ABSTRAK

Khairunnisa Alfiah Hasibuan, 71220312076, Analisis Manajemen Keuangan Desa dan Rasio Efektivitas Terhadap Pelaksanaan Program Pembangunan di Desa Janji Kecamatan Bilah Barat Kabupaten Labuhanbatu. Pembimbing I, H. Bakhtiar, S.E., M.Si., Pembimbing II, Lusi Elviani Rangkuti, S.E., M.Si.

Penelitian ini bertujuan untuk mengetahui dan menganalisis manajemen keuangan desa serta rasio efektivitas terhadap pelaksanaan program pembangunan di Desa Janji Kecamatan Bilah Barat Kabupaten Labuhanbatu. Penelitian ini menggunakan pendekatan deskriptif kuantitatif dengan sumber data berupa data sekunder yang diperoleh dari laporan Anggaran Pendapatan dan Belanja Desa (APBDes) serta laporan realisasi anggaran tahun 2022–2024. Teknik pengumpulan data dilakukan melalui dokumentasi, wawancara, dan observasi. Metode analisis yang digunakan adalah analisis deskriptif dan perhitungan rasio efektivitas Pendapatan Asli Desa (PAD) untuk mengukur kemampuan desa dalam merealisasikan pendapatan sesuai target yang telah ditetapkan. Hasil penelitian menunjukkan bahwa manajemen keuangan Desa Janji secara umum telah berjalan cukup baik dan sesuai dengan prinsip transparansi, akuntabilitas, serta disiplin anggaran. Tingkat efektivitas pendapatan desa selama tahun 2022–2024 berada pada kategori efektif, dengan persentase masing-masing sebesar 97,31%, 95,28%, dan 94,46%. Pendapatan transfer menjadi sumber utama yang sangat efektif dalam mendukung pembangunan desa. Sementara itu, Pendapatan Asli Desa (PAD) menunjukkan peningkatan dari tidak efektif pada tahun 2022 menjadi sangat efektif pada tahun 2023 dan 2024, meskipun kontribusinya terhadap total pendapatan masih relatif kecil. Pelaksanaan program pembangunan desa secara umum telah berjalan dengan baik, namun masih terdapat ketidakseimbangan dalam alokasi anggaran antar bidang. Secara keseluruhan dapat disimpulkan bahwa manajemen keuangan desa dan rasio efektivitas memiliki peran penting dalam menunjang keberhasilan pelaksanaan program pembangunan desa. Namun demikian, pemerintah desa perlu meningkatkan optimalisasi Pendapatan Asli Desa serta pemerataan alokasi anggaran agar pembangunan desa dapat berjalan lebih efektif dan berkelanjutan di masa mendatang.

Kata kunci: Manajemen Keuangan Desa, Rasio Efektivitas, Pendapatan Asli Desa (PAD), Program Pembangunan Desa

ABSTRACT

Khairunnisa Alfiah Hasibuan, 71220312076, Analysis of Village Financial Management and Effectiveness Ratio to the Implementation of Development Programs in Janji Village, Bilah Barat District, Labuhanbatu Regency. Supervisor I, H. Bakhtiar, S.E., M.Si., Supervisor II, Lusi Elviani Rangkuti, S.E., M.Si.

This study aims to determine and analyze village financial management and the effectiveness ratio for the implementation of development programs in Janji Village, Bilah Barat District, Labuhanbatu Regency. This study uses a quantitative descriptive approach with secondary data sources obtained from the Village Revenue and Expenditure Budget (APBDes) report and the 2022–2024 budget realization report. Data collection techniques were carried out through documentation, interviews, and observation. The analytical method used is descriptive analysis and the calculation of the effectiveness ratio of Village Original Income (PAD) to measure the village's ability to realize revenue according to the set targets. The results show that the financial management of Janji Village has generally been running quite well and in accordance with the principles of transparency, accountability, and budget discipline. The level of effectiveness of village revenue during 2022–2024 is in the effective category, with percentages of 97.31%, 95.28%, and 94.46%, respectively. Transfer income is a very effective primary source in supporting village development. Meanwhile, Village Original Revenue (PAD) showed an increase from ineffective in 2022 to highly effective in 2023 and 2024, although its contribution to total revenue remained relatively small. The implementation of village development programs has generally proceeded well, but there remains an imbalance in budget allocation between sectors. Overall, it can be concluded that village financial management and effectiveness ratios play a crucial role in supporting the successful implementation of village development programs. However, village governments need to improve the optimization of Village Original Revenue and equitable budget allocation to ensure more effective and sustainable village development in the future.

Keywords: Village Financial Management, Effectiveness Ratio, Village Original Income (PAD), Village Development Program