

# The Effect of The Utilization of Village Fund on Family Welfare in Buleleng District, Bali

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**Abstract**—Development in the village is a participatory development model, which is a joint development management system, which is planned, implemented, and evaluated through deliberation, consensus, and cooperation. The objectives of this study are first to analyze the direct effect of community participation, intellectual capital, the role of the government on the use of village funds, village economic performance, and family welfare, second to analyze the direct effect of the use of village funds and village economic performance on family welfare. This study also applies the indirect effect of community participation, intellectual capital, the role of government through mediating the use of village funds and village economic performance on family welfare; analyzing the indirect effect of the use of village funds mediated by the economic performance of the village on family welfare. Data analysis techniques using SEM-PLS with the help of Smart PLS 3.0 software, it was found that direct community participation, intellectual capital, and the role of government have a positive and significant effect on the use of village funds, village economic performance, and family welfare; directly the use of village funds and village economic performance has a positive and significant effect on family welfare, which shows that all variables or exogenous constructs have a direct effect on endogenous variables with P values less than 0.05 or with t-count greater than  $\pm 1.96$ . The results of this study also found that, indirectly, community participation, intellectual capital, and the role of government had a significant effect mediated by the use of village funds on village economic performance; indirectly community participation, intellectual capital and the role of the government have a significant effect mediated by the use of village funds and village economic performance on family welfare; Indirectly, the use of village funds is mediated by the economic performance of the village which has a significant effect on family welfare.

**Keywords**—community participation, village funds, welfare

## I. INTRODUCTION

Community development depends on family life as part of society. The family has a strategic value in national development and becomes the foundation for the development of the whole human being. The problem is that many Indonesian families are still in an underprivileged condition. This is the obligation of all parties to improve welfare to achieve a prosperous family. The purpose of this

development can be addressed by various efforts to guide families from various aspects of life including the health aspect. Purwadinata [1] has shown an inequality in income distribution between urban and rural areas. This imbalance indicates that the people's welfare is not evenly distributed. The income distribution gap has implications for the high rate of poverty in rural areas, especially in the Buleleng Regency.

Several factors influence the low family welfare in rural areas. For example, a largely rural area with a large population, low levels of income, education, and health, lack of accessibility to productive factors such as funds and investment, and insufficient access to information. There is a social and economic gap between urban and rural areas, this condition is not much different in Buleleng Regency. Swara and Jember [2] state that development policies should be adapted to local conditions.

The development plan between top-down-bottom-up is implemented in stages and development should be focused on programs related to people's lives, especially in alleviating poverty, starting from human resources, natural resources, and funds owned. The key to success for the welfare of the community in building the village is the strong touch of initiation, innovation, creation, and collaboration between village officials and the community in realizing common goals. Village development cannot be carried out by village officials alone, but it requires support, initiative, and an active role from the community. Planning for Village Funds in Buleleng Regency still needs improvement. All components of the community are tasked with planning, managing, and overseeing the Village Fund.

The government strives to make Village Funds more pro-poor. In addition, the drafted regulations also produce an effective, efficient, and accountable Village Fund management system, so that the government's objectives through the allocation of Village Funds can be realized. For this reason, in Buleleng Regency, it is necessary to strengthen institutional capacity and human resources, both village government officials, communities, and village assistants as well as improving transparency, accountability, and supervision in the management of

Village Funds and Village finances. The number of Villages that will be targeted by the Village Fund in Bali Province is a total of 636 villages spread over nine districts in Bali. Tabanan Regency has the greatest number of villages, namely 133 villages followed by Buleleng Regency with 129 villages, and Denpasar City having the least number of villages, namely 27 villages. Of the total village funds, Buleleng Regency receives village funds amounting to 20 percent. The distribution of the Village Fund is expected to increase the empowerment of the local economy, create local transparency access to the region, and accelerate the fulfillment of basic infrastructure. The purpose of distributing the Village Fund is to create community independence and sustainability that has social, economic, and ecological resilience, as well as strengthening the linkages of urban-rural economic activities.

