

Financial Governance in Strengthening Post-Disaster Community Economic Resilience in Majene, Indonesia

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Abstract

The study of this article aimed to determine how the financial governance of the Asset and Regional Finance Agency in strengthening community resilience after natural and non-natural disasters in Majene Regency. This study used a qualitative method with a descriptive type of research through instrument data in the form of observation, documentation and interviews. The Regional Finance and Assets Agency in accordance with its main duties and functions carries out the mission, namely 'Improving public services through good governance based on the rule of law'. The result showed that the Regional Finance and Assets Agency has the authority to manage regional finances that have been explicitly determined in the legislation has complied with the Regulation of the Minister of Home Affairs Number 113 of 2014 concerning Regional Financial Management which fulfills several important aspects, namely, planning, budgeting, administration, reporting and accountability. Based on the five stages, the Regional and Asset Finance Agency in Majene, Indonesia has complied with the five stages because it has gone through an integrated system.

Keywords: Financial Governance; Economic Resilience; Covid-19

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Introduction

At the end of 2019, the world was shaken by a new virus in Wuhan, China. Corona Virus Disease (Covid-19) was identified as pneumonia by China on January 7, 2020, as the newest type of virus (Roziqin, Mas'udi & Sihidi, 2021). WHO has designated Covid-19 as a global pandemic, this is because this virus has spread throughout countries including Indonesia. As of March 2021, the number of positive confirmed cases in the world has reached 123,902,242 cases (Olivia, Gibson & Nasrudin, 2020). According to Solviana (2020) The arrival of Covid-19 has had an impact on all sectors. Of all sectors in Indonesia, what is clearly affected by Covid-19 is the economic sector (Yamali & Putri, 2020). The same thing is felt by Majene Regency that the economic sector is currently unstable due to the emergence of Covid-19. Reporting from (dinkes.sulbarprov.go.id) an update on the development of Covid-19 in Majene Regency as of July 9 2021 that 615 cases tested positive, 6 cases were treated, 569 cases recovered from independent isolation/quarantine 21 cases and 19 cases died.

Majene Regency is a district that was faced with two disasters at once during the ongoing Covid-19 pandemic (Apriyadi, 2020). The earthquake disaster that hit West Sulawesi Province, to be precise in Majene Regency, occurred on 14-15 February 2021 amid the transmission of the Covid-19 pandemic infection. According to the National Disaster Management Agency (BNPB) (Hartono, 2021) in the status of an earthquake disaster, West Sulawesi had previously experienced a similar disaster in 1969 with a magnitude of $M \geq 6$ on the Richter scale. Beginning in 1969, to be precise, on February 23 an earthquake occurred with a magnitude of 6.9 on the Richter scale, a depth of 13 km. The impact of the earthquake, a tsunami occurred with a height of 4 to 10 m. The incident resulted in as many as 64 people losing their lives and disappearing, as many as 1,287 residents' houses were declared damaged in Malunda Sub-District and as many as 97 people were injured. Furthermore, an earthquake in Majene and Mamuju Regencies with a magnitude of 6.7 on the Richter scale occurred on January 8, 1984 causing hundreds of casualties. Another earthquake occurred in Mamuju and Majene Regencies with a magnitude of 6.2 on the Richter scale that occurred on January 15 2021 causing 46 people to die, around 15,000 people to be displaced and as many as 826 injured.

The flow of earthquake events occurred for two consecutive days, the first on Thursday 14 January 2021 with an earthquake magnitude of 5.9 on the Richter scale and a depth of 10 km with details of the location: 2.999 South Latitude, 118.89 East Longitude (the epicenter was 1 land 4 km northwest Majene). The earthquake repeated, Friday 15 January 2021 at 01.28.17 WIB with a magnitude of 6.2 on the Richter scale, a depth of 10 km, a location: 2.98 south latitude, 118.94 east longitude (6 m northeast of Majene). The two disasters that were faced simultaneously had a significant economic impact on Majene Regency. With a breakdown of budget allocations for the two disasters, which began with the handling of Covid-19 in Majene Regency, it provided stimulus assistance to 592 UMKM (Micro, Small and Medium Enterprises) business actors, street vendors, and UMKM (Micro, Small and Medium Enterprises) with a total budget provision of IDR 1,536,240,000 and a total realized budget of IDR 628,240,000.-. In addition, the provision

of Unconditional Cash Transfer (BLT) to 9,521 heads of poor families with a total budget allocation of IDR 17,136,435,000 and a total budget realization of IDR 14,991,3000.

