

Analysis of Village Fund Financial Ratios in Implementing Development Programs in Mata Allo Village, Bontomarannu District, Gowa Regency

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Abstract

This research aims to find out how the financial ratio of village funds is in implementing development programs in Mata Allo village, Bontomarannu sub-district, Gowa district. This research uses descriptive quantitative analysis. By focusing on financial ratios of funds in implementing development programs. The types and sources of data used are primary data and secondary data obtained from observation, documentation and financial reports. The results of this research show that the activity ratio of Mata Allo Village has decreased every year from the 2021 to 2023 fiscal year. Because the activity ratio prioritizes larger village funds in routine operational expenditure, this results in a reduction in the share of capital expenditure so that funds from routine operational expenditure will be earmarked for providing facilities and infrastructure for the local community as village investment. The effectiveness ratio of Mata Allo Village can be categorized using effective criteria. This is shown by the average realization of revenue for 2021-2023 of 99.97%, which means that almost 100% of the targets to be achieved will be achieved. The efficiency ratio of the Mata Allo Village government is categorized as inefficient because the average amount obtained each year is 100 .13% of the achievements obtained indicate that the performance of the village government in managing PAD is inefficient as indicated by the results of the ratio calculation being above 100%. Allo Village Funds can be seen from the financial ratio of village funds which decreases every year.

Keywords: *Financial reports, financial ratios: activity ratio, effectiveness ratio, efficiency ratio.*

INTRODUCTION

Village development is the most dominant part of the success of regional development and national development in general. Development is essentially something that is from, by and for the community, so that development is an activity that is planned, implemented and enjoyed by all village communities (Kiki Endah, 2015. Law Number 6 of 2014 explains that the aim of village development is to improve the welfare of village communities and the quality of human life as well as overcoming poverty through fulfilling basic needs, developing village facilities and infrastructure. In the law, it is very clear that a village must be able to become a foundation in developing a developed Indonesia (Kiki Endah, 2015). The government in a region has broader authority in managing its region. One form of government concern for development in rural areas is specifically included in the Regional Revenue and Expenditure Budget (APBD) for development in rural areas, namely in the form of Village Fund Allocation (ADD).

Based on Minister of Home Affairs Regulation Number 113 of 2014, it discusses village financial management. Village finances are all village rights and obligations that can be valued in money as well as everything in the form of money and goods related to the implementation of village rights and obligations. Village financial management is a total of activities which include acceptance, implementation, administration, reporting and accountability of village finances. Village financial management is carried out by the village government itself. The village government referred to is the village head or what is called by another name (Dizzy Asrimda Siswi Ramadhani et al., 2019)

Village government has a source of income to finance all activities related to village interests as a form of exercising authority. Each village has different capabilities in managing its revenues and expenditures. This can be seen in the Village Revenue and Expenditure Budget or what is usually called APBD. APBD is the Village government's financial plan for a period of one year. The concept implemented by the village government to achieve goals in village development and regulation is in the APBD.

Where to finance human development and empowerment. In managing village funds and also obstacles found in development, village funds obtained each year can finance government programs in a village in an effort to improve government programs and empowerment in the community. Village funds are also good and ideal for being used to improve welfare in the community and equitable development, but the opposite is not the case in Mata Allo Village. Because the conditions expected by the community in the field do not match the reality and the expectations of the surrounding community to support community activities.

There are several ways to measure the effectiveness of development, one of which is by using financial analysis which is formed from the regional accountability reporting system using APBD calculations, namely village financial management analysis using financial ratio analysis which includes effectiveness ratios, independence ratios, efficiency ratios, activity ratios and growth ratio. This is expected to increase effectiveness in the process of implementing village development programs (Gustaf J. E. Undap et al., 2019).

There are several researchers with the same title. Hs (Amiruddin: 2022) has carried out tests with the results of financial ratio analysis research which is able to make a good contribution in increasing the effectiveness of implementing development programs in Sangga village, Lambu District, Bima Regency. Apart from that (Firmansyah, 2020) has also obtained the results of financial analysis using effectiveness ratio analysis techniques which can show fluctuations in the effectiveness of PAD. So, it can be said that the effectiveness ratio can help the process and implementation of development programs. This research only uses 3 financial ratios out of 5 financial ratios because Mata Allo Village does not have Regional Original Income (PAD). Because PAD itself will only be used at the provincial level that has PAD.

