8 respondents (10.53%). Thus, from the nine villages in Kabila Bone District, almost all village heads participated in filling out this research questionnaire.

A. Instrument Quality Testing

The quality of the data generated from the instrument in this study can be analyzed through validity and reliability testing. Therefore, the questionnaire was tested first with validity and reliability tests. To test the validity and reliability

of the data used on 30 respondents, namely village officials who are not included in the District of Kabila Bone, but villages that are still included in the scope of the District of Bone Bolang. Here are the test results.

➤ *Data Validity Test Results*

The validity test in this study uses the *product moment correlation formula*. The decision to test validity is if the

Pearson Correlation obtained has an $r_{\text{count}} > r_{\text{table}}$ and has a significance value below 0.05, it means that the data obtained is valid. and suitable to be used as a research instrument. On the other hand, if $r_{\text{count}} < r_{\text{table}}$ and has a significance value below 0.05, it means that the data is not valid. The r_{table} in this study obtained by the formula $df = n - 2$ ($30 - 2 = 28$) is 0.361 (see attachment). The following are the results of validity testing for each dimension.

Dimension	Indicator	Correlation	r	Probability	Information
Planning	Item1	0.727	0.361	0.000	Valid
	Item2	0.806	0.361	0.000	Valid
	Item3	0.838	0.361	0.000	Valid
	Item4	0.814	0.361	0.000	Valid
	Item5	0.797	0.361	0.000	Valid
Implementation	Item1	0.517	0.361	0.003	Valid
	Item2	0.632	0.361	0.000	Valid
	Item3	0.895	0.361	0.000	Valid
	Item4	0.664	0.361	0.000	Valid
	Item5	0.958	0.361	0.000	Valid
	Item6	0.829	0.361	0.000	Valid
	Item7	0.759	0.361	0.000	Valid
	Item8	0.932	0.361	0.000	Valid
	Item9	0.858	0.361	0.000	Valid
	Item10	0.861	0.361	0.000	Valid
Administration	Item1	0.963	0.361	0.000	Valid
	Item2	0.950	0.361	0.000	Valid
	Item3	0.854	0.361	0.000	Valid
Reporting	Item1	0.806	0.361	0.000	Valid
	Item2	0.832	0.361	0.000	Valid
	Item3	0.863	0.361	0.000	Valid
	Item4	0.812	0.361	0.000	Valid
Accountability	Item1	0.910	0.361	0.000	Valid
	Item2	0.751	0.361	0.000	Valid
	Item3	0.892	0.361	0.000	Valid

Table 2:- Validity Test Results
Source: Data Processing Results, 2022

Based on table 2 above, it can be seen that the results of the validity test analysis for all dimensions in this study all tested items have an r-count that is greater than the r-table of 0.361 with a probability value of all statement items less than 0.05. Thus, all dimensions measured in this study were declared valid.

➤ *Data Reliability Test Results*

The reliability test used in this study is *interim consistency reliability*, which is the reliability test used to see

the consistency of respondents' answers to all questions or statements used to measure certain concepts. The statistical technique used for testing purposes is the *Cronbach's alpha coefficient* (for multiple answers) (Sugiono, 2012: 184). In general, an instrument is said to be good if it has a *Cronbach's coefficient* > 0.6. The higher the coefficient value, the better the consistency of the variables. The following table of reliability test results.

Dimension	Cronbach's Alpha	Alpha	Information
Planning	0.833	0.60	Reliable
Implementation	0.932	0.60	Reliable
Administration	0.910	0.60	Reliable
Reporting	0.839	0.60	Reliable
Accountability	0.811	0.60	Reliable

Table 3:- Reliability Test Results
Source: Data Processing Results, 2022

B. Analysis Results

The following are the results of the data analysis of the evaluation of village financial management based on the respondents' answers to each of the dimensions studied.