Meanwhile, the budget allocation for handling earthquakes in Majene Regency comes from the Regional Government Budget (APBD) of the Majene Regency in the amount of Rp. 3,950,000,000.-. With the program budget provided by the Regional Financial and Asset Agency for Majene Regency, namely Procurement of Logistical Assistance for the Emergency Response Period of Rp. 300,000,000, Operational Emergency Response Period of Rp. 1,000,000,000, Stimulus Support Operations for the Construction/Rehabilitation of Damaged Houses of Rp. 1,000,000,000 and Exemption Land for the Relocation of Residents' Houses in the amount of IDR 1,650,000,000. This allocation of funds comes from the Indonesian Budget (APBN) which is used in handling the earthquake in Majene Regency, namely Emergency Response Operations of Rp. 1,000,000,000, Residential Waiting Funds of Rp. 2,000,000,000, Stimulus Funds for the Development/Rehabilitation of Residents' Homes that were Heavily Damaged.

Financial management in the regions is currently of particular concern due to the allocation of funds from the State Revenue and Expenditure Budget for regions with large amounts during the handling of the spread of Covid-19 as well as handling earthquake victims. So that the regional government has a big challenge in the success of regional development and regional welfare of Majene Regency while experiencing two kinds of disasters at once. according to Putra & Matsuyuki (2019) in overcoming and aligning the budget during the two disasters, the regional government can carry out efforts with the principles of financial management including planning, implementing, administering, reporting, accountability, monitoring, and evaluation.

There have been several previous studies found by related researchers regarding financial governance showing mixed results. It begins with previous research from Sirejeki (2015) that the planning and budgeting stages up to the accountability and monitoring reporting stages are considered successful in implementing village governance. The same thing was conveyed by Darmi (2018) said that locally-generated revenue (PAD) is carried out in an open, accountable, participatory and orderly, and disciplined manner. All of these elements will be reviewed starting from the planning, budgeting, administration, accountability, reporting, and monitoring stages. This element is implemented based on procedures determined by the village government. In addition, Harsasto (2020) shows that the implementation of E-Budgeting using financial SIMDA as a tool to assist regional financial management has been able to facilitate the stages of budgeting, administration, accounting, and reporting as well as accountability in an integrated and accountable. Another study by Tikollah & A. Ngampo (2018) explained that 30% of the Village Allocation Fund (ADD) funds had followed directions while the remaining figure, namely 70%, was not maximized, this was because the implementation of physical development and procurement of goods took precedence in Tana Tidung Regency, Sesayap Sub-District, Sebang Village. In addition, in the process of managing the Village Allocation Fund (ADD), there are obstacles experienced due to a lack of communication and low human resources.

Referring to the problems and some of the data obtained, researchers are interested in knowing how best regional financial management should be done when facing an earthquake while the handling of Pandemic Covid-19 is still ongoing. What stages or cycles should the regional government take to ensure that the allocation of the Regional Government Budget (APBD) has been properly managed during the occurrence of natural and non-natural disasters in the Majene Regency. So the researchers raised the title of the study, namely "Financial Management of Financial Institutions and Regional Assets in Strengthening the Economic Resilience of Communities after Natural and Non-Natural Disasters in Majene Regency".

Research Methods

The research was conducted at the Agency for Finance and Regional Assets (BKAD) in Majene, Indonesia. The purpose of this study is to find out how the financial management of Regional Financial Institutions and Assets after natural and non-natural disasters in Majene Regency, so researchers use qualitative research types so that they can be described in accordance with the objectives of this study. According to Aspers & Corte (2019) said that qualitative research is a method based on natural objects in the form of data collection techniques so as to produce meaning rather than generalizations. Meanwhile according to Donald Ari (Prastowo, 2011), research that aims to explain in detail all the events that occurred at the location during the research is qualitative descriptive research. Techniques data collated used is documentation, observation, and interview techniques.

