

## ANALYSIS OF EFFICIENCY AND EFFECTIVENESS OF THE VILLAGE REVENUE AND EXPENDITURE BUDGET (APBDES) AT THE PAGENDISAN VILLAGE OFFICE, WINONG DISTRICT, PATI REGENCY

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### INFORMASI ARTIKEL

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### ABSTRACT

*Analysis of efficiency and effectiveness in the management of the Village Revenue and Expenditure Budget (APBDes) is useful for ensuring that village financial resources are used optimally. Management of the Village Revenue and Expenditure Budget (APBDes) in Pagendisan Village, Winong District, Pati Regency has indicated that it is less effective and less efficient in its allocation. This study aims to determine the financial performance of the Pagendisan Village government in managing the Village Revenue and Expenditure Budget (APBDes) based on the level of efficiency and effectiveness ratios in 2021-2023. The method used in this study is quantitative descriptive using data in the form of numbers to describe, research, and explain it. The data sources used in this study are primary data and secondary data. Data collection techniques in this study are observation, interviews. The results of this study, namely based on the efficiency ratio, show that the financial performance of the Pagendisan Village government from 2021-2023 is less efficient in realizing expenditures with total income. Meanwhile, based on the effectiveness ratio, it shows that the financial performance of the Pagendisan Village government from 2021-2023 is very effective in achieving the set revenue targets.*

### INTRODUCTION

A village is the smallest unit of government in Indonesia's national government structure. The Republic of Indonesia Law Number 6 of 2014 concerning Villages is a

legal regulation aimed at regulating the implementation of village autonomy, strengthening democratic and participatory village governance, and promoting sustainable and equitable village development. One of the important aspects of this law is granting more power to villages in managing their finances. By providing villages with the authority to create and implement the Village Revenue and Expenditure Budget (APBDes).

According to the Ministry of Home Affairs Regulation No. 37 of 2007, the Village Revenue and Expenditure Budget (APBDes) is the annual financial plan of the village government that is approved by the Village Consultative Body (BPD) and set by Village Regulation. The Village Revenue and Expenditure Budget (APBDes) is the annual financial plan of the village government, used as the basis for managing village finances for a one-year budget period. Efficient and effective management of the Village Revenue and Expenditure Budget (APBDes) is crucial to ensure village development.

Efficiency and effectiveness in managing the Village Revenue and Expenditure Budget (APBDes) are essential to ensure that village financial resources are used optimally and to avoid improper fund allocation. Through an analysis of the efficiency and effectiveness of the Village Revenue and Expenditure Budget (APBDes), it can be used to assess the performance of the village government in managing finances based on the efficiency and effectiveness ratio of the APBDes.

The management of the Village Revenue and Expenditure Budget (APBDes) still faces many challenges. For instance, the management of the Village Revenue and Expenditure Budget (APBDes) in Pagendisan Village, Winong District, Pati Regency, showed indications of improper fund allocation and discrepancies between inputs and outputs. Based on data from the official Pagendisan Village website, the Sustainable Development Goals (SDGs) score for Pagendisan Village in 2023 was only 38.13. This indicates that the achievement level of Pagendisan Village in implementing the Sustainable Development Goals is relatively low. This is despite the fact that since 2021, the SDGs have been a priority in the use of village funds.

The SDGs implementation score ratio for villages is as follows:

1. 0-25: Very Low
2. 26-50: Low
3. 51-75: Medium
4. 76-100: High

By calculating the efficiency and effectiveness ratio, it is possible to determine how well the Village Revenue and Expenditure Budget (APBDes) of Pagendisan has been allocated and to assess the financial performance of the village government based on the efficiency and effectiveness ratio. Based on this description, the author is interested in

conducting research titled "Analysis of the Efficiency and Effectiveness of the Village Revenue and Expenditure Budget (APBDes) at the Pagendisan Village Hall Office, Winong District, Pati Regency."

## LITERATURE REVIEW

### Definition of Analysis

According to Pradana & Mahendra (2021), analysis is an activity that involves a series of tasks such as breaking down, distinguishing, sorting something to categorize and group it again based on certain criteria, then finding its connections and interpreting its meaning.

