

## WORKSHOP ON VILLAGE FINANCIAL MANAGEMENT AND MSME DEVELOPMENT IN CINTARATU VILLAGE

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### Abstract

Proper management of village finances is very important for the sustainability of a village and the welfare of its people. The community can participate fairly in seeking welfare by forming MSMEs to help the village economy. Knowledge about the business being managed is one of the important factors for the sustainability of the business to survive and develop it. In running MSMEs, the people of Cintaratu Village, Parigi District, and Pangandaran Regency still need to improve MSME management strategies. This is intended so that MSMEs run by the people of Cintaratu Village can further develop and can become one of the leading MSMEs in the region. Therefore, this Integrative KKN-PPM activity is expected to increase the knowledge of the Cintaratu Village community about how to develop MSMEs and the right strategy for developing them. This event was held in the form of a talk show by including a presentation containing strategies for running MSMEs, and there were also examples of content creation on TikTok. In addition, an explanation of tips on creating such content was given so that the people of Cintaratu Village could create similar content by utilizing their creativity. Through this event, the people of Cintaratu Village got a solution so they could get funding assistance, as well as knowledge on how to do digital marketing with the Tiktok platform.

**Keywords:** Digital Marketing, Finance Management, MSMEs.

### INTRODUCTION

The Government's strategy in encouraging village economic development through Law No. 6 of 2014 concerning Villages, has given the village authority to manage its finances independently. Through this law, it is hoped that villages can have a conducive environment for economic development and, entrepreneurship so that the community's economy can improve (Suparji, 2019). Villages have the authority and source of funds to be able to explore and develop their potential to improve the economy and community welfare.

Problems in the current management of village funds, among others, are the lack of skill of the village apparatus in managing the economic potential and financial resources of the village (Bastian, 2015:48). Helden and Uddin's research (2014) shows that village officials as policy implementers must have qualified skills so that program implementation of activities funded by village funds can be carried out properly. The ability and skills of the village

apparatus are important in financial management, especially in the allocation of village funds (Sukmawan, 2013).

Regulation of the Minister of Finance of the Republic of Indonesia No.49/PMK.07, regulates the procedures for the allocation, distribution, use, monitoring, and evaluation of village funds. This regulation requires transparency in the management of village funds. As stated in the research of Anthopou, Kaberis, and Petrou (2017), the planning and implementation of village fund allocation activities indicate accountable and transparent management.

In addition to the Village Law, to improve the welfare and independence of the Village community, the government issued a Regulation of the Minister of Villages, Development of Disadvantaged Regions and Transmigration Number 5 of 2015 concerning Priority Determination of the Use of Village Funds. The regulation places the village as the foundation of the country's economy. This regulation encourages villages to become more independent in terms of economy.

One way to create an independent village can be done by developing the potential of the village through Micro, Small, and Medium Enterprises (MSMEs). In Indonesia, the definition of MSMEs is regulated in the Law of the Republic of Indonesia No. 20 of 2008 concerning MSMEs.1 Article 1 of the Law states that micro-enterprises are productive businesses owned by individuals and/or individual business entities that have micro-enterprise criteria as regulated in the Act. A small business is a productive economic business that stands alone, which is carried out by individuals or business entities that are not subsidiaries or not subsidiaries that are owned, controlled, or become a part, either directly or indirectly, of a medium or large business that meets the criteria. small businesses as referred to in the Act (Tulus Tambunan, 2009). With the development of MSMEs, the problems of poverty and unemployment in the village can be resolved, and in the end, can improve the welfare of rural communities.

However, currently, there are still many obstacles faced by MSMEs in general, including access to funding, facilities, infrastructure, promotions, partnerships, licensing, business information, and institutional support (Fakukhatun, et al: 2021). Therefore, one of the efforts to improve the village economy through the development of MSMEs is to provide convenience to access funding, improve business management capabilities, and socialize digital marketing.

Digital marketing or commonly called digital marketing is all efforts made in terms of marketing by using internet-connected devices with various strategies and digital media to be able to communicate with potential consumers through online communication channels (Andi, 2019). Digital Marketing Strategy is a marketing strategy that utilizes growing information technology (Diana, 2016).

Cintaratu Village is the village where the Outside Main Campus Study Program (PSKDU) of Padjadjaran University was established. In addition, this village is also in the Pangandaran tourist area. As a village located in a tourist area, this village has considerable economic potential, in the form of land or land used for agriculture, animal husbandry, plantations, tourism, property, trade, and forestry. In addition, Cintaratu Village has excellent MSMEs producing red ginger, honje laka juice, banana chips, and taro chips. Based on the results of interviews with MSME actors in Cintaratu Village, the problems faced include

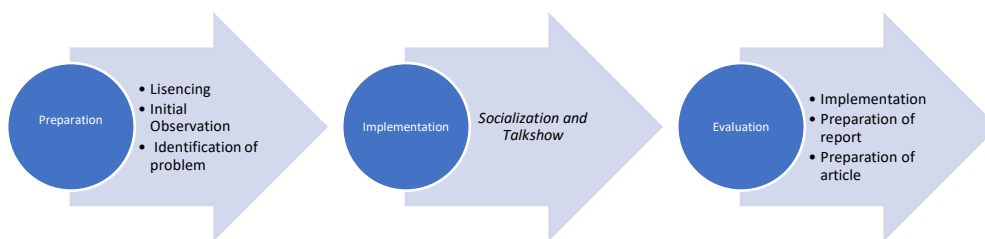
limited capital, difficulties in obtaining raw materials, the equipment used is still manual, and hasn't halal permits and certifications.

