Potorono Village Fund Management on Community Satisfaction in the View of Islamic Economics

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ABSTRACT

Purpose: Various kinds of government efforts were made to facilitate protect and all various norms in order to improve and fulfill the needs of Indonesian society, but poverty have not weakened but increasing. One form of government effort is the division of administrative areas to able control and fulfillment of needs according to ideals. In this study the author will examine the management of Potorono village funds on community satisfaction and Islamic review about it.

Design/Method/Approach: The researcher used a qualitative descriptive method which is field type with a sample consisting of interviews with the government and also a questionnaire from the community totaling 60 samples.

Findings: The results indicate that the community is satisfied because it has run the government well and effectively both in terms of quality and service.

Originality/Values: Likewise, in the view of Islamic economics, it is also considered appropriate because it has applied the role of the prophet Muhammad SAW. Siddiq, Amanah, Tabligh and Fathonab.
INTRODUCTION

Islam teaches to always try making a living and really reproach lazy people who depend on their lives because “God does not change the condition of a people, and then they must to change the situation by themselves.”\(^1\) This can be seen from everyday life and ends with human behavior.\(^2\) Other efforts are also made by humans to avoid suffering from poverty.\(^3\) Susenas (National Socio-Economic Survey) stated that the Poverty Line (GK) in March 2020 was IDR 454,652 per capita per month. Compared to September 2019, the Poverty Line rose by 3.20 percent. Meanwhile, when compared to March 2019, there was an increase of 6.91 percent.\(^4\)

Various kinds of government efforts presenting institutions that facilitate and protect and regulate various norms and rules in order to improve and fulfill existing needs.\(^5\) After the amendments to the 1945 Constitution of the Republic of Indonesia, the rights of citizens in welfare are regulated in Article 28.\(^6\) In addition, the Government also affirms in Article 34 of the 1945 Constitution the Republic of Indonesia that the responsibility of the state to fulfill the right to welfare is determined, verse (2) and (3) article 34.\(^7\)

The government divides administrative areas which have territorial boundaries with legal community units and authorized as administrators and regulators of the interests of local communities called villages.\(^8\) The village has the authority and plays an important role regarding the availability of sufficient

\(^1\) Surat Ar-Ra’d Ayat 11, Mushaf Al’Qur’an Al-Kafi (West Java: CV Diponegoro, 2008).
\(^2\) Safitri, “Pengaruh Religiusitas Dan Konformitas Teman Sebaya Terhadap Gaya Hidup Hedonisme.”
\(^3\) Assy’rie, Agama Dan Etos Kerja.
\(^6\) Article 28 Verse (1) “Kesejahteraan Setiap orang berhak hidup sejahtera lahir dan batin, bertempat tinggal dan mendapatkan lingkungan hidup yang baik dan sehat serta berhak memperoleh kecambah (Indonesia)”, The Constitution Republic of Indonesia NKRI 1945.
\(^7\) Article 34 Verse 1 “Negara mengembangkan sistem jaminan sosial bagi seluruh rakyat dan memberdayakan masyarakat yang lemah dan tidak mampu sesuai dengan martabat kemanusiaan”, di pasal 2. Dan pada pasal 3 dinyatakan “Negara bertanggung jawab atas penyelidikan fasilitas pelayanan kesehatan dan fasilitas pelayanan umum yang layak”. (The Constitution Republic of Indonesia NKRI 1945).
\(^8\) Yustisia Vision Team, “Pedoman Resmi Petunjuk Pelaksanaan Dana Desa” (Jakarta: Visimedia, 2016), 15.
funds for its people and the source of village funds is stipulated in law number 32 of 2004 concerning village government, which is part of the central financial balance which is received by the district for ADD Village Fund Allocation.9

The village government has an obligation to provide information on its accountability reports to society, it’s delivered through the village Consultative council to provide opportunities for the community and to ask for further information on matters relating to accountability. Regarding on abolition merger, village finance, village development and so on as determined by the Government.10

In this study, we will discuss the management of Potorono village fund allocations, where the results of Madza Arifano’s scientific article report state that the Potorono village government has prepared Village Fund Allocation planning for tourism objects, human resource development, counseling for the community, and the development of new cultures from traditional mindsets to tourism-conscious groups.11 This good management has attracted a lot of attention and prompted the author to research both in terms of management of the welfare of society and in the view of Islamic Economics.