➤ **Planning**

Analysis of planning in financial management in Kabila Bone District, Bone Bolango Regency can be seen as follows

Indicator	Score-5	Score-4	Score-3	Score-2	Score-1	Weight
The village secretary prepares a Draft Village Regulation on APBDesa not based on RKPDes	18	28	6	16	8	260
	90	112	18	32	8	
	23.68%	36.84%	7.89%	21.05%	10.53%	
The Draft Village Regulation concerning the Village Budget is submitted by the Village Head to the Village Consultative Body for immediate approval	0	13	1	47	15	164
	0	52	3	94	15	
	0.00%	17.11%	1.32%	61.84%	19.74%	
The Village Regulation Draft Agreement is agreed beyond October	2	43	0	18	13	231
	10	172	0	36	13	
	2.63%	56.58%	0.00%	23.68%	17.11%	
The agreed design was not given by the Village Head to the Regent for evaluation	8	32	1	24	11	230
	40	128	3	48	11	
	10.53%	42.11%	1.32%	31.58%	14.47%	
If the results of the evaluation are not given by the Regent, the draft Village regulation does not apply by itself	6	25	1	29	15	206
	30	100	3	58	15	
	7.89%	32.89%	1.32%	38.16%	19.74%	
Cumulative	170	564	27	268	62	1091
	15.58%	51.70%	2.47%	24.56%	5.68%	

Table 4:- Frequency Distribution of Planning Variable Answers
Source: Data Processing Results, 2022

Based on the table above, it can be seen that:

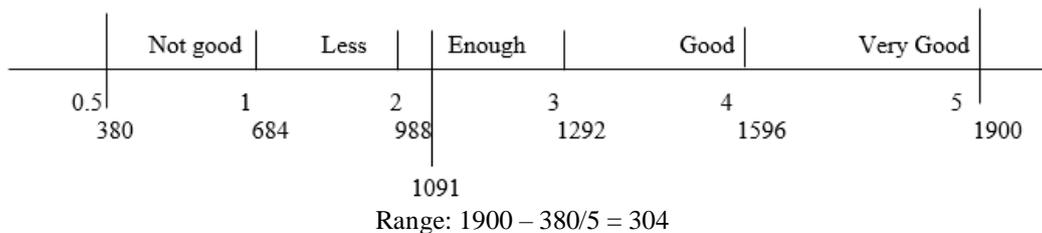
The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows:

The highest total score is $5 \times 380 = 1900$
The lowest score is $1 \times 380 = 380$
(380 = the result of multiplying the total statement with the number of respondents)

On this basis, the percentage of planning variables are:

$$\frac{1091}{1900} \times 100\% = 57,42\%$$

The continuum can be described as follows:



Based on table 4 above, the level of understanding of village officials related to planning in village financial management in Kabila Bone District, Bone Bolango Regency is included in the sufficient category. The highest total score is in the first statement, which is related to the village

secretary preparing the Draft Village Regulation on APBDesa not based on RKPDes as many as 21.59% of respondents stated that the village secretary in preparing the Draft Village Regulation on APBDesa was not based on RKPDes in villages that located in Kabila Bone District, Bone Bolango

Regency. While the lowest total score in the second statement, namely the Draft Village Regulation on APBDesa submitted by the Village Head to the Village Consultative Body for immediate approval, that is 81.58% of respondents stated that the Draft Village Regulation on APBDesa submitted by the Village Head to the Village Consultative Body is no longer through discussion but immediately agreed.

➤ *Implementation*

An analysis of the implementation of financial management in Kabila Bone District, Bone Bolango Regency, can be seen as follows.

Indicator	Score-5	Score-4	Score-3	Score-2	Score-1	Weight
Kaur Finance can save an unlimited amount of cash in the village treasury	0	25	1	30	20	183
	0	100	3	60	20	
	0.00%	32.89%	1.32%	39.47%	26.32%	
The amount of village treasury does not have to be determined by the Regent's Regulation	1	16	0	51	8	179
	5	64	0	102	8	
	1.32%	21.05%	0.00%	67.11%	10.53%	
Village expenditures in the form of expenses are recognized even though the Village Regulations have not been ratified	11	40	5	10	10	260
	55	160	15	20	10	
	14.47%	52.63%	6.58%	13.16%	13.16%	
Village expenditures include binding personnel expenditures	0	4	12	50	10	162
	0	16	36	100	10	
	0.00%	5.26%	15.79%	65.79%	13.16%	
The Budget Plan is approved by the Village Head even without being verified by the Village Secretary	9	28	6	19	14	227
	45	112	18	38	14	
	11.84%	36.84%	7.89%	25.00%	18.42%	
The implementation of activities may submit a Payment Request Letter (SPP) other than the Village Head	2	31	2	24	17	205
	10	124	6	48	17	
	2.63%	40.79%	2.63%	31.58%	22.37%	
SPP may be given if the goods or services have not been received along with a statement of shopping responsibility, and an attachment to the proof of the transaction	11	29	1	21	14	230
	55	116	3	42	14	
	14.47%	38.16%	1.32%	27.63%	18.42%	
SPP that has not been verified by the Secretary and approved by the Secretary can be approved by the Village Head and paid by the Village Treasurer	2	32	8	18	16	214
	10	128	24	36	16	
	2.63%	42.11%	10.53%	23.68%	21.05%	
Village expenditures do not need to be recorded by the Village Finance Head	13	46	1	7	9	275
	65	184	3	14	9	
	17.11%	60.53%	1.32%	9.21%	11.84%	
Kaur Finance is not required to deposit taxes collected into the account of the State Treasury	11	39	3	14	9	257
	55	156	9	28	9	
	14.47%	51.32%	3.95%	18.42%	11.84%	
Cumulative	300	1160	117	488	127	2192
	13.69%	52.92%	5.34%	22.26%	5.79%	

