ANALISIS KINERJA KEUANGAN DALAM PENGELOLAAN KEUANGAN DESA DI DESA KUBUTAMBAHAN BERDASARKAN RASIO KEUANGAN DAERAH TAHUN 2022-2024

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis kinerja keuangan dalam pengelolaan Dana Desa di Desa Kubutambahan berdasarkan rasio keuangan daerah periode 2022–2024. Metode penelitian yang digunakan adalah *mixed methods* dengan desain *explanatory sequential*, di mana analisis kuantitatif dilakukan melalui perhitungan rasio efektivitas, efisiensi, kemandirian, dan pertumbuhan, kemudian diperdalam dengan pendekatan kualitatif melalui wawancara terhadap aparatur desa. Data penelitian bersumber dari dokumen keuangan desa berupa APBDes dan Laporan Realisasi Anggaran serta data primer hasil wawancara. Hasil penelitian menunjukkan bahwa rasio efektivitas berada pada kategori efektif hingga cukup efektif, rasio efisiensi tergolong kurang efisien akibat tingginya realisasi belanja, rasio kemandirian sangat rendah yang menandakan ketergantungan tinggi terhadap dana transfer, serta rasio pertumbuhan menunjukkan fluktuasi dengan tren peningkatan pada tahun terakhir. Kesimpulan penelitian ini menunjukkan bahwa pengelolaan keuangan Desa Kubutambahan cukup baik dari sisi efektivitas dan pertumbuhan, namun masih memerlukan perbaikan dalam efisiensi dan terutama penguatan kemandirian fiskal desa.

Kata kunci: kinerja keuangan desa, dana desa, rasio keuangan, pengelolaan keuangan desa

ANALYSIS OF FINANCIAL PERFORMANCE IN VILLAGE FINANCIAL MANAGEMENT IN KUBUTAMBAHAN VILLAGE BASED ON REGIONAL FINANCIAL RATIOS FOR THE 2022–2024 PERIOD

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ABSTRACT

This study aims to analyze the financial performance of Village Fund management in Kubutambahan Village based on regional financial ratios during the 2022–2024 period. The research employs a mixed methods approach with an explanatory sequential design, in which quantitative analysis is conducted through the calculation of effectiveness, efficiency, independence, and growth ratios, and subsequently strengthened by qualitative analysis through interviews with village officials. The data used in this study consist of secondary data obtained from village financial documents, including the Village Revenue and Expenditure Budget and Budget Realization Reports, as well as primary data from interviews. The results indicate that the effectiveness ratio falls into the effective to moderately effective category, the efficiency ratio is classified as less efficient due to high expenditure realization, the financial independence ratio remains very low indicating strong dependence on transfer funds, and the growth ratio shows fluctuations with an upward trend in the final year. In conclusion, the financial management of Kubutambahan Village can be considered fairly good in terms of effectiveness and growth, but still requires improvement in efficiency and, particularly, in strengthening village fiscal independence.

Keywords: *village financial performance, village fund, financial ratios, village financial management*