MATERIAL AND METHODS

The type of research that will be presented by the researchers this time is qualitative research, field research type which is carried out systematically by using data and facts12, especially in Potorono village. This study uses a qualitative approach with descriptive analysis method, by collecting compiled data.13 This data consists of primary14 and secondary data.15 The primary data were taken from interviews with several managers of the Community Empowerment Agency of Potorono village and satisfaction questionnaires in the view of Islamic Economics. While secondary data is taken from official web access, documentary studies, books, journals and related information.
Regarding the data collection method, the researcher used the method of observation, questionnaires, interviews, and documentation. The sample of this study consisted of 60 samples, 4 samples of which were interviews addressed to village officials, village head, secretary, treasurer, head of the Office for Community Empowerment, especially capital support and management of productive economic businesses. 55 samples questionnaires consisted of the population of Salakan, Prangwedanan, Condrowangsan Nglaren, Mertosanan Wetan, Mertosanan Kulon, Balong Lor, Banjardadap. Apart from that, the observation of phenomena occur the development activities. The data analysis technique includes several stages; data reduction, data display, data interpretation, conclusion drawing and data verification.

RESULTS AND DISCUSSION

Village Funds

In terms of sociology, culture and demography, the village is one of the ancient forms of life where one knows each other, and it’s consists of several business enterprises that are influenced by natural laws, such as agriculture, fisheries and others, and it is embedded adherence to traditions and social rules.

Before the amendment of constitution 18 year 1945 the Republic of Indonesia it was stated that "In the territory of the Indonesian there were approximately 250" Zelfbesturende landschappen "and" Volksgemeenschappen ", such as villages in Java and Bali, country in Minangkabau, district and genus in Palembang, etc. According to Law Number 5 of 1979 concerning Village Government Article 1 paragraph (1) states that a village is an area occupied by a number of residents as a legal community unit which has the lowest government organization directly under the Camat and has the right to manage its own household within the under the Unitary State of the Republic of Indonesia.

History said that the village originated from the colonial era, where the village was given a legal position, so the Dutch issued a law (IGO) Inlandsche

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16Sungin, Penelitian Kualitatif.
17Sofian Effendi Singarimbun, Masri, Metode Penelitian Survei (Jakarta: PT LP3ES Indonesia, 1995).
19Siswanto, Administrasi Pemerintahan Desa.
21Badan Pengawan keuangan dan pembangunan.
Gemeente Ordonnantie, which only applied in Java and Madura. Dutch-made legislation contains the following main points:

1. Village government is the Village Head.
2. The organizational structure of the village government is not regulated but determined by the president.
3. The village government is obliged to maintain public facilities.
4. The duties, obligations and authority of the Village Head, there are:
   a. Responsible for the finances and assets owned by the village.
   b. The Village Head represents villages within and outside the law.
   c. The village head maintains that the village administration runs well.

Talking about village fund finances is a very important matter where it is related in terms of management, it’s also has written regulatory provisions that become the legal basis for managing village funds: Government Regulation Number 43 year 2014 concerning Implementation Regulations of Law Number 6 year 2014 about the Village, Government Regulation Number 60 year 2014 concerning Village Funds Sourced from the State Budget. Government Regulation Number 22 year 2015 concerning Amendments to Government Regulation Number 60 year 2014 concerning Village Funds Sourced from the State Revenue and Expenditure Budget. And there are many other laws and regulations concerning related matters.

The Village Fund budget had been regulated in Government Regulation No. 60 year 2014. In this regulation is explained accordance with article 19 paragraph (2) that the Village Fund which referred to in paragraph (1) is prioritized to finance the development and empowerment of village communities. Apart from that, this Village Fund has a specific objective, to increase the source of income in each village. And the result in village income provided by the government to improve the standard of living of the people.
community.\textsuperscript{28} The village is expected to be able to manage properly and in its implementation it must be carried out economically, efficiently, effectively and transparently, and based on the principles of good public management in order to avoid fraud, irregularities and acts of corruption.\textsuperscript{29}

**Potorono Village Fund Management**

**Potorono Village Fund Allocation Planning**

One of the responsibilities of village government is managing village finances, as in Law Number 113 year 2014 concerning the control of village financial management which said:\textsuperscript{30} "The Village Head is the holder of power in the management of village finances and represents the village administration in the ownership of separated village property." Village Fund Allocation is one of the village fund revenues which is integrated with the Village Revenue and Expenditure Budget (APBDes).