Mata Allo Village is administratively part of Bontomarannu District, Gowa Regency, precisely located in South Sulawesi Province. What is meant is also villages that receive Village Funds (DD) from the central government which also comes from the Regional Revenue and Expenditure Budget (APBD). The Regional Revenue and Expenditure Budget (APBD) is the regional government's annual financial plan which is jointly discussed and approved by the regional government and the DPRD, and stipulated by Regional Regulations (Muchriana Muchran et al., 2021)

RESEARCH METHODS

Type of Research

This research method uses a descriptive quantitative approach. And the research location will be carried out in Mata Allo Village, Bontomarannu District, Gowa Regency, this research will take approximately 2 months, namely March to April 2024. The data sources used are primary data and secondary data, and the data collection method uses observation and documentation. And the data analysis method used is activity ratio, effectiveness ratio and efficiency ratio.

RESULTS AND DISCUSSION

Financial Ratios in Assessing Development Programs

Table 4.2 Financial Management Activities of Mata Allo Village, Bontomarannu District, Gowa Regency, 2021-2023

Year	APBD (Rp)	Routine Operational Shopping (Rp)	Activity Ratio (%)
2021	1.543.834.594, 00	1.542.834.594,00	100
2022	1.372.513.410,00	1.383.140.700,00	99,23
2023	1.417.733.579,00	1.494.800.035,00	98,84
average			98,02

Based on table 4.2, the expenditure activity ratio in Mata Allo Village, Bontomarannu District, Gowa Regency has decreased every year from the 2021 to 2023 budget year. The activity ratio obtained from routine operational expenditure results in the 2021 budget year is 100%, in 2022 it is 99.23 % and in 2023 it will be 94.84% with an average of 99.23%. This figure shows that the government in Mata Allo Village, Bontomarannu District, Gowa Regency prioritizes larger village funds for routine operational expenditure, this has resulted in a reduction in the share of capital expenditure so that funds from routine operational expenditure will be earmarked for providing facilities and infrastructure for the local community. as a village investment.

Table 4.3 Effectiveness of Mata Allo Village Financial Management Bontomarannu District, Gowa Regency, 2021-2023

Year	Realization of Acceptance (Rp)	Target Acceptance (Rp)	Percentage (Rp)
2021	1.540.079.523,00	1.541.189.634,00	99,92
2022	1.372.339.985,00	1.372.339.985,00	100
2023	1.415.560.779,00	1.415.560.779,00	100
average			99,97

Table 4.2 shows the development of the effectiveness ratio in Mata Allo Village, Bontomarannu District, Gowa Regency, which can be categorized as effective. This is shown by the actual revenue received in the 2021 budget year amounting to 99.92%, while in 2022 to 2023 it was 100%. With an average annual result of 99.97% during the 2021-2023 budget period.

Table 4.4 Efficiency of Financial Management in Mata Allo Village, Bontomarannu District, Gowa Regency, 2021-2023

Year	APBD (Rp)	Realization Reception	Percentage (Rp)
2021	1.543.834.594,00	1.540.079.523,00	100,24
2022	1.372.513.410,00	1.372.339.985,00	100,01
2023	1.417.733.579,00	1.415.560.779,00	100,15
average			100,13

From table 4.4 it shows that the efficiency ratio of Mata Allo Village, Bontomarannu District, Gowa Regency in 2021 is 100.24%, in 2022 it is 100.01%, in 2023 it is 100.15%. Based on the results of calculating the efficiency ratio in Mata Allo Village, Bontomarannu District, Gowa Regency, the 2021-2023 fiscal year is categorized as inefficient, because it is marked by the calculation results not reaching 100%, the achievements obtained indicate that the performance of the village government in managing PAD is not efficient, which is indicated by the calculation results above 100%. Because it can be interpreted that if the village government wants to get optimal output then the village government will spend fairly large funds, if the village wants to save the budget and allocate funds in parts of the financing budget, it is better for the village government to consider the priority scale needed by the village in realizing financial performance an economical, effective and efficient village.

Village Financial Ratios in the Village Development Stage

Based on data obtained from the Mata Allo Village office, Gowa District in 2022, it shows that village funds received from central transfers obtained from disbursement of 10% of the State Revenue and Expenditure Budget (APBD) of Mata Allo Village, Bontomarannu District, Gowa Pata Regency in 2021 amounted to 1,543 ,834,594.00 and in implementing village development 517,634,697.00 was used. Meanwhile, the funds obtained in 2022 amounted to 1,372,513,410.00 and the development implementation used amounted to 257,859,400.00. Meanwhile, in 2023, 1,417,733,579.00 will be used for village development implementation, mounting to 408,742,925.00. Law No. 6 of 2014 states that the process of managing village funds in village development starts from the planning stage to the monitoring stage. Based on this, measuring the effectiveness of village fund financial ratios can be seen in the planning process up to the monitoring stage.