Village Fund users in Buleleng Regency need to pay attention to the principles of using Village Funds. There are 6 principles for setting priorities for the use of Village Funds, consisting of (1) Justice Principle, prioritizing the rights and interests of all Village residents without discrimination, (2) Priority Needs Principle, prioritizing urgent Village interests, (3) Village Authority Principle, prioritizing the authority of origin rights and village-scale local authority, (4) Participatory Principles, prioritizing Community initiative and creativity, (5) Self-management and village resource-based principles, implementing independently with the utilization of Village natural resources, prioritizing energy, thoughts, and skills Village residents and local wisdom, (6) Village Typology, taking into account the circumstances and realities of the typical geographical, sociological, anthropological, economic and ecological characteristics of the Village, as well as changes or developments and progress of the Village.

The implementation of the Village Fund for the empowerment of village communities is directed at increasing community participation in the planning, implementation, and supervision of village development, capacity building of village communities, development of village community resilience, development of village information systems, support for management of basic social service activities in the fields of education, health, empowerment. women and children, as well as empowerment of marginalized communities and members of rural communities with disabilities. economic and ecological characteristics of the Village, as well as changes or developments and progress of the Village.

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Village Funds as a source of village income are managed within the framework of Village Financial management. Village finances are managed based on transparent, accountable, participatory principles, and are carried out with the utmost and discipline. In Indonesia, it has begun to implement the application of economic improvement from a centralized policy to a policy of building from the periphery by reforming the rural institutional structure. A concentration that supports rural development, wants output which is economic growth in rural areas with an institutional structure that is built and accompanied by the concept of macroeconomic growth at the level of politeness, high savings, the investment that supports economic development that supports rural economic development. Utilization of Village Funds in Buleleng Regency can be regulated, in rural economic institutions that do not support the use of village funds properly, they cannot produce output that is significant for rural economic growth. The efficient use of Funds is slowly creating a market that is in favor of the rural economy. A market that refers to a balance of demand and supply that can serve specialists in the distribution of the rural economic pie that boosts productivity and ultimately creates good rural economic performance.

The failure of various rural development programs can be caused, among others, due to the preparation, implementation, and evaluation of rural development programs that do not involve community participation, development is carried out without being aspirational and participative. The development policy process puts forward a centralized political paradigm and the dominant role of the state in the mainstream of social life. As a result of this non-aspirational and less participatory development planning mechanism, the results of planning and development processes, especially at the village level, are often unsustainable. Law Number 32 of 2004 concerning Villages provides the opportunity for village communities to regulate and manage their households, with the requirements mandated by law.

Development in the village is a participatory development model, namely a joint development management system, which is planned, implemented, and evaluated by deliberation, consensus, and cooperation, a way of life for people that have long been rooted in culture in Indonesian territory. As mentioned in Article 5 Permendagri Number 66 of 2007, the characteristics of participatory development include planning with empowerment and participation. Empowerment is an effort to realize the ability and independence of the community in the life of the community, nation, and state while participatory is the active participation and involvement of the community in the village development process. Development in the village is the responsibility of the village head and the task of the village head in carrying out government, development, and community affairs. In implementing development, the village head is assisted by village officials and can also be assisted by community institutions in the village.

The use of village funds in the Buleleng Regency is expected to be able to encourage economic growth in rural areas. The assumption is that the low human resources in Buleleng Regency who will absorb village funds will affect the absorption capacity of village funds disbursement and ultimately affect the performance of rural development in Buleleng Regency in particular. Therefore, through *nawacita*, the government builds and improves the economy starting from the periphery or rural areas.

The phenomenon of community welfare in the Buleleng Regency is still low. The problem of poverty is multidimensional, so solving the problem of poverty requires a comprehensive solution, not a partial solution [3]. Several aspects that cause the welfare of the people of Buleleng Regency are still low, including: (1) government policy is more top-down, namely, the community cannot play a more active role in development due to the more dominant role of the government, where the community is only the recipient of decisions from a development program and The community cannot see how far a development program has been implemented so that the main objective of the development program is not realized because the government does not understand the needs that the community itself needs. (2) low human resources and intellectual capital so that people are unable to be creative in developing innovations and ideas in achieving the success of a development program. The poverty rates for Buleleng Regency and Bali Province are shown in Table I.

