



## Applied Technology for Village Fund Management

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### Abstract

*This study aims to encourage the development of capable, skilled, and professional village government in managing village funds, so that the funds can be used optimally. This study employs descriptive and qualitative method, with group discussion, in depth interview, observation, and documentation technique to collect the data. This study is conducted in Bulusulur Village, Wonogiri, Central Java. The analysis result shows that the village fund is implemented by establishing BUMDes with four enterprises units, swimming pool and campground, clean water infrastructure, waste bank, and banana stem handicraft.*

### Kata Kunci :

Dana Desa;  
Badan Usaha Milik Desa;  
Desa Mandiri;  
Teknologi

### Abstrak

Penelitian ini bertujuan untuk mendorong pengembangan pemerintah desa yang mampu, terampil, dan profesional dalam mengelola dana desa, sehingga dana tersebut dapat digunakan secara optimal. Penelitian ini menggunakan metode deskriptif dan kualitatif, dengan diskusi kelompok, wawancara mendalam, observasi, dan teknik dokumentasi untuk mengumpulkan data. Penelitian ini dilakukan di Desa Bulusulur, Wonogiri, Jawa Tengah. Hasil analisis menunjukkan bahwa dana desa dilaksanakan dengan membangun BUMDes dengan empat unit perusahaan, kolam renang dan bumi perkemahan, infrastruktur air bersih, bank sampah, dan kerajinan batang pisang.

## 1. Introduction

Law of The Republic of Indonesia Number 6 of 2014 concerning Village becomes a priority for the Jokowi-Jusuf Kalla era in which village is positioned as “great power” that will contribute in achieving the mission of sovereign, prosperous, and dignified Indonesia. In NAWACITA, especially the third Nawacita, “Build Indo-

*nesia from the outskirts area by strengthening locality and villages in within the framework of unitary state”, Jokowi-JK committed to oversee the implementation of Law Number 6 of 2014 regarding Village to systematically, consistently, and continuously achieve advanced, strong, independent, and democratic villages (Putra, 2015).*

The ratification of Law of The Republic of Indonesia Number 6 of 2014 concerning Village followed by The Decree of Ministry of Village, Development of Underdeveloped Region, and Transmigration Number 4 of 2015 regarding the Establishment, Management, and Liquidation of BUMDes has encouraged villages to manage resources in their area, including the development to their people economy. One of the means to manage villagers' economy is by the establishment of Village Owned Enterprises (Badan Usaha Milik Desa-BUMDes). Law number 6 of 2014 points village as governmental subject, which is previously only considered as developmental object, village now becomes the subject of development (Hoesada 2014).

The implementation of Law of The Republic of Indonesia Number 6 of 2014 concerning Village is in line with the National Development Program in National RPJM 2015-2019, "Build Indonesia from the outskirts areas by strengthening the locals and villages under NKRI framework". As the follow up, in the APBN-P 2015, around Rp 20.776 trillion is allocated for Village Fund, and distributed to 74,093 villages in Indonesia. Furthermore, in the following years this number will keep increasing, to the point of more than 1 billion for each village ([www.bpkp.go.id](http://www.bpkp.go.id)). With the ratification of Village's Law, village is given the opportunity to manage its own governmental arrangement and the implementation of development in improving the welfare and living quality of villagers. village government is also expected to be more independent in managing their governmental issues and various natural resources, including the management of finance and village assets. Heavy responsibility will be attached to this powerful role assigned to the village. Thus village government must be able to implement the principle of accountability in their governance, where in the end of the term, village government will be responsible for every government activities during their term, as well as the liable to the prevailing regulation (Juklabbimkondesa, 2015).

The problems faced by state/local owned enterprises (Badan Usaha Milik Negara/Daerah-BUMN/D) usually related with governance, fraud, and internal control system (sistem pengendalian internal-SPI). To solve this problem correction toward all stakeholders related in the enterprises is needed. Moreover, the finding from the Audit Board of the Republic of Indonesia (Badan Pemeriksa Keuangan-BPK) in 2015 on their audit to BUMN/D during two semesters shows that the problems in SPI and governance are still significant. In the first semester, there are 729 problems and in the second semester there are 641 problems (bpkp, 2016).