The beginning of the Potorono village fund planning refers to income last year's village fund, that the treasury keeps records and members can adjust their budget requirements. "Then each place or padukuhan holds a district or village meeting so that each district has the opportunity to discuss the proposed village development planning or program proposal with the community which will later be submitted to the musrenbangdes." Planning activities are a very important to starting point for achieve the goals of an activity. So every planned activity program must involve all the elements and that goals can be achieved together.\textsuperscript{32} Musrenbangdes passes prioritized elections based on four factors, including population, area, poverty and geographic difficulties. Then go through the verification process where there is a team in charge of verifying the results that have been agreed upon together.

“Musrenbangdes actors are BPD, BPMD community leaders, dukuh, there are also represented by several community leaders who are announced as clearly as possible, so if there are things that are unclear there are some parties who oppose and later it will complicate the work program that will be carried out jointly.”\textsuperscript{33} Village deliberations also open opportunities for the community

\textsuperscript{28}Musliadi, Undang-Undang Desa Tentang Dana Desa Yang Bersumber Dari Anggaran Pendapatan Dan Belanja Negara.
\textsuperscript{29}Safriani et al., “Analisis Sistem Pengelolaan Dana Desa Berdasarkan Regulasi Keuangan Desa ( Studi Kasus Desa Bontomanai Kecamatan Tomponulu Kabupaten Maros.”
\textsuperscript{30}Visi Yustisja Team, Pedoman Resmi Petunjuk Pelaksanaan Dana Desa.
\textsuperscript{31}Prawata (Lurah Potorono), wawancara Pengelolaan Dana Desa Potorono (Kantor Kelurahan Potorono DI Yogyakarta).
\textsuperscript{32}Hulu, “Pengelolaan Dana Desa Dalam Pemberdayaan Masyarakat Desa.”
\textsuperscript{33}Prawata (Lurah Potorono), “Interview Potorono Village Fund Management.”
to share their aspirations as well as a learning medium for the community regarding the principle of accountability for the management of Village Fund Allocation.  

After the verification process of village fund allocations is determined to RKPDes (Village Development Work Plans) that are endorsed by the BPD or Bamuskal then proceed with the making of the RAB for each activity and billed in the APBDes as the basis for using the village fund budget. “In the implementation of ADD has a different goal every year, such as last year. In 2020, the priority is more on infrastructure (strengthening the economy), while in 2021 it is more to empower the community, the hope of impact it can strengthen the economy, this also takes into account the input "from the local government and the central government so that it can improve human resources, this is in the form of training, strengthening UMKM, village markets etc.”

**Implementation of Village Fund Allocation**

After the examined of the APBDes, the lurah appoints a special TPK (Activity Implementation Team) to carry out activities where the funding comes from the full allocation of village funds. This implementation requires opened from the village implementation team to the entire community. The TPK is also equipped with an implementation companion team whose task is to supervise, provide suggestions and solutions. One tangible manifestation of the village implementation team in Potorono village in supporting the information disclosure of the Village Fund Allocation program is by installing an information board containing a schedule of physical activities being carried out and on each development there is also a sign that says what the plan is, how long is the fund and how long the target will be done, from that entire community can read the existing development programs.

This information disclosure one of effort the village government to implement the principle of transparency in managing village fund allocations. In terms of the principle of accountability, the implementation of village fund allocations is carried out through a reporting system, namely monthly reporting and reports on each activity stage. “They also have periodic evaluations, which are carried out monthly so that there is input when running the process, but

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34Nurhayati, “Pengelolaan Dana Desa Dalam Perspektif Hukum Islam.”
35Prawata (Lurah Potorono), “Interview Potorono Village Fund Management.”
36Surtini (Member of potorono resident), Interview of Potorono Village Fund Management (Telaga Desa Potorono).
37Karyani ( member of salakan residens, Interview of Potorono Village Fund Management (Telaga Desa Potorono).
sometimes there are also those that are carried out after the program is completed, some are carried out at the beginning, middle, and end of work. And the parties evaluating from the musdus are also parties who from the beginning initiated a petition for evaluation and who judge is the community as well so that whether it has been in accordance with the request or not. So completely transparent and everyone knows.”

The annual Accountability Report for Village Fund Allocation in the village of Potorono is submitted with the accountability of the APBDes. This activity progress report is used as an evaluation material for the village government and all instruments. The accountability report regulation is intended to provide a legal basis for village finance, village financial sources, and village income and expenditure budgets. This is in accordance with domestic regulation number 37 year 2007 concerning village finances. One evidence of the existence of government accountability reports is the APBDes infographic which is a form of public transparency.