TABLE I. NUMBER OF POOR PEOPLE IN BULELENG REGENCY AND BALI PROVINCE 2013 – 2017

Territory	Number of Poor Population (Thousands of People)				
	2013	2014	2015	2016	2017
Buleleng	40.32	43.70	43.43	37.55	37.48
Bali	182.77	196.00	196.71	178.18	180.13

Source: BPS Buleleng Regency and BPS Bali Province, 2018

Based on Table I, it is known that the poverty rate in Buleleng Regency in 2014 was the highest in the order of the poverty level for the people of Buleleng Regency, and in 2015-2017 the poverty rate decreased, however, it can be seen that there are still people whose welfare levels are still low or are still in poverty. For this reason, in overcoming the problem of poverty, the role of the government and the use of bottom-up village funds is needed, namely optimizing the role or participation of the community in providing input or ideas in running a program, so that the goals desired by the community can run according to the community's own needs.

The use of the Village Fund is not only for building infrastructure but also for improving the economy of the people. The use of the Village Fund can also empower the community so that the community will have a source of income, increase human resources and improve the economy of the community. However, low levels of education and income levels contribute as well as a lack of skills to the low standard of living of the community. The following is the data on the open unemployment rate (TPT) in Buleleng Regency 2010-2017, shown in Table II.

TABLE II. BULELENG REGENCY OPEN UNEMPLOYMENT RATE 2010 – 2017

Year	TPT (%)
2010	3.26
2011	3.69
2012	3.15
2013	2.14
2014	2.81
2015	2.04
2016	-
2017	2.41

Source: BPS Buleleng Regency, 2018

The irony arises when reviewing the reality related to people's lives in Buleleng Regency, as seen in Table II shows that there is still open unemployment, in 2017 the unemployment rate has increased. This proves that the welfare of the people of the Buleleng Regency is still low. Utilization of the Village Fund is aimed at building, meaning that all development processes from planning, implementation, monitoring, and evaluation are carried out by the village itself so that active community participation is the key to the success of the development process. On the other hand, building a village means that the village cannot stand alone in carrying out the development process so that assistance and facilitation from the government and the active role of the community are needed so that development can be carried out effectively and efficiently.

Sumodiningrat [4] states that economic growth is an indication of the success of economic development. This is inseparable from the active role of village officials as executors of village economic performance by involving the active role of the community together to build villages in the use of village funds to improve village public services, alleviate poverty, advancing the village economy, overcoming development gaps between villages and strengthening the community. the village as the subject of development. Utilization of village funds aimed at developing villages in improving the welfare of rural communities and the quality of life as well as poverty alleviation, minimizing unemployment, through fulfilling basic needs, building village facilities and infrastructure, developing local economic potential, and sustainably utilizing natural and environmental resources. The village makes use of existing village community institutions to assist in the implementation of the functions of village administration, the implementation of village development, and the empowerment of village communities. Based on this, the welfare condition of the people in the Buleleng Regency needs to be studied to prove whether the Village Fund can make the community prosperous or identical to poverty.

## II. METHODS

This study uses quantitative data analysis methods using the analysis model of Structural Equation Modeling (SEM). SEM is a combination of two statistical concepts, namely the concept of factor analysis that is included in the measurement model (measurement model) and the concept of regression through a structural model. Schummacker and Lomax [5] define that SEM as an approach that includes the

development of measurement models to define latent variables and then create structural relationships or equations between these latent variables. Fornel and Bookstein [6], SEM has 2 (two) types, that PLS-SEM is an analysis tool for data with all measurement scales and a small number of samples. Analysis using PLS-SEM has 2 (two) parts, namely the measurement model or the other model and the structural model or the inner model . The details can be seen in Fig. 1.