Researchers used data obtained from the Head of Regional Financial and Asset Management, the Head of Budget, the Head of Treasury, the Head of Accounting and the Head of Assets. The data analysis method uses three components from Miles & Huberman (Sugiyono, 2018), namely the reduction of data obtained at the location that needs to be written down clearly and in detail, presenting information in the form of brief descriptions and drawing conclusions and verification based on valid data and the stability of the researcher when he returns to work location to aggregate data.

Results and Discussion

Planning and Budgeting Stage

The data collected from the results of documentation and interviews explains that the initial stages in planning the financial management of the Regional Finance Agency and Assets in strengthening community resilience after natural and non-natural disasters in Majene Regency begin with estimating the budget needed in handling earthquakes and handling Covid-19 in the Majene Regency. This stage was taken over by the Regional Government Budget Team (TAPD) which was taken over by the Regional Secretary as head of the Regional Government Budget Team (TAPD). The function of the Head of the Regional Government Budget Team (TAPD) is to provide information to Regional Heads regarding the draft Priority Temporary Budget Ceiling (PPAS) and the draft General

Budget Policy (KUA). Furthermore, Regional House of Representatives (DPRD) accepted the KUA-PPAS draft and negotiated it during the discussion of the Regional Expenditure Budget Draft (RAPBD) in the next fiscal year which was carried out by the Regional Government Budget Team (TAPD) in collaboration with the budget agency of Regional House of Representatives (DPRD) until there is an agreement.

The circular letter received by the Regional Work Unit (SKPD) is given directly by the Regional Government Budget Team (TAPD) to make or compile a Regional Government Work Plan-Regional Work Unit (RKA-SKPD) in accelerating earthquake handling and handling Covid-19 in Majene Regency. If the Regional Government Work Plans-Regional Work Units (RKA-SKPD) have been prepared, the next step is consolidation through the Development Planning Meeting (Musrembang) with the Regional Government Budget Team (TAPD) which will be proposed to become the Regional Expenditure Budget Draft (RAPBD) to the Council. Regional House of Representatives (DPRD). After being stipulated by the DPRD, the work plan will be followed up so that it can be evaluated by the provincial government as well as submitted as the Regional Government Budget (APBD).

Furthermore, according to Bakhtiar (2021) shows the regional financial budgeting stage is the embodiment of budget activities through a process in the form of a structured accounting system based on government. The financial management of Regional Financial Services and Assets in strengthening community resilience after natural and non-natural disasters in Majene Regency at the budgeting stage begins with the process of compiling files or commonly known as Budget Implementation Documents by each Regional Work Unit (SKPD), which detail the targets set to be achieved, namely the budget allocation for handling earthquakes as well as handling Covid-19 in Majene Regency so that it achieves the budget function. In applying for funding to carry out the budgeting for handling the two disasters, an archive or file of the Budget Plan (RAB) must be attached which has been reviewed with the Regional Secretary and also formalized by the Regional Head.

In handling earthquakes, the parties responsible for budget expenditure measures are the Social Service, the Regional Disaster Management Agency (BPBD), the Housing, Settlement & Land Area Office, and the National Disaster Management Agency (BNPB). Meanwhile, those responsible for handling the Covid-19 pandemic for the execution of budget expenditures are the Social Service and the Health Service. In carrying out the budget allocation for handling the two disasters, the person in charge of handling the two disasters has utilized the activity cash book, where this cash book can help manage the activity budget. Referring to the Budget Plan (RAB), the person in charge of handling activities provides a Payment Request Letter (SPP) to the Regional Head after the goods and services for handling the earthquake and Covid-19 in Majene Regency are approved, including a statement of expenditure responsibility and proof of transaction.

Administration Stage

Information through documentation and observation explains that the financial management of the Finance Agency and Regional Assets in strengthening the economic

resilience of the community after natural and non-natural disasters in Majene Regency is at the administration stage which is carried out by the Regional Treasurer. In accelerating the handling of the earthquake and Covid-19 in Majene Regency, there were several transaction activities that occurred at the Inter-Village Cooperation Agency (BKAD) such as in handling earthquakes, namely the procurement of logistical assistance during the emergency response period, operations during the emergency response period, operational support for the stimulus for the construction/rehabilitation of damaged houses, land acquisition for the relocation of residents' houses and housing waiting funds.