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The true management of village funds is accordance to management regulation law and applies the principle of transparency. In addition, the principle of accountability for implementation is also needed, namely through the reporting system. Things in such a way must have been taught in Islam clearly and in detail both in the al Quran and as sunnah as a source of all knowledge that becomes a guideline for following up on various kinds of life problems. Crystallization management thought in Islam emerged after Allah revealed his message to the Prophet Muhammad; it’s related to village funds and has relevance to the leadership characteristics of the Prophet Muhammad SAW. Is the true way.

"Shiddiq comes from the Arabic word which means honest, the word -د ق ص In addition to using the meaning of truth / honesty, in worship in the form of amaliah -د ق ص meaning shadaqah, Shadaqab is giving something to

38 Prawata (Lurah Potorono), “Interview Potorono Village Fund Management.”
39 Istan, “Implementasi Dana Desa Di Desa Air Meles Bawah Kecamatan Curup Timur, Rejang Lebong, Bengkulu.”
40 Tim Visi Yustisia, Undang Undang Nomor 6 Tahun 2014 Tentang Desa Dan Peraturan Terkait.
41 Nurhayati, “Pengelolaan Dana Desa Dalam Perspektif Hukum Islam.”
42 Antonio, “Probhetic Values Of Business and Management.”
others on the basis of expecting the face of Allah, and not for getting respect from His creatures. Allah SWT described His prophets with honesty, as in His words about the prophet Muhammad in the QS. Ash-Shaffaat: 37. Our Master Muhammad [s]. is a trading pioneer based on the principles of honesty, fair and healthy business transactions. Prophet Muhammad SAW. is a pioneer based trading principles of honesty, fair and healthy business transactions and he is an expert in finance.

Amanah according to the Big Indonesian Dictionary is something that is entrusted to others, loyal, and can be trusted. Amanah is a trust given to someone to be fulfilled to those who have the right. A trustworthy person is a person who can carry out the assigned task. The basic of Amanah is trust, values in business and its management are trust, responsibility, transparency and punctuality. And Amanah is an Islamic concept that has often been used in the context of Indonesian society. The third prophetic value, namely Fatonah, means understanding, understanding and deeply appreciating everything that occurs in duties and obligations. The last Prophetic value is Tabligh, its basic value is communicative, its business and management values are sociable, firm descriptions, delegation of authority, teamwork, coordination, control and supervision.

With these 4 indicators, the results of the questionnaire addressed to 9 hamlets with 15% each, gave a good assessment, the government managing the village funds with true way. They have stressed prophetic value like Siddiq (honest), Amanah (trustworthy), Tabligh (transparent and communicative), and with Fatonah (intelligent) that is by adjusting the vision and mission that have been created together. The results of the percentage assessment showed 84% for honesty, 78% for Amanah, 77% for Tabligh and 80% for Fatonah.

As for the values in management in the form of honesty, sincerity, assurance, emotional balance. This can be illustrated by the Potorono village government where they allow the community to know about the work program.

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43 Almunadi, “Shiddiq Dalam Pandangan Quraish Shihab.”
44 Firmansyah, “Doktrin Wirausaha Ala Rasulullah.”
46 Amirin, “Kepemimpinan Yang Amanah.”
47 Agung and Husni, “Pengukuran Konsep Amanah Dalam Pendekatan Kualitatif Dan Kuantitatif.”
49 Antonio, “Probhetic Values Of Business and Management.”
that will run, such as an information board banner containing a physical activity schedule, besides that there is also a benchmark at the point where the construction is written, what are the plans, the funds and how long the target will be. So that the entire community can read existing development programs. And besides that, it can also be accessed on the web regarding the APBDes infographics. The Potorono village government can also be said to be an honest government because in the deliberations it presents several elements from the bottom such as the village community to the top such as Bamuskal. In addition, the implementation team assistance program can also encourage the performance of the government in terms of honesty so that there is absolutely no fraud from either the government or the implementing team.

Referring to the management of village funds in Potorono, in terms of mandate (amanah), it can be related to the principle used by the village of Potorono to receive input from the regional and central government regarding the implementation objectives every year and during the past 4 years 90% of work programs have been realized. “Alhamdulillah Selama 4 tahun saya menjabat sudah mencapai 90% terrealisasi terkhusus pada RKPDes tahun 2017-2018 lebih baik dari tahun tahun sebelumnya.”\(^{50}\) We can see that the results of the management of Potorono village funds can be in the form of a Potorono village lake, an increase in UMKM found in the sub-district link,\(^ {51}\) market and trash bins that are starting to show their effect little by little. Apart from that, evidence that indicates the existence of a trustworthy government is the existence of periodic evaluations for the TPK, so that members who propose during the musrenbangdes from the community can participate in the evaluation so that it really matches what they want. It is also inseparable that the reporting of work program results is also conveyed in forums and on the web so that it can become an evaluation for the village government in the following year.