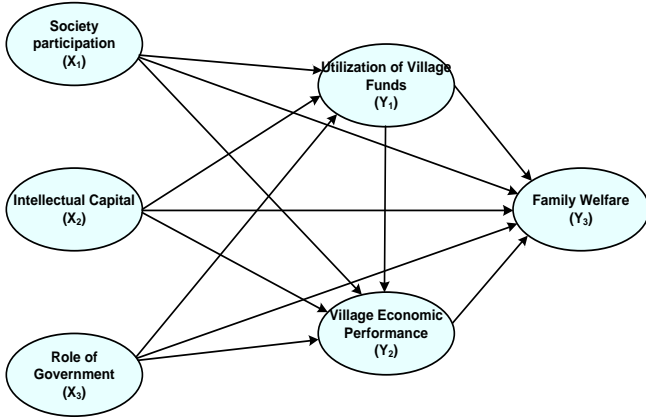


Fig. 1. Research Path Diagram

**III. RESULT AND DISCUSSION**

*A. Instrument Validity Test*

Based on the results of the analysis of the respondent's answer score data as presented, it can be seen in Table III. The correlation value for all indicators > 0.30, the smallest value is 0.763 is the Y2.3 (16) indicator and the greatest is for the X1.3 (3) indicator of 0.963. All of them have a significance of less than 0.05.

TABLE III. VALIDITY OF COMMUNITY PARTICIPATION CONSTRUCTION INSTRUMENTS, INTELLECTUAL CAPITAL, ROLE OF GOVERNMENT, UTILIZATION OF VILLAGE FUNDS, VILLAGE ECONOMIC PERFORMANCE, AND FAMILY WELF ARE IN BULELENG REGENCY

No	Variable	Cronbach's alpha	Information
1.	Community Participation (X1)	0.963	Reliable
2.	Intellectual Capital (X2)	0.938	Reliable
3.	The Role of Government (X3)	0.842	Reliable
4.	Utilization of Village Funds (Y1)	0.913	Reliable
5.	Village Economic Performance (Y2)	0.817	Reliable
6.	Family Welfare (Y3)	0.852	Reliable

Source: Processed Data

*B. Instrument Reliability Test*

Reliability testing in this study uses the Cronbach's Alpha coefficient. Nunally (1968) and Taufiq Amir (2015) state that a research instrument is identified as having adequate reliability if the Cronbach's Alpha coefficient is greater or equal to 0.50. For reliability testing, reliability processing was carried out using SPSS whose processing results were listed in Table IV.

TABLE IV. RELIABILITY OF THE CONSTRUCTION INSTRUMENT FOR COMMUNITY PARTICIPATION, INTELLECTUAL CAPITAL, THE ROLE OF THE GOVERNMENT, UTILIZATION OF VILLAGE FUNDS, VILLAGE ECONOMIC PERFORMANCE AND FAMILY WELFARE IN BULELENG REGENCY

No	Indicator Code	Correlation	Significance	Information
1	X1.1	0.943	0,000	Valid
2	X1.2	0.959	0,000	Valid
3	X1.3	0.963	0,000	Valid
4	X1.4	0.929	0,000	Valid
5	X2.1	0.928	0,000	Valid
6	X2.2	0.950	0,000	Valid
7	X2.3	0.955	0,000	Valid
8	X3.1	0.868	0,000	Valid
9	X3.2	0.896	0,000	Valid
10	X3.3	0.858	0,000	Valid
11	Y1.1	0.908	0,000	Valid
12	Y1.2	0.917	0,000	Valid
13	Y1.3	0.948	0,000	Valid
14	Y2.1	0.914	0,000	Valid
15	Y2.2	0.887	0,000	Valid
16	Y2.3	0.763	0,000	Valid
17	Y3.1	0.889	0,000	Valid
18	Y3.2	0.863	0,000	Valid
19	Y3.3	0.808	0,000	Valid
20	Y3.4	0.767	0,000	Valid

In Table IV, it can be seen that all Cronbach's Alpha coefficients have a value above 0.50, namely with the smallest range of 0.590 to the largest 0.756. This means that all questionnaires as a research instrument are reliable to measure the variables. Based on the results of validity and reliability testing, it can be stated that all items of the research instrument are adequate to be used as a means of collecting data.