The academic community of Padjadjaran University, as an agent of change, feels obliged to be able to help the surrounding community and participate in the success of government programs. Therefore, through the Community Service program as a form of implementing the Tri Dharma lecturers, which is integrated with the Student Real Work Lecture program, students will carry out workshops and training on "Village Financial Management and MSME Development in Cintaratu Village.

## IMPLEMENTATION METHOD

This Community Service Activity (PKM) aims to improve the soft skills and hard skills of students, with the target of the activity, namely helping village officials in managing village finances, and helping develop MSMEs in Cintaratu Village. This activity is a continuation of a similar program of activities in the previous year.

The stages performed in this devotion are as follows:



The stages of community service activities shown in Figure 1 above can be detailed as follows:

### 1. Preparation

In the preparatory stage, the team began to plan activities and arrange permits to carry out community service in Cintaratu Village. After obtaining permits, the team made initial observations to study the conditions and problems faced by the village government and MSMEs in Cintaratu village. Based on the results of the field observations, designed to identify the problem faced by SMEs faced by the village government and MSMEs.

### 2. Implementation

At the implementation stage, the first step taken is to compile a rundown of activities that will be carried out during socialization. Then divide tasks on the implementation of the event. Finally, socialization was carried out using the talk show method which was attended by Cintaratu Village officials, MSME actors and, LKMD.

### 3. Evaluation

At the evaluation stage, an evaluation was carried out on the activities that had been carried out in Cintaratu Village and identified the implementation of the socialization results and talk shows. Where there is synergy between the village government and MSMEs in order to solve the problems currently being faced. Followed by compiling a

service report, as a form of accountability for the activities that have been carried out, and completing service articles.

At the "Talk Show" event, the team provided material to the participants related to village financial management and MSME development. Followed by interactive dialogue, where participants become subjects who provide information related to the problems faced by MSMEs in Cintaratu Village. Through this dialogue, participants can express problems, opinions and ideas, as well as expected solutions. The talk show was closed by showing a video of the results of assistance to the Red Ginger UMKM, and marketing socialization using the Tiktok platform.

## RESULT AND DISCUSSION

The PPM-KKN activities lasted for about three months, starting from 1 June – 31 August 2022, with the highlight of the event, namely when the socialization and talk show was held on 26 July 2022, many activities have been achieved. Where previously the team made field observations both to the village government and to UMKM in Cintaratu Village, one of which was: Red Ginger UMKM.



**Figure 1. Survey of Red Ginger SMEs**



**Figure 2. Discussion with village officials**

The socialization and talk show events were held offline on July 26, 2022, and were attended by village officials, MSME players, and LKMD. The socialization material was delivered by Dr. H. Memed Sueb, SE., M.Sc., Ak., who discussed village financial management and MSME development strategies in Cintaratu Village. The participants were very enthusiastic about listening to the material presented. This can be seen from the many responses from participants who wanted to ask questions.



**Figure 3. Submission of Materials**

The discussion took place quite lively, with many questions from the participants. Starting from questions about how to get funding assistance, sales strategies, and how to overcome the constraints of limited raw materials to suggestions for making MSME product displays in the village office. As an appreciation to the inquirers, we provide goodie bags.



**Figure 4. Delivery of goodie bags to questioners**

The next material is the delivery of marketing strategies using the tiktok platform. Apart from the material being played, a tiktok video for UMKM Red Ginger, as an example.



**Figure 5. Marketing Materials Using TikTok**



This socialization activity took place smoothly and effectively, according to schedule. The event was closed by handing over plaques to the village, welcoming, and taking photos with speakers, committee, and participants.



**Figure 6. Submission of Village Representative Plaques**

The results of these activities were felt well by the community, lecturers, and students. The scope of these activities is as follows:

1. Provide real understanding and experience to KKN participating students regarding how to communicate with village communities and increase understanding of the benefits of financial management in Cintaratu Village, the Conditions of Cintaratu Village, and the MSMEs that exist and are developing in Cintaratu Village.
2. Adding to the understanding of KKN participants and also the village community regarding the development of MSMEs and Village Financial Management, which was conveyed by the speakers.
3. Find the obstacles that cause the underdevelopment of MSMEs in Cintaratu village, and try to provide solutions to overcome these obstacles.
4. The implementation of socialization activities and outreach to the community regarding the development of MSME product marketing strategies was carried out well, and public interest in participating in discussions was quite high. This shows further curiosity from the socialization participants regarding MSME development.

## **CONCLUSION**

SMEs are one of the pillars of the economy in the village. However, the many limitations make it difficult for MSMEs in villages to develop. Therefore, contributions from various parties are needed to help overcome the problems faced by MSMEs. One of them is from academia, to improve capabilities and explore existing potential so that they can overcome all the problems faced by MSMEs.

It is very important to understand village financial management, both by village officials as village financial implementers and by the community as objects of village development. So that the community understands where and how village funds should be used.

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