Discussion :

Financial Ratios in development programs in Mata Allo Village, Bontomarannu District, Gowa Regency

Based on financial ratios in assessing development programs, the results of this research will discuss the analysis of financial ratios in Mata Allo Village, Bontomarannu District, Gowa Regency. The data used to assess the development program implementation program in Mata Allo Village, Bontomarannu District, Gowa Regency is in the form of an Accountability

Report for the Realization of the Village Revenue and Expenditure Budget for Fiscal Years 2021, 2022 and 2023. Based on the results of this research, it states that.

The activity ratio obtained from routine operational expenditure results in the 2021 budget year is 100%, in 2022 it is 99.23% and in 2023 it is 94.84% with an average of 99.23%. This figure shows that the government in Mata Allo Village, Bontomarannu District, Gowa Regency prioritizes larger village funds for routine operational expenditure, this has resulted in a reduction in the share of capital expenditure so that funds from routine operational expenditure will be earmarked for providing facilities and infrastructure for the local community. as a village investment.

The effectiveness ratio of Mata Allo Village, Bontomarannu District, Gowa Regency can be categorized as effective. This is shown by the actual revenue received in the 2021 budget year amounting to 99.92%, while in 2022 to 2023 it was 100%. With an average annual result of 99.97% during the 2021-2023 budget period.

The efficiency ratio of Mata Allo Village, Bontomarannu District, Gowa Regency, in 2021 will be 100.24%, in 2022 it will be 100.01%, in 2023 it will be 100.15%. Based on the results of calculating the efficiency ratio in Mata Allo Village, Bontomarannu District, Gowa Regency, the 2021-2023 fiscal year is categorized as inefficient, because it is marked by the calculation results not reaching 100%, the achievements obtained indicate that the performance of the village government in managing PAD is not efficient, which is indicated by the calculation results above 100%.

Based on the results of research conducted by researchers, the financial ratio of village funds to the activity ratio prioritizes larger village funds in routine operational expenditure, this results in a reduction in the share of capital expenditure so that funds from routine operational expenditure will be allocated for the provision of facilities and equipment. infrastructure for local communities as village investment. And the effectiveness ratio of Mata Allo Village, Bontomarannu District, Gowa Regency can be categorized using effective criteria. This is shown by the average actual revenue for 2021-2023 of 99.97%, which means that almost 100% of the targets to be achieved will be achieved. The efficiency ratio of the Mata Allo Village government, Bontomarannu District, Gowa Regency, is categorized as inefficient because the average amount obtained each year is 100.13%. % which can be interpreted as if the village wants to save the budget and allocate funds in parts of the financing budget, it is better for the village government to consider the scale of priorities needed by the village in realizing village financial performance that is economical, effective and efficient.

This research is supported by research with the same title. Hs (Amiruddin: 2022) has carried out tests with the results of financial ratio analysis research which is able to make a good contribution in increasing the effectiveness of implementing development programs in Sangga village, Lambu District, Bima Regency. Apart from that (Firmansyah, 2020) has also obtained the results of financial analysis using effectiveness ratio analysis techniques which can show fluctuations in the effectiveness of PAD. So, it can be said that the effectiveness ratio can help the process and implementation of development programs. This research only uses 3 financial ratios out of 5 financial ratios because Mata Allo Village does not have Regional Original Income (PAD). Because PAD itself will only be used at the provincial level that has PAD.

CONCLUSION

Based on the research results and discussions presented in the previous chapter, the researcher drew conclusions, namely:

- a. The activity ratio of Mata Allo Village, Bontomarannu District, Gowa Regency in 2021-2023 with an average of 98.02%. This figure shows that the government in Mata Allo Village, Bontomarannu District, Gowa Regency prioritizes larger village funds in routine operational expenditure, p. This results in a reduction in the share of capital expenditure so that funds from routine operational expenditure will be earmarked for providing facilities and infrastructure for local communities as village investment.
- b. The effectiveness ratio of Mata Allo Village, Bontomarannu District, Gowa Regency can be categorized using effective criteria. This is shown by the average actual revenue for 2021-2023 of 99.97%, which means that almost 100% of the targets to be achieved will be achieved.
- c. The efficiency ratio of the Mata Allo Village government, Bontomarannu District, Gowa Regency, is categorized as inefficient because the average amount obtained each year is 100.13%. % which can be interpreted as if the village wants to save the budget and allocate funds in parts of the financing budget, it is better for the village government to consider the scale of priorities needed by the village in realizing village financial performance that is economical, effective and efficient.

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