*C. Results of Structural Equation Model Analysis*

Based on the results of the Structural Equation Model-Partial Least Square data processing, the relationship between indicators and their constructs, and the relationships between constructs is presented in Figure 2. It can be seen that all indicators for all constructs have a loading factor (original sample) more than 0.6, with a probability of less than 0.05. There are indicators in the construct of welfare that have a loading factor of less than 0.50. However, this indicator is still valid, because it has a probability or significance level of less than 0.05.

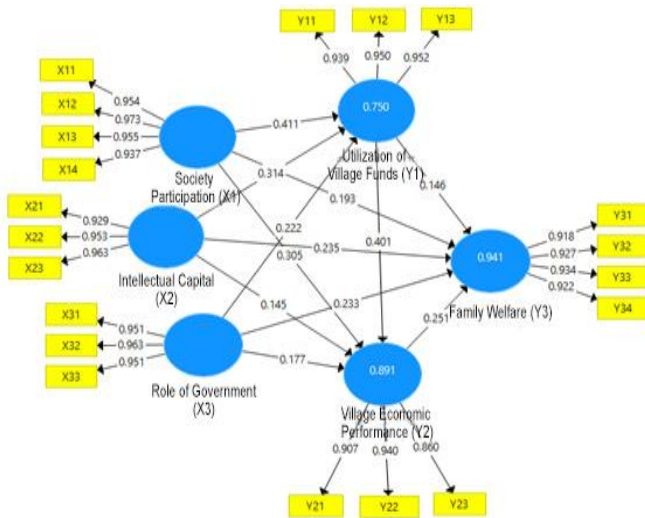


Fig. 2. Influence Structural Model of Village Fund Utilization on Family Welfare in Buleleng Regency, Bali Province

The relationship between research variables can also be seen in the path diagram of research variables as shown in Figure 3. It is explained that the use of village funds is more influenced by community participation compared to intellectual capital and the role of government with a coefficient of 0.411 compared to 0.314 and 0.222. Furthermore, the economic performance of the village is also most influenced by community participation with a coefficient of 0.305, compared to intellectual capital and the role of the government with a comparison coefficient of 0.145 and 0.177. Finally, the family welfare variable is most influenced by intellectual capital, namely with a coefficient of 0.235, compared to community participation (coefficient 0.193), the role of government (coefficient 0.233), utilization of village funds (coefficient 0.401),

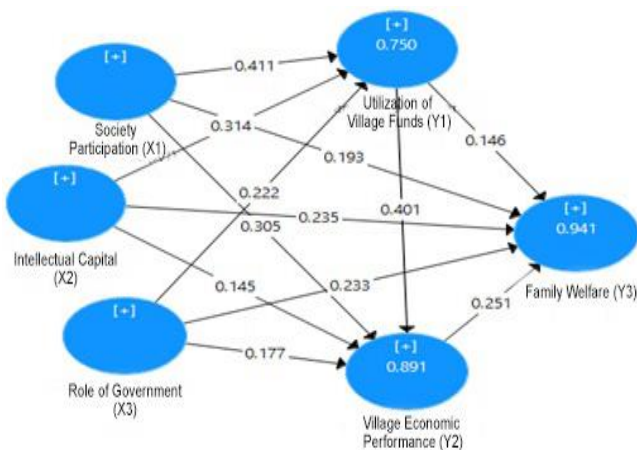


Fig. 3. Path Coefficient (Source: Processed Data)

**D. The Influence of Community Participation, Intellectual Capital and the Role of the Government in the Utilization of Village Funds**