Table 5:- Frequency Distribution of Planning Variable Answers
Source: Data Processing Results, 2022

Based on the table above, it can be seen that:
The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows:

The highest total score is $5 \times 760 = 3800$
The lowest score is $1 \times 760 = 760$

(760 = the result of multiplying the total statement with the number of respondents)

On this basis, the percentage of planning variables are:

$$\frac{2192}{3800} \times 100\% = 57,68\%$$

Continually can be described as follows:

	Not good	Less	Enough	Good	Very Good
0.5	1	2	3	4	5
760	1368	1976	2584	3192	3800

2192
Range: $3800 - 760/5 = 608$

Based on table 5 above, the level of understanding of village officials related to implementation in village financial management in Kabila Bone District, Bone Bolango Regency is included in the sufficient category. The lowest total score is found in the fourth statement regarding village expenditures including for binding personnel expenditures, as many as 80% of respondents agree. While the highest total score is in the ninth statement, namely regarding village

expenditures, it is not necessary to record it by the Village Finance Head, which is as much as 21.05% agreeing.

➤ *Administration*

The analysis of administration in financial management in Kabila Bone District, Bone Bolango Regency can be seen as follows.

Indicator	Score-5	Score-4	Score-3	Score-2	Score-1	Weight
Kaur Finance is not obliged to account for the money that comes in and goes out through the accountability report	18	46	1	6	5	294
	90	184	3	12	5	
	23.68%	60.53%	1.32%	7.89%	6.58%	
Accountability reports made by financial officers do not need to be in the form of books such as general cash books, bank subsidiary books, tax subsidiary books, and down-payment subsidiary books, but verbally enough.	20	45	0	6	5	297
	100	180	0	12	5	
	26.32%	59.21%	0.00%	7.89%	6.58%	
The accountability report does not have to be submitted every month to the Village Head	5	46	1	19	5	255
	25	184	3	38	5	
	6.58%	60.53%	1.32%	25.00%	6.58%	
Cumulative	215	548	6	62	15	846
	25.41%	64.78%	0.71%	7.33%	1.77%	

Table 6:- Frequency Distribution of Administration Variable Answers
Source: Data Processing Results, 2022

Based on the table above, it can be seen that:

The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows:
The highest total score is $5 \times 228 = 1140$
The lowest score is $1 \times 228 = 228$
(228 = the result of multiplying the total statement with the number of respondents)

On this basis, the percentage of planning variables are:

$$\frac{846}{1140} \times 100\% = 74.21\%$$

The continuum can be described as follows:

	Not good	Less	Enough	Good	Very Good
0.5	1	2	3	4	5
228	410.1	592.8	775.2	957	1140

846
Range: $1140 - 228/5 = 182.4$

Based on table 6 above, the level of understanding of village officials related to administration in village financial management in Kabila Bone District, Bone Bolango Regency is included in the good category. The highest total score is found in the second statement regarding the accountability report made by the financial officer, it does not need to be in the form of books such as general cash books, bank subsidiary

books, tax subsidiary books, and down payment assistant books, but it is enough verbally, 15% of respondents agree. While the lowest total score in the third statement, namely the accountability report, does not have to be submitted every month to the Village Head, namely 30% of respondents agree.

➤ *Reporting*

The analysis of reporting in financial management in Kabila Bone District, Bone Bolango Regency can be seen as follows.