While transaction activities to accelerate the handling of Covid-19, namely the provision of health infrastructure, health facilities, spraying disinfectants, stimulus assistance to 592 Micro, Small and Medium Enterprises (UMKM), street vendors and Micro, Small and Medium Enterprises (UMKM) as well as providing Unconditional Cash Transfer (BLT) to 9,521 heads of poor families. According to him, the Regional Treasurer fulfills all records sequentially and in accordance with the events of financial transactions, both expenditures and settlements with the General Cash Book, Tax Assistant Cash Book, and Bank Book.

Book closing activities at the end of each month will be carried out by the Regional Treasurer after the recording of all transactions is complete. As for the format of the accountability report, information through documentation and observation is made by the Regional Treasurer, namely, information through documentation and observation. Information through documentation and account observation. This reporting activity is evidenced by financial income and expenditure and re-checking is carried out by the Regional Secretary (SEKDA) before being submitted to the Regional Head before the 10th of each month.

Reporting Stage

The data collected from documentation and interviews explains that the financial management of the Regional Finance Agency and Assets in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency at the reporting stage is carried out by the Regional Head by submitting an accountability report on the realization of the implementation of the Regional Government Budget (APBD) to the Regional Government in the form of First Semester and Year End Reports.

Based on Figure 1, shows that the accountability reporting stage of the budget allocation for earthquake handling in Majene Regency has carried out each of its activities such as the realization of the Procurement of Logistical Assistance for the Emergency Response Period of Rp. the remaining funds are IDR 34,205,600, the Operational budget for Stimulus Support for the Development/Rehabilitation of Damaged Houses has not been realized because the budget for Unexpected Expenditures (BTT) has available Refocusing results but has not been disbursed so that the amount of the budget and the remaining funds are the same, namely IDR 1,000,000,000 and the realization of Exemption Land for the Relocation of Residents' Houses amounting to IDR 1,269,868,000 with the remaining funds of IDR 380,132,000.

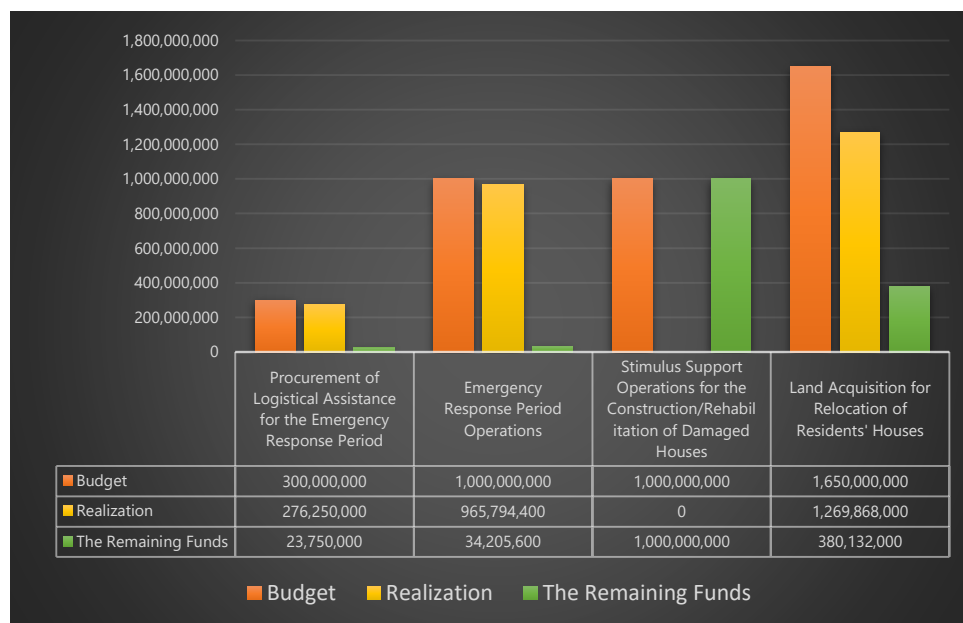


Figure 1. Earthquake Handling Budget Allocation in Majene
Source: Inter-Village Cooperation Agency of Majene, Indonesia (2021)