According to the Deputy of Monitoring for Local Government Financial Affairs, the grant of large sums of funds to village, diverse number of reporting, and critical points in village financial management demand high responsibility from the village government apparatus. Thus, village government should be able to implement accountability principle in the village financial management because in the end of their term they must take responsibility for their activities according to the prevailing regulation, thereby creating Good Village Governance (Juklabbimkondesa, 2015).

To be able to implement the principle of accountability, various resources and supporting facilities, such as competent human resources, and sufficient and reliable information technology are needed. However, various parties worried about the implementation of the Law considering the inadequate human resource condition in the village level. There are risks that must be anticipated in order to keep off the worries from becoming true.

Another constraint is village has no procedure or support from facilities and infrastructures in managing their finance. Villagers also tend to be apathetic toward the management of budget and income of their village. The large sums of money that have to be managed by the village should not bring 'disaster', especially for the village apparatus. The case in which local officials are involved

in criminal charges must not take place in the village level. The apparatus of village government and village people representative (Badan Permusyawaratan Desa-BPD) must have understanding regarding laws and other regulations, besides they should have accounting and bookkeeping abilities. Thus, as mandated in the Law of The Republic of Indonesia Number 6 of 2014 concerning Village, government, in this case the Ministry of Interior, Ministry of Finance, Ministry of Village, Development of Underdeveloped Region, and Transmigration, Provincial Government, District/Municipal Government, and sub-district are expected to streamline their roles in performing control and supervision in the management of village funds (bpkp, 2016).

According to the Deputy of State Accounting (Bidang Akuntan Negara-BAN) BPKP, a computerized application for BUMDes financial management is needed so that BUMDes can be managed professionally, transparently, and accountable. BUMDes financial application is an application developed to assist in the financial management process and administration of BUMDes. This application is managed professionally through web-base system, or known as application program. Initially, BUMDes experience difficulty in accessing, developing, and processing information. The limitation in information leads to the weak effectiveness and efficiency of BUMDes management. Besides that, for the shareholders this limitation or information asymmetry leads to the low transparency and accountability of BUMDes.

Therefore, this study aims to facilitate the manager of village funds, especially in the management of BUMDes and accountability of financial reporting using technology and information system which will cut transaction cost and enable BUMDes to effectively access information about their market. The application that will be implemented through Training and Technical Assistance for BUMDes in Bulusu-lur village is Financial Accounting Information System for BUMDes (SIKABUMDES).

SIKABUMDES VERSION 7.05 is Financial Accounting Information System for BUMDes Ver 7.05 developed with web-based approach and programmed with PHP with MySQL database, by using this method the application become lightweight and can be easily installed and operated. This application also can be run on intranet or client server based network, as well as internet connection. This application is developed as a dedication to encourage the openness of public information in Indonesia, especially for BUMDes ([www.software desa.com](http://www.software desa.com)). This application is build with user friendly principle and the features offered are simple to accommodate diverse conditions in each village and to ease its implementation. This application provides ease in the input process and processing of all financial transaction in BUMDes, both for cash inflow and cash outflow. With one time input process according to the transactions, this application can prepare output in the form of administrative documents and reports that comply with the prevailing regulation.

## 2. Literature Review.

Based on Law of The Republic of Indonesia Number 6 of 2014, the word village includes village and traditional village with its own local name, further revered to village in this document, is a unit of legal community that has borderline authority to regulate and manage governmental affairs, local people interest based on people initiatives, rights of origin or another traditional right recognized and respected under the Unitary State of the Republic of Indonesia. The definition of village government is the management of governmental affairs and local community interest under the system of the Unitary State of the Republic of Indonesia. Village is located in a district or municipal area, while village funds is from State Budgeted Income and Spending allocated to village, transferred through Budgeted District/ Municipal Government Budgeted Income and Spending and is used to funding the implementation of gov-

ernment activities, development, community coaching, and community empowerment.

Based on Law of The Republic of Indonesia Number 6 of 2014 concerning Village and PermenDesa Number 4 of 2015 concerning BUMDes (Badan Usaha Milik Desa), which further abbreviated BUMDes (in the law), is an enterprise which all or majority of its capital are owned by village through direct investment taken from village assets that is separated to manage the assets, services, and another enterprises to achieve the highest welfare for the people.