Indicator	Score-5	Score-4	Score-3	Score-2	Score-1	Weight
The Village Head does not need to submit the Semester 1 APBDesa Realization Report to the Regent but only to the Camat	4	37	2	17	16	224
	20	148	6	34	16	
	5.26%	48.68%	2.63%	22.37%	21.05%	
The Realization Report of APBDesa implementation does not need to be accompanied by a Realization Report of Semester 1 Activities	6	46	9	7	8	263
	30	184	27	14	8	
	7.89%	60.53%	11.84%	9.21%	10.53%	
Report on the Realization of the Implementation of the 1st semester APBDesa submitted beyond the month of July of the current year	4	14	2	42	14	180
	20	56	6	84	14	
	5.26%	18.42%	2.63%	55.26%	18.42%	
The Realization Report on the Implementation of the Village Budget for the semester does not need to be submitted to the public	9	46	2	12	7	266
	45	184	6	24	7	
	11.84%	60.53%	2.63%	15.79%	9.21%	
Cumulative	115	572	45	156	45	933
	12.33%	61.31%	4.82%	16.72%	4.82%	

Table 7:- Distribution of Response Frequency Reporting Variables
Source: Data Processing Results, 2022

Based on the table above, it can be seen that:

The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows:

The highest total score is $5 \times 304 = 1520$

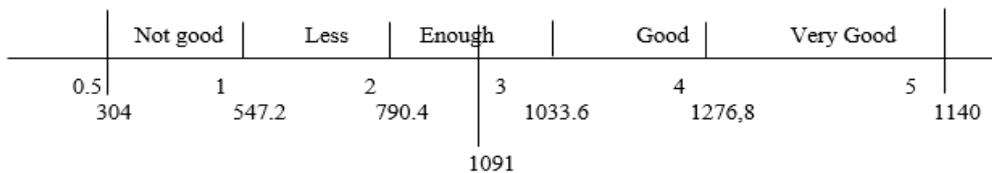
The lowest score is $1 \times 304 = 304$

(380 = the result of multiplying the total statement with the number of respondents)

On this basis, the percentage of planning variables are:

$$\frac{933}{1520} \times 100\% = 61,39\%$$

The continuum can be described as follows:



$$\text{Range: } 1520 - 304/5 = 243.2$$

Based on table 7 above, the level of understanding of village officials related to planning in village financial management in Kabila Bone District, Bone Bolango Regency is included in the sufficient category. The lowest total score is in the third statement regarding the Report on the Realization of the Implementation of APBDesa semester 1 submitted beyond July of the current year, namely 70% of respondents agreed. Meanwhile, for the highest total score, the fourth statement related to the Realization Report on the

Implementation of the Village Budget for the semester did not need to be submitted to the public, namely 20% of respondents agreed.

➤ *Accountability*

The analysis of accountability in financial management in Kabila Bone District, Bone Bolango Regency can be seen as follows:

Indicator	Score-5	Score-4	Score-3	Score-2	Score-1	Weight
At the end of each year, the Village Head does not need to submit an accountability report to the Regent, but only to the Camat	12	29	8	15	12	242
	60	116	24	30	12	
	15.79%	38.16%	10.53%	19.74%	15.79%	
Accountability reports do not need to be accompanied by notes to financial statements, but only with the Village Budget Implementation Realization Report	13	41	0	14	8	265
	65	164	0	28	8	
	17.11%	53.95%	0.00%	18.42%	10.53%	

The accountability report on the realization of APBDesa implementation is submitted beyond March of the following fiscal year	4	34	3	28	7	228
	20	136	9	56	7	
	5.26%	44.74%	3.95%	36.84%	9.21%	
Cumulative	145	416	33	114	27	735
	19.73%	56.60%	4.49%	15.51%	3.67%	

Table 8:- Distribution of Response Frequency Dimensions of Responsibility
Source: Data Processing Results, 2022

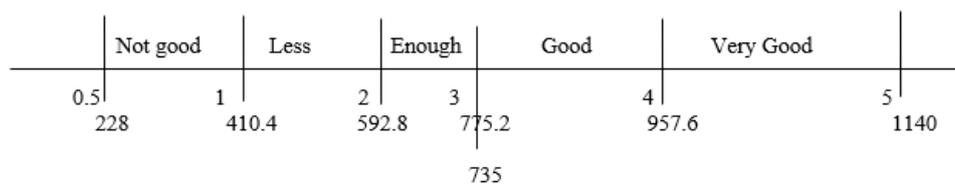
Based on the table above, it can be seen that:

On this basis, the percentage of planning variables are:

The number of ideal scores for all statement items (Sugiyono, 2012: 245) is as follows:
The highest total score is $5 \times 228 = 1140$
The lowest score is $1 \times 228 = 228$
(228 = the result of multiplying the total statement with the number of respondents)

$$\frac{735}{1140} \times 100\% = 64,47\%$$

The continuum can be described as follows:



$$\text{Range: } 1140 - 228/5 = 182.4$$

Based on table 8 above, the level of understanding of village officials related to administration in village financial management in Kabila Bone District, Bone Bolango Regency is included in the Enough category. The highest total score is found in the second statement regarding the accountability report, it does not need to be accompanied by notes to the financial statements, but only with the APBDesa Implementation Realization Report, which is 30% of respondents agreeing. As for the lowest total score in the third statement, namely the accountability report on the realization of APBDesa implementation, which was submitted beyond March of the following fiscal year, 46% of respondents agreed.

C. Discussion

Village financial management is a team formed to carry out their respective duties and functions through a village head decree. The Village Financial Management Authority Holder, hereinafter abbreviated as PKPKD is the Village Head, who is further assisted by the Village Financial Management Implementing Team which is abbreviated as PPKD consisting of the village secretary as an element of the village secretariat leadership who serves as PPKD coordinator, members consist of community leaders, organizational leaders and others. Evaluation in village financial management is needed to ensure that village finances are managed based on the stages without any elements of fraud. The evaluation carried out in this study is related to the stages of village financial management based on Permendagri Number 20 of 2018 concerning Village Financial Management which consists of planning, implementation, administration, reporting and accountability.

After doing the research, the results for village financial management in the Kabila Bone District, Bone Bolango Regency are still in the sufficient category. This indicates that

in the village financial management carried out by the village apparatus there are still many stages which are often not in accordance with the provisions of applicable regulations. Amaliah & Hamidi (2019) stated that the village apparatus still lacks an understanding of how to manage village finances, what stages must be done. This indicates that the majority of PKPKD and PPKD in nine villages in Kabila Bone District, Gorontalo Regency do not yet understand the planning process in village financial management as stated in Permendagri Number 20 of 2018. This result is in accordance with what was disclosed by Roma (2020) in the results of his research stated that the planning stage was delayed in setting village regulations, which was caused by the lack of ability of village officials in preparing the APBDesa draft and also because there was no technical assistance from the sub-district technical assistant, so the results obtained were not optimal.

Second, at the implementation stage, based on the results of the study, sufficient results were obtained. 80% of respondents stated that the amount of village treasury does not have to be determined by the Regent's Regulation and village expenditures include binding personnel expenditures. This result is in accordance with the results of research conducted by Rome (2020) that the implementation stage was delayed in the process of submitting the final report on the realization of the implementation, which was caused by the occurrence of external obstacles in the implementation of development that hampered the work.

Third, at the administrative stage, the results are in the good category, but there are still stages in it that need to be improved and improved again. This is because 30% of respondents stated that the accountability report does not have to be submitted every month to the Village Head. Whereas accountability reporting in the form of financial

reports every three months to the village head must be carried out to be assessed by the village head related to the use and implementation of the budget by the PPKD. (Amaliah & Hamidi, 2019; Yosua, 2017; Lumingkewas, 2021) in the administrative process in financial management the most are hampered by financial reporting which is often late because human resources related to financial administration in the village are very minimal.

Fourth, at the reporting stage, sufficient results were obtained due to the understanding of the village apparatus, both PKPKD and PPKD, who did not fully understand this stage. This can be seen from the responses of respondents, one of which is that 70% of respondents agreed that the Report on the Realization of the Implementation of the Village Budget for the first semester was submitted beyond July of the current year. This result is in accordance with the results of research conducted by Roma (2020) that at the reporting stage there are often delays in submitting the realization accountability report to the regent, which is caused by the work carried out until the end of the fiscal year has not been completed which is influenced by the late disbursement of the final stage of funds. , thus causing late physical work. In addition to the delay factor, in this hold there is also one more discrepancy, which is related to the delivery of information through the media regarding implementation reports and accountability reports for the realization of APBDesa to the community that have not been carried out by the village government.