Figure 2 shows the accountability report on the realization of the budget allocation for accelerating the handling of non-natural disasters in Majene Regency, whose activities have been realized, such as the realization of Stimulus Assistance to 592 UMKM Business Actors, Street Foods, and UMKM in the amount of IDR 628,240,000 with the remaining funds of IDR 908,000,000 and the realization of Providing Unconditional Cash Transfer (BLT) to 9,521 Heads of Poor Families in the amount of IDR 14,991,300,000 with the remaining funds of IDR 2,145,135,000. Submission of initial information is said to be timely because it was submitted at the end of August of the current year. The submission of year-end information was said to be timely because it was submitted at the end of January of the following year. The first and second reports are prepared by the Head of Region, Regional Secretary, and Regional Treasurer in accordance with their functions.

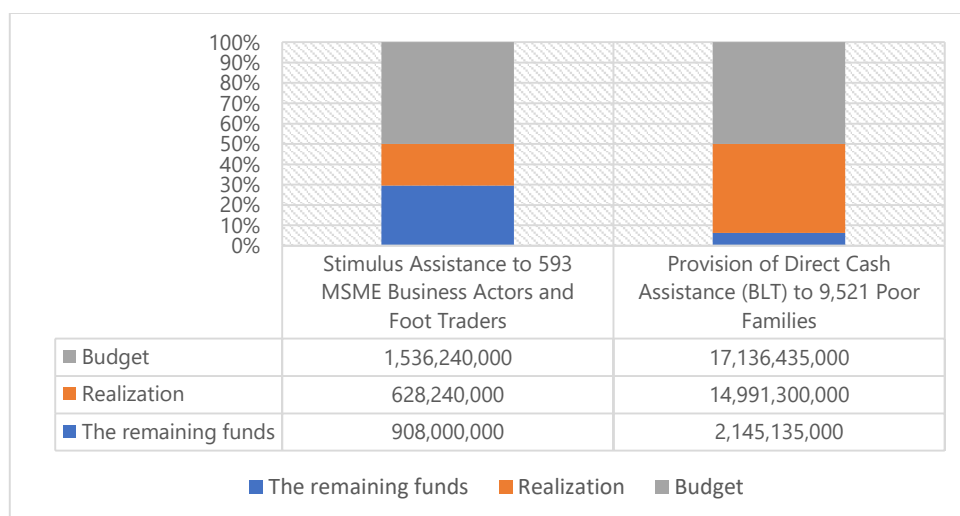


Figure 2. Budget Allocation for the Acceleration of Handling Covid-19 in Majene
Source: Inter-Village Cooperation Agency of Majene, Indonesia (2021)

Accountability Stage

Information through documentation and observation explains that the financial management of the Regional Finance Agency and Assets in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency at the accountability stage is reported by the Regional Head to the Regent at the end of the fiscal year in the form of realization of the implementation of the APBD during earthquake handling and the acceleration of the handling of Covid-19 in Majene Regency was carried out.