Community participation in Buleleng Regency involves the participation of women and the poor in the field of development and empowerment. Women attend training to

encourage women's participation in village development. Women in the Buleleng district attended training on the theme of the creative economy, the forms of training provided were from how to make meatballs, cakes, and processing raw materials in the village into products that have economic value, while most of them are farmers, while the others are traders. This training provides participants with knowledge of the importance of women's involvement in village development, recognizing women's unique needs, understanding women's leadership potential, and understanding how village governance works. The results of this study indicate that the work of community participation in the implementation of activities, utilization of development results, and decision making will optimize the use of village funds. This means that good and conducive cooperation with related parties involved in village development can optimize the use of village funds. In every community development is the main force in realizing successful development with community involvement to participate [9].

The people of Buleleng Regency carry out village development activities supported by intellectual capital capable of managing and utilizing village funds to realize the implementation of well-planned and controlled development which can also be realized by developing village health personnel, managing and fostering posyandu, fostering and managing Early Childhood education, and construction and maintenance of environmental roads so that community access can be reached and traversed easily. [8] state that the dynamics of economic development are determined and controlled by intellectual or scientific elements so that conventional capital such as natural resources, financial resources, and other physical assets are less important than knowledge and technology-based capital.

The training provided by the government through an empowerment program by including women by forming a women's organization, namely the Women's Farmers Group (KWT), this activity is one of the government's efforts to empower the community, especially women or mothers by providing training in processing or how to make meatballs and make meatballs. various cakes so that people become independent with the skills they have. The government also provides training to the community on how to plan the utilization of village funds, training for the community in waste management as well as providing garbage collection facilities or waste banks, and facilitating the community in building clean water connections to community households.

**E. The Influence of Community Participation, Intellectual Capital, Government Role and Utilization of Village Funds on Village Economic Performance**

Singh and Zahn [8] state that the dynamics of economic development are determined and controlled by intellectual or scientific elements, so that conventional capital such as natural resources, financial resources and other physical assets are less important than knowledge and technology-based capital. Community participation in Buleleng Regency is manifested in the form of community activities based on

village-scale local authority, namely in the field of construction and maintenance of village roads, maintenance of village economic facilities and infrastructure (rehabilitation of village kiosks) as well as development of utilization and maintenance of health facilities and infrastructure, all of these activities will of course have an effect on increasing community economic empowerment, the social dimension describes everything that makes people ally themselves to achieve common goals on the basis of togetherness and social networks in society that create various kinds of social obligations, create a climate of mutual trust and carry information channels, so as to improve social institutions in development that are ultimately able to realize the goals. institution.

The strength of community intellectual capital creates development priorities and empowerment of rural communities, manifested in the construction and maintenance of village roads and bridges as well as improving the quality of district roads, road rehabilitation, and drainage as well as community-based sanitation drinking water supply. Village funds in Buleleng Regency are prioritized in village development programs and activities which are the real needs of the community not the wishes of the community, through a participatory development planning deliberation forum (Musrenbang) to build villages on infrastructure development such as; construction of a bridge which aims to facilitate public access in their daily activities to collect “*rizki*” for the survival of themselves and their families.

*F. Pengender Community Participation, Intellectual Capital, Government Role, Utilization of Village Funds and Village Economic Performance on Family Welfare*

Welfare actions that come from the active role of the community and real local wisdom in the life of the people in Buleleng Regency, the community is obliged to maintain the wisdom that has been lived and agreed upon such as cooperation, jointly building the village, and preserving the village, the community is the subject of development, independent, able to help themselves and develop a spirit of trust in the community. Local wisdom and community participation in development and budgeting as well as in the implementation of development activities can improve family welfare in Buleleng Regency. Strengthening the intellectual capital of the people of Buleleng Regency can develop and be able to mobilize community resources, so strengthening the capacity of community-based intellectual capital, in the sense that the elements of development and community empowerment in Buleleng Regency are implemented by the community in a participatory manner for the common interest.