In the fifth stage, sufficient results were obtained because many respondents, both PKPKD and PPKD, did not fully understand this stage of accountability. Judging from the results of the respondents' responses, one of them was 46% of respondents agreed that the accountability report on the realization of APBDesa implementation was submitted beyond March of the following fiscal year. These results are in accordance with research conducted by Rozaldo (2021) which states that the stages of accountability in village financial management are less than optimal due to village officials who assume that accountability is delivered only at the sub-district level. This is also in accordance with what Amaliah & Hamidi (2019) and Yosua (2017) explained that village apparatus still lacks an understanding of how to manage village finances and what stages must be done.

The main inhibiting factor in the implementation of village financial management in Kabila Bone District, Bone Bolango Regency, namely human resources, namely part of the PPKD which consists of the village secretary as the head of the village secretariat administration, as well as Kasi and Kaur who have not been able to make reports on the activities carried out. other than that, village officials do not understand their main duties and responsibilities, so that all forms of reporting and administration are still overlapping, that is, they are carried out by the secretary and treasurer of the village. So that with these factors, the solution to overcome them is to conduct technical guidance for village officials by local governments related to village financial management on a regular basis. In addition, it is necessary to provide village assistants from the local government who are placed in

villages who understand village financial management properly and correctly so that there is continuity in village financial management.

V. CONCLUSION, LIMITATIONS, AND SUGGESTIONS

A. Conclusion

Based on the results of the research in the previous chapter, the following conclusions can be drawn, 1) Village financial management in the Kabila Bone District, Bone Bolango Regency is still in the sufficient category. This indicates that in the village financial management carried out by the village apparatus there are still many stages which are often not in accordance with the provisions of applicable regulations. At the planning stage sufficient results are obtained, at the implementation stage sufficient results are obtained, at the administrative stage good results are obtained, at the reporting stage sufficient results are obtained, and at the accountability stage sufficient results are obtained. These results indicate that the Village Financial Management Authority (PKPKD) and the Village Financial Management Implementation Team (PPKD) do not fully understand the process starting from the preparation of the Draft Village Regulation on APBDes (RAPBDes) to ratification into APBDes; 2) the main inhibiting factor in the implementation of village financial management in Kabila Bone District, Bone Bolango Regency, namely human resources, because from the results of the research obtained some of the PPKD consisting of the village secretary as the head of the village secretariat administration, as well as the kasi and Kaur who have not been able to make reports to the activities carried out. other than that, village officials do not understand their main duties and responsibilities, so that all forms of reporting and administration are still overlapping, that is, they are carried out by the secretary and treasurer of the village.

B. Research Limitations

After doing the research, the researchers realized that there are still limitations in this study which can be summarized as follows: 1) This research is limited to discussing only a small number of stages of village financial management, namely the planning stage, implementation stage, and reporting and accountability stage. So that this research has not yet discussed the intensive supervision from the BPD, the district, and the center; 2) The results of this study tend to present a comparison between the suitability of the applicable regulations in this case the Permendagri with the facts of the application in the field, so that it does not discuss in depth each component of village financial management and does not discuss the nominal village finances; 3) The research method carried out only looks at village financial management based on the settings carried out by researchers using a questionnaire so that the results obtained are only at the level of an overview of the stages of financial management. So that other researchers who want to continue this research can use the interview method to get a more in-depth picture related to village financial management; and 4) The subjects in this study were only village officials in one sub-district so they could not identify them in other sub-districts. It is recommended for further

researchers to be able to expand the research subject, for example villages in one district so that they get a more complete picture of the results related to village financial management.

C. Suggestions

Based on the results of the study, the suggestions that researchers can give are as follows: 1) It is recommended for district governments to conduct technical guidance for village officials by local governments related to village financial management on a regular basis and also to provide education to village officials, especially if there are changes in policy-policy. In addition, it is necessary to provide village assistants from the local government who are placed in villages who understand village financial management properly and correctly so that there is continuity in village financial management; and 2) For further researchers, it is recommended to increase the number of respondents, especially BPD and village communities so that they can assess with certainty regarding village financial management. In addition, it can also use the interview method so that the research carried out can be as detailed and detailed as possible related to village financial management.

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