This trait will foster creativity and innovative clever, wise and intelligent,\(^ {52}\) because he has extensive knowledge, the values in business and management are having a vision, a smart leader.\(^ {53}\) The village government of Potorono can be said to be in the smart category because it has a motto that is embedded in the souls of its members, that is, “Guyup Rukun Mbangun Deso” It means uniting everything both from the government itself, the citizens adjust to their portion, so that it can run well and come back according to their portion, not to let everyone have their activities and not have sectorial egos.

\(^{50}\) Prawata (Lurah Potorono), “Interview Potorono Village Fund Management.”
\(^{51}\) Administrasi, “Ekonomi & Industri Kecil Menengah.”
\(^{52}\) Pesantren et al., “Nilai Fathonah Dalam Pengelolaan Bisnis Di Pesantren Mukmin Mandiri Sidoarjo.”
\(^{53}\) Antonio, “Probhetic Values Of Business and Management.”
where when their work is done they don't want to help each other and work together.\(^\text{54}\) The vision of Potorono village, there are; advanced, self-sufficient, healthy and prosperous.\(^\text{55}\) And the mission of the village of Potorono, there are:

1. Optimizing the maximum performance of the village apparatus in accordance with the main tasks and functions of the village apparatus in order to achieve good services for the community.
2. Carry out coordination between work partners.
3. Increasing Human Resources and utilizing Natural Resources to achieve community welfare.
4. Increase the institutional capacity in Potorono Village.
5. Improve the quality of public health.
6. Improve the welfare of the Potorono Village community by directly involving the Potorono Village community in various forms of activities.
7. Carry out honest, transparent and accountable development activities.

The things that’s related to *tabligh* in the village of Potorono, namely from the beginning, the method and process of allocating village funds was arranged in such a way. It also has a careful planning principle so that the implementation has a direction and purpose. In addition, matters relating to *tabligh* are accountability reporting held by the village government and the web which also always provides information on village development.

According to Philip Kotler and Kevin Lane Keller quoted taken from Marketing Management book says that satisfaction consumer is the feeling of pleasure or disappointment of someone who appears after comparing the performance (results) of different products considered against the expected performance. The satisfaction indicators according to Philip Kotler used in assessing customer satisfaction they are: \(^\text{57}\)

a. The quality provided is as promised.

b. Good service that gives satisfaction

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\(^\text{54}\) Prawata (Lurah Potorono), “Interview Potorono Village Fund Management.”


\(^\text{56}\) Potorono Village Government.

\(^\text{57}\) Kotler, *Managemen Pemasaran*. 
With these 2 indicators, the community gives a value of 80% for quality and 100% for service. Community satisfaction can be seen from the efforts of the Potorono village government in improving the quality and empowerment of the community both in realizing the vision and mission and in terms of development. Among the changes seen is the realization of good, clean and orderly governance, a form of empowering government efforts for empowering the community in terms of socio-economics to create a tourism-aware community, as research conducted by Madza Arifano where the Potorono village government has prepared a Village Fund Allocation plan. Ripe for tourism objects, development of human resources, counseling for the community, and the development of new cultures from traditional mindsets to tourism-aware groups, such as the Potorono lake, Balong Water Park, MSME (Micro, Small, and Medium Enterprise) competitiveness increased. And management of garbage bins have begun to show their effects step by step.

CONCLUSION

Based on result and discussion raised by the author, the following conclusions can be drawn:

The management of Potorono village funds for community satisfaction has been carried out properly and effectively, it has increased community welfare, equitable distribution of productive development such as human resource development, counseling for the community, and building a new culture from a mindset that is still traditional to tourism-aware groups, such as the Potorono’s lake, Balong’s Water Park. In addition the MSME (Micro, Small, and Medium Enterprise) competitiveness increased, markets and waste management have begun to show their influence step by step.

Based on the Islamic Economic Perspective the management of Potorono village funds to community’s satisfaction is also had considered accordance with the Islamic view which applies the role model of the prophet Muhammad SAW, namely Siddiq (honest), Fatbanab (intelligent), Amanab (trusted), and Tabliq (transparent). In addition, it is also based on Islamic economic principles, which indicates the benefit (welfare) of the community.

REFERENCES


Pasal 34 Ayat 1. Undang Undang dasar NKRI 1945, n.d.

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