### Functions and Purposes of Analysis

According to Taufiq (2023:7), the functions and purposes of analysis are:

1. To integrate data obtained from certain environments, as it comes from different sources, which requires further analysis to derive conclusions or detailed understanding.
2. To set specific objectives, with the expectation that the data obtained will be more specific and easier to understand.
3. To select alternative steps to solve problems and establish the best alternatives (solutions) for proper preparation to meet the needs.

### Efficiency

#### Definition of Efficiency

According to Samosir (2022), efficiency refers to the level of achieving maximum output with a certain input. Efficiency can describe the comparison between the amount of cost incurred to obtain revenue with the actual revenue received.

#### Definition of Efficiency Ratio

According to Widodo Halim (in Kurniawati & Widowati, 2022), the efficiency ratio is an expenditure that represents the comparison between the total actual expenditure (spending) during a period with the income budget received. The smaller the efficiency ratio, the better the financial performance. The level of efficiency is measured by comparing actual expenditures with total income. To analyze the efficiency level of the Village Revenue and Expenditure Budget (APBDes), we look at the comparison between the realization of income and the realization of spending as follows:

$$\text{Efficiency Ratio} = \frac{\text{Output (Actual Expenditure)}}{\text{Input (Actual Income)}}$$

Source: Mahmudi (dalam Samosir, 2022)

Based on the Minister of Home Affairs Decree Number 690.900-327 of 1996, the criteria for the level of budget expenditure efficiency are as follows:

**Table 1**  
**Financial Performance Criteria (Efficiency)**

**Percentage Value Financial Performance Category**

|          |                        |
|----------|------------------------|
| >100%    | Inefficient            |
| 90%-100% | Less Efficient         |
| 80%-90%  | Sufficiently Efficient |
| 60%-80%  | Efficient              |
| <60%     | Highly Efficient       |

Source: Minister of Home Affairs Decision (in Samosir, 2022)

## Effectiveness

### Definition of Effectiveness

According to Handoko (in Ekasari, 2020:19), effectiveness is the ability to choose the right goals or the right tools to achieve the set objectives. In other words, something is considered effective if the right tasks or methods are chosen to reach the goal.

### Effectiveness Ratio

According to Lona et al., (2023), the effectiveness ratio analysis of the realization of the Village Revenue and Expenditure Budget (APBDes) is conducted by comparing the actual revenue with the target revenue realization, multiplied by 100%.

According to Kurniawati & Widowati (2022), the higher the effectiveness ratio, the better the village's performance.

The calculation of the effectiveness ratio uses the following formula:

Effectiveness Ratio Formula:

$$\text{Effectiveness Ratio} = \frac{\text{Actual Revenue}}{\text{Revenue Target}} \times 100\%$$

Source: Lona et al., (2023)

### Measurement of Effectiveness

According to the Minister of Home Affairs Decision No. 690.900-327 of 1996 on the criteria for financial performance assessment, effectiveness can be determined by meeting the following criteria:

**Table 2**  
**Criteria for Financial Performance (Effectiveness)**

#### Percentage Value Financial Performance Category

|          |                 |
|----------|-----------------|
| >100%    | Very Effective  |
| 90%-100% | Effective       |
| 80%-90%  | Quite Effective |
| 60%-80%  | Less Effective  |
| <60%     | Ineffective     |

Source: Minister of Home Affairs Decision (Samosir, 2022)

### Budget

#### Definition of Budget

According to Astono (2021:5), a budget is a detailed financial plan expressed formally in numerical terms (quantitative), typically in terms of money (financial planning) to show sources of income and expenditure of an organization.

#### Objectives of the Budget

According to Astono (2021:6), the objectives of the budget are:

- As a formal legal foundation in selecting funding sources and investments.

- b. To provide limits on the amount of funds to be raised and used.
- c. To detail the types of funding sources sought and the types of investments to be made.
- d. To rationalize funding sources and investments.
- e. To improve the plan that has been developed.
- f. To accommodate, analyze, and decide on any proposals related to financial matters.

### **Budget Functions**

According to Munandar (in Romdhony, 2019), the budget serves three main functions:

**a. As a work guide**

The budget serves as a work guide, providing direction and setting targets to be achieved by the company's activities in the future.

**b. As a coordination tool**

The budget acts as a coordination tool