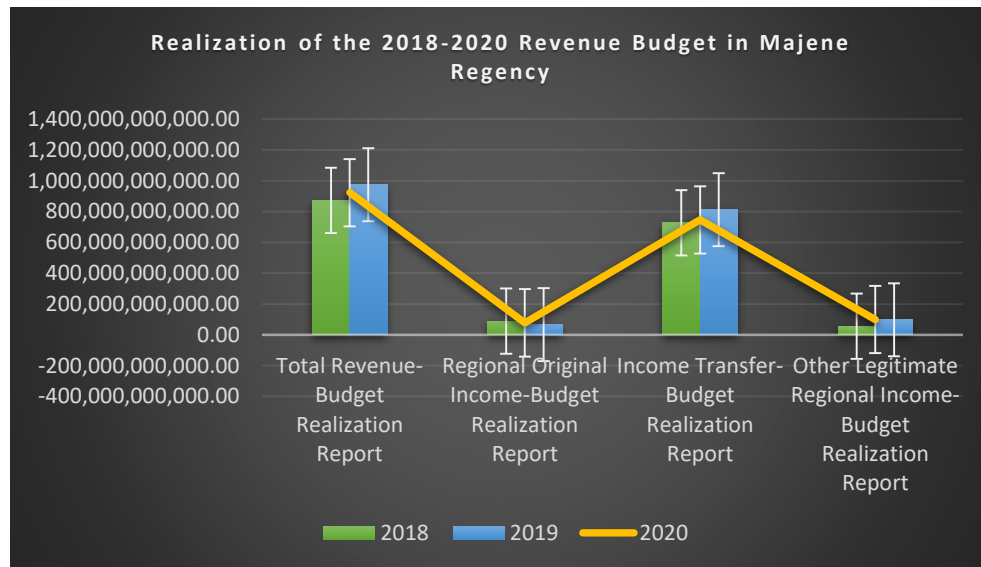


Figure 3. Realization of the 2018-2020 Revenue Budget in Majene
Source: Inter-Village Cooperation Agency of Majene, Indonesia (2021)

Figure 3 shows that the total budget realization revenue in 2020 has decreased due to the acceleration of the handling of the Covid-19 Pandemic which was followed by an earthquake in 2021. The description of the realization of the 2020 budget begins with Regional Original Revenue (PAD) - Budget Realization Report (LRA), Transfer Income - Budget Realization Report (LRA), and Other Legal Regional Revenues - Budget Realization Report (LRA) with a total of IDR 922.933.347.401.36.

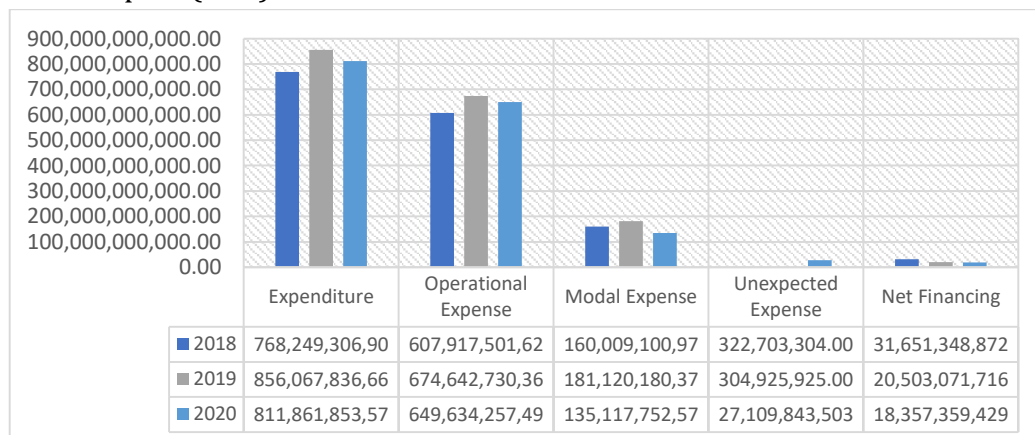


Figure 4. Realization of the 2018-2020 Budget and Financing in Majene
Source: Inter-Village Cooperation Agency of Majene, Indonesia (2021)

Figure 4 above shows that the budget realization from Capital Expenditure, Operating Expenditure and Unexpected Expenditures totaled Rp.811,861,853,573.72 and the budget realization from Net Financing was Rp.18,357,359,429.89. Report on the realization of the Regional Expenditure Revenue Budget consisting of Revenue, Expenditures, and Financing determined by Regional Regulations. Second, the delivery of information, starting from the implementation or realization and accountability for the actions of the Regional Revenue and Expenditure Budget, is submitted to the public to the Regent in a disciplined manner, with specifications for a maximum of 1 month after the end of the fiscal year.

From the documentation data and the results of interviews on financial management in the Regional Financial and Assets Agency of Majene Regency. Through Ministerial Regulation Number 113 of 2014 concerning Regional Financial Management, and presented with the formula namely:

$$IKK = n/N$$

Explanation:

IKK = Gross Conformity Index

n = Number of the Same answers

N = Number of Subjects Studied

From the explanation above, it is known that the estimated $IKK = 63/63 \times 100 = 100\%$. Thus, the qualification of IKK percentage according to Arikunto (Effendy, 2020) said that states that financial management in Regional Finance and Asset Management by measuring each indicator shows an appropriate percentage level. Thus, the conclusion is that the regional financial management of Majene Regency after natural and non-natural disasters is in accordance with the references of the Minister of Home Affairs Regulation No. 113 of 2014 concerning Regional Financial Management.