According to Law of The Republic of Indonesia Number 32 of 2004 concerning Local Government regulated, the focus of this law will be in increasing locally-generated revenue (Pendapatan Asli Desa-PADesa). From this perspective, PADesa can be generated from BUMDes, thus the condition will encourage each village government to provide goodwill in response to the establishment of BUMDes. As a form of economic institutions that operate in the village, BUMDes must differentiate itself from another economic institution. This is aimed to craft BUMDes existence and performance to provide significant contribution in improving villager welfare. Besides that, it is also aimed to avoid capitalistic system in the village which may disturb value of social life.

The initial objective of BUMDes is to encourage or accommodates all activities in increasing income, either through traditional method or economic activities from government's program or project. As village enterprise, the establishment of BUMDes is expected to maximize the potency of villagers particularly in economic, natural resources, and human resources. the establishment of BUMDes is also to absorb village work forces, improve creativity, and open opportunity for productive economic. The target of community economic empowerment through BUMDes is to prepare villagers in developing productive enterprises. The other objective is to provide diverse media in supporting villagers economy based on the village potency

and needs ([risehtunong.blogspot.co.id](http://risehtunong.blogspot.co.id)).

According to Mulyadi (2001), accounting system is the organization of form, notes, and report that are coordinated in such a way to provide financial information needed by management to facilitate the management of a company. Meanwhile, Information system is an organized combination of human resource, software, hardware, communication network, and data source in collecting, changing, and spreading information throughout the organization. Information system is needed due to its capability in granting fast access on information as well as monitoring a project or enterprises (bppkpd, 2016).

Previous research regarding the need of accounting system on reporting quality in public sector conducted by Aliyah and Nahar (2012), state that the presentation of local government financial report has positive and significant effect on the transparency and accountability of local government financial management. The presentation of complete and accessible local government financial report according to the government accounting standard, enable the control and supervision so that financial management can be performed well.

### 3. Research Method

This research is conducted using qualitative and descriptive method with case study approach. This study is conducted in Bulusulur village, Wonogiri sub-district, Wonogiri district. The data is collected using focus group discussion, in-depth interview, observation, and documentation. These method are implemented by comparing the result of interview with the result of observation, as well as the result of interview and the documentation.

The selection of location for the research in Bulusulur village is based on the consideration that this village has received its village funds and their program is in the implementation and development plan stage. The observation is performed by conducting direct visitation to the village to collect real descrip-

Table 1. Coordinator of the Village

No	Partner Village	Role
1	Head of Villade	The village head plays an active role in every development implementation that is held leading the implementation of development
2	Director and manager of BUMDes	BUMDes manager and administration of village funds through village program
3	Village Deliberation Agency	Partnership and coordinator between village head as village head and BPD as village representatives
4	Community (farmer group, head of youth group)	the role of program proponent problems and needs of the community
5	District and Sub-district Supervisory Officers, Village Devices (Village Secretary)	Assist the Village Head in the field of Technical Services Development and Technical Services both finance and general

tion regarding their readiness for the current financial administration and management of BUMDes. This step is aimed to draw a picture on the readiness and process as well as the format of reporting the village funds. Interview is conducted by asking questions directly to the respondents, which include village chief, treasury, director of BUMDes, village representative, and villagers who have role in the management of village funds, including its reporting. The role of the coordinator in the village for interviews can be seen in Table 1. The source of data in this study are:

1) primary data source: the data is collected from informant by asking questions directly, lead by guideline for structured

interview and according to the focus of this study, the interview is conducted with village chief of Bulusur, his/her officials, director of BUMDes, SMEs management unit, village facilitator, sub-district and district controller.

2) secondary data source: the data is collected from various sources such as documents (including profile of Bulusur village and regulation regarding the village), guidelines for the implementation and manual of SIK-ABUMDES program, theoretical books (scientific), and research findings (articles and journals). Huberman (in Sugiyono, 2012: 246) states that the activities in data analysis consist of data collection, data reduction, data

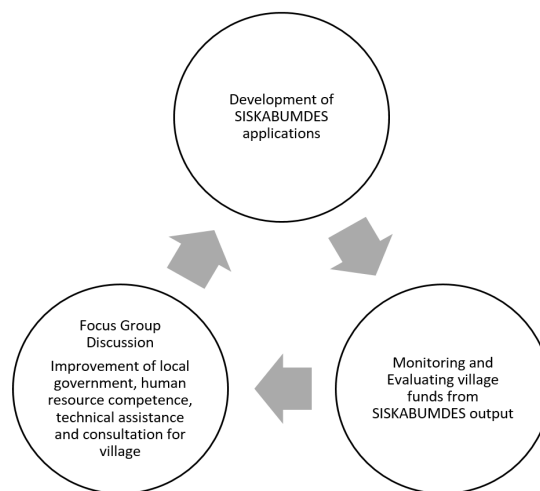


Figure 1. Accounting Information System Application for BUMDes

display, and conclusion. The method chosen to compare the result of interview with observation result.