Good communication between communities, kinship and increases optimism in forming network strength. The achievement of the utilization of village funds through community participation is carried out by increasing community participation starting from development planning with attention to community needs, involving the community in formulating development priority agendas to strengthen and focus the performance of development

implementation, and empowering the community in the implementation of development to increase self-participation and cooperation.

The use of village funds is prioritized in addition to development programs as well as community empowerment programs such as; activities to strengthen the capacity of livestock groups, training to strengthen the capacity of organic fertilizers, procurement of pig seeds and procurement of productive cattle breeds, empowerment also involves the role of women formed in the Women's Farmers Group (KWT) organization by providing training on various kinds of cake and meatball making and sewing training aimed at to create independent business opportunities. [9] states that the government plays a dominant role in the development process. The use of village funds plays a very important role in improving human resource development, village development, and community economic development in Buleleng Regency so that economic activity can grow well and all available resources can be effective as capital in building the village.

*G. Pengender Community Participation, Intellectual Capital, Government Role through Utilization of Village Funds and Village Economic Performance on Family Welfare*

Community involvement in every implementation of village development is the main impetus for the government, according to the conditions found by researchers in the field, by involving the community in the implementation of village development and in empowering the community, giving a positive impact on the survival of the community in Buleleng Regency. Another fact that can be seen is the high participatory role of the community in awareness of protecting and maintaining their environment. The relationship between the influence of the use of village funds on family welfare requires mediation that can mobilize the use of village funds through village economic performance to achieve goals in developing villages and empowering the community so that it will affect. towards improving family welfare in Buleleng Regency.

The use of village funds is one of the factors that can affect the success of village development programs and community development programs. Utilization of village funds can realize village development following village needs in Buleleng Regency. [10] states that in the end a new paradigm will be born by presenting new potentials in development to strengthen the growth and welfare of society, justice, and the preservation of society itself, which is then referred to as people-centered development. The effective capacity of utilizing village funds based on village development is based on the strong desire of the community to develop and build the village so that economic activities in Buleleng Regency run effectively and efficiently and can improve the welfare of families in Buleleng Regency. The use of village funds that involve community participation by empowering the community, especially the poor, with village development programs is reflected in cash-intensive programs, namely the use of village funds for infrastructure development is self-managed and uses local labor.

Utilization of village funds has formed a home industry-based economic potential through community empowerment by forming the Women Farmers Group organization, creating an independent business field, namely the white coconut oil home industry, namely community businesses in the economic sector by utilizing local resources both natural and natural resources. Humans so that people can live independently with local wisdom. This illustrates that better socio-economic accessibility through the use of village funds, both in the aspects of natural resources, human resources, and access to financial sources, can create an independent society. People do not give up on conditions, they have initiative, are creative and innovative to try to increase their income. This illustrates that better socio-economic accessibility through the use of village funds, both in the aspects of natural resources, human resources, and access to financial sources, can create an independent society.

#### IV. CONCLUSION

In the future, the central and village government will pay more attention and increase community participation in village development and increase community empowerment so that the purpose of using village funds can be achieved effectively and efficiently. The implementation of the capacity for family welfare in Buleleng Regency based on the results of this study can build the quality of competencies or abilities that the community has and establish cooperation with stakeholders and the government through implementing activities with self-management supported by facilities from the government, both facilities and infrastructure and others in utilizing or utilization of village funds and in developing village development programs to achieve increased community economic empowerment.

If previously the use of village funds had a dominant effect on family welfare, the results of this study empirically state that intellectual capital has a dominant effect on family welfare. This provides added value to the quality of competence (intellectual capital) to improve family welfare in Buleleng Regency. The collaboration that creates physical

and social intimacy is an important thing in determining success in improving family welfare in Buleleng Regency. One understanding of the people of Buleleng Regency is that high knowledge and abilities have an important role in changing the life order of the community but culture and religion do not recognize boundaries and space. In this study, family welfare in Buleleng Regency is predominantly influenced by intellectual capital, reflected most strongly by the quality of competence, then the aspect of community participation is reflected most strongly by community participation in the implementation of activities.

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