Conclusion

From the results and series of discussions above, it can be concluded that from several stages of regional financial governance starting from planning, budgeting, administration, reporting and accountability in Regional Financial and Asset Bodies in strengthening the economic resilience of the community after natural and non-natural disasters Majene Regency has in accordance with the regulations regarding Financial Management contained in the Regulation of the Minister of Home Affairs Number 113 of 2014. As with regional financial management at the planning stage at the Regional Financial and Asset Agency in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency namely, first, the Regional Secretary compiles a Draft Regional Regulation regarding the Regional Expenditure Revenue Budget which is focused on estimated budgets for handling earthquakes and accelerating the handling of the Covid-19 pandemic based on the current year's Regional Government Work Plan, Draft Regional Regulation regarding the Defense Revenue Budget Regional agreements are agreed upon no later than October for the current period

after which the Regional Head conveys this to the Regent through the Camat no later than three days from the time of approval for repairs.

Second, in the regional financial management of the budgeting stage at the Regional Finance and Asset Agency in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency with the suitability of indicators that all regional income and expenditure regarding budget allocations for handling earthquakes and acceleration of Covid-19 in the Regency Majene is supported by regional accounts and is accompanied by complete evidence. Implementers of earthquake response activities such as the Social Service, BPBD, Perkimta Service, BNPB while executors of accelerated handling of Covid-19 activities such as the Social Service and Health Service have verified the submission of the RAB by the Regional Secretary and based on the RAB those carrying out the activity have submitted a Payment Request Letter.

Third, in the regional financial management administration stage at the Regional Finance and Asset Agency in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency with conformity indicators the Regional Treasurer has carried out expenditure and revenue specifications by recording the realization of the budget allocation for earthquake handling and acceleration handling of Covid-19 in Majene Regency besides that at the end of each month a structured closing of the books and reports submitted monthly to the Regional Head no later than 10 months are the responsibility of the Regional Treasurer. Fourth, in the regional financial management reporting stage at the Regional Finance and Asset Agency in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency with the suitability of indicators based on the graphs of Figure 1 and Figure 2, it shows that the Regional Secretary tidied up the initial semester report, besides that the Head The Region will inform the Regent at the end of August of the current year regarding reporting on the realization of the earthquake handling budget and the acceleration of the handling of Covid-19 in Majene Regency and the preparation of the year-end semester report will be taken over by the Regional Secretary who will then receive the submission from the Regional Head no later than January the following year.

Fifth, on the accountability stage of regional financial control in the Financial Agency and Regional Assets in strengthening the economic resilience of the community after natural and non-natural disasters in Majene Regency with the suitability of indicators based on graphic figure 3 shows that the Regional Secretary has prepared an accountability report on the realization of income funds, spending and financing from the 2018 to 2020 period which focuses on 2020 when it is experiencing a decline due to the ongoing acceleration of the handling of the Covid-19 Pandemic followed by the handling of earthquakes in 2021, at the end of each year the Regent receives submissions from the Regional Head through the Camat no later than one month after the end of the fiscal year as well as reporting on the realization and accountability for the realization of the implementation of the Regional Revenue and Expenditure Budget has been informed to the public.

Referring to the conclusions above, there are suggestions that are offered to become the foundation of thought and consideration to make a benchmark for improving and managing regional finances, especially for BKAD agencies in the future, namely first, To local governments, communities and parties concerned without exception in Majene Regency recommended to further enhance cooperation in regional financial management. Second, regional heads in Majene Regency still have to partner with their members according to their respective expertise; Third, it is suggested to the Majene Regency Government carry out their duties according to the needs of the community where this research focuses more on accelerating local government in handling natural and non-natural disasters as well as providing information about regional financial management that can be reached by the entire community as well as surrounding village officials.

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