Figure 1 showed how Accounting Information system application worked. it starts from developing the application, then using it for monitoring and evaluation and finally, it will be used for technical assistance and consultation.

#### 4. Result and Discussion

BUMDes is village enterprises established by village government together with villagers through village forum. To strengthen the governance in BUMDes finance and strive for transparency, researchers must prepare Accounting Information System application for BUMDes based on the village needs.

One of the means of managing villagers' economy is by establishing BUMDes. Based on the result of in-depth interview and observation with the villagers, we find that village fund is implemented by establishing BUMDes with four enterprises units: 1) pool for water games (Kolam Keceh) and campground, 2) clean water infrastructure, 3) waste bank, and 4) banana stem handicraft.

The establishment of BUMDes in Bulusur village has obeyed the regulation in the village, started from the legal foundation, well formulated statutes and bylaws, and organization structure. The mechanism of distribution and utilization of funds to BUMDes is clear; the initial funds in the BUMDes come from the grant provided by village government to BUMDes as capital loan.

Each unit has business unit manager who will be responsible for every activities in BUMDes, starting from planning up to reporting. All of those business unit is led and coordinated by a Director, Mr. Anggoro. The business unit that become the main priority is Keceh swimming pool, campground, and clean water facility. Keceh swimming pool is a semi-finished garden located in the area of Kedungsono village, with two swimming pool filled with fresh water flowing from a nearby spring, which located only three meters from the pool. Other facilities are avail-

able such as marquee, stage, and toilet. The Campground is located within the same area with the playground and school campground. The third priority is located in Klemud and Malang Sari village which has been built a business unit called Sumber Agung, a facility that resemble a water company which will provide clean water for at least 300 families in the territory. As an ordinary water company, this small company also charge some fee to their customers but in an affordable amount. The establishment of BUMDes in the Bulusur village is in conformity with the regulation existed, starting from the underlying legal basis, arranged statuses by laws, and its organizational structure. The funding mechanism, in term of distribution and utilization for BUMDes is obvious. The start-up fund of a BUMDes comes from a grant provided by village government.

In order to improve financial control in the village, we conduct technical assistance and Focus Group Discussion, as well as monitoring. The targets that are invited in the training are village chief and his/her officials, director of BUMDes, SMEs management unit, village facilitator, and sub-district and district controller. This study will be carried out through several phases. These phases are 1) presentation and discussion through focus group discussion with stakeholders regarding the company's existing profile; 2) coordination with village government, people's representative, and villagers in planning the implementation, utilization, and maintenance of the village facilities; 3) conducting technical assistance and consultation of village financial management based on Financial Accounting Information System for BUMDes.

The participants who are invited in this assistance are Village Chief and its apparatus, BUMDes Director, Unit Manager of UKM, Village Facilitators, and District/Sub-District Supervisor Apparatus. This research will be conducted through several stages. The stages are 1) Explanation and discussion through focus group discussion with related stakeholder who is involved in information gath-

ering regarding the present condition and the preparation of APBDes of Bulusur village, Wonogiri; 2) Coordination with the government of Bulusur village and BPD, as well as the villagers about planning the process, implementation, utilization, and maintenance of village fund development; 3) Conducting a Workshop on Preparation of Village Development Plans; and 4) Conducting technical assistance and consultation on Village Fund Management.

BUMDes must carry systematic recording or book keeping from daily transaction. Accounting system is used to record these transactions (Putra, 2015). The function of accounting is to provide financial information for internal and external parties and as a basis in decision making. The internal party from BUMDes is managers and Board of Commissioner, while the external parties are district government, banking, villagers who invest their funds, and officer. Generally the objectives of book keeping are:

1. To observe the development of enterprises from time to time from sales turnover, profit or loss, and capital structure.
2. To observe the probability of loss from early stage, so that liquidation can be avoided.
3. To observe the condition of goods/services inventory in timely manner. Thus, this information can be used to formulate the strategy in inventory management. In the trading enterprises unit, inventory means their merchandise. In the industry enterprises unit, inventory consists of raw material inventory, product in process inventory, and final product inventory. In the loan and saving unit, inventory means the availability of cash.
4. To observe the sources and use of BUMDes funds, thus BUMDes financial performance that consist of liquidity, solvability, and profitability can be evaluated.

The principle of BUMDes management is important to be elaborated and described so that it can be understood and perceived

with similar point of view from village government, members (investor), BPD, local government, and community. There are six principles in managing BUMDes:

1. Cooperative, all component related with BUMDes must be able to develop good partnership for the development and sustainability of their enterprises.
2. Participative, all components related to BUMDes must be willing, voluntarily or upon request, to support and contribute to the activities that will support the development of BUMDes.
3. Emancipative, all components related with BUMDes must be treated equally without regardless of their class, race, and faith.
4. Transparent, activities related with public interest must be accessible for all strata in the community.
5. Accountable, all activities must be accounted both technically and administratively.
6. Sustainable, enterprises activities must be developed and maintained by community under BUMDes framework.

Financial accounting information system for BUMDes (SIKABUMDES) is aimed to the preparation of financial report from BUMDes, income statement, and balance sheet, according to the Law of The Republic of Indonesia Number 6 of 2014, Government of the Republic of Indonesia Decree number 43 of 2014 regarding the Implementation of Law of The Republic of Indonesia Number 6 of 2014 concerning Village, and Decree of Ministry of Village, Development of Underdeveloped Region, and Transmigration Number 4 of 2015 regarding the Establishment, Management, and Liquidation of BUMDes.

SIKABUMDES VERSION 7.05 is Financial Accounting Information System for BUMDes Ver 7.05 developed with web-based approach and programmed with PHP with MySQL database, by using this method the application become lightweight and can be easily installed and operated. This application also can be run on intranet or client

server based network, as well as internet connection. This application is developed as a dedication to encourage the openness of public information in Indonesia, especially for BUMDes.

This application is build with user friendly principle and the features offered are simple to accommodate diverse conditions in each village and to ease its implementation. This application provides ease in the input process and processing of all financial transaction in BUMDes, both for cash inflow and cash outflow. The features of SIKABUMDES including (1) Parameter Information regarding BUMDes; (2) Parameter List Account; (3) Register of cash inflow; (4) Register of cash outflow; (5) Posting on accounting cash book; (6) Manual general ledger input; (7) Income statement; (8) Balance sheet; and (9) integrated online.

## 5. Conclusion

The implication of this study is that the implementation of technology in the management of village funds through web-based accounting information system BUMDes can overcome the problems regarding the management of village funds. The application has provided easiness for managers and village apparatus starting from planning, accounting record, until semester and annual financial report preparation. This is encourage better governance in village financial management, participative planning, support the creation of public accountability and transparency, foster integration and conformity with national and local planning, reducing the abuse of power and authority which leads to legal problems, and improving services for the community.

The advantages of financial accounting information system for BUMDes (SIKABUMDES) including: (a) using SIKABUMDES, users do not have to make manual journal, SIKABUMDES has made automatic journal; (b) Using SIKABUMDES, users can update income statement based on the selected period and it will be performed automatically by SIKABUMDES if the trans-

action is posted to SIKABUMDES without performing manual journal entry (c) Using SIKABUMDES, users can see the update automatically of BUMDes balance sheet without performing manual journal entry. (d) using SIKABUMDES, users can perform maintenance for each code account; (e) Using SIKABUMDES, users can perform book keeping of transaction through cash inflow and cash outflow.

In order to assist village government in realizing a series of government policy especially in finance field, the developer of this application has developed a village financial report information system (SIKADES), thus by using this system, village government can prepare the financial report efficiently and on time. Suggestion for Further research can be expanded to the village fund management, starting from planning, book keeping, reporting, and accountability by using SIKADES application.

Currently, BPKP has developed partnership with Indonesia Ministry of Internal Affairs regarding the implementation and socialization of the application for village funds management with SIA BUMDes. This will certainly provide new hopes that will facilitate village apparatus in managing village funds. However, Blulusur village has not received socialization and implementation from the program. Therefore, the system of village fund management using SIKABUMDES proposed in this study can become the supporting system before migration to application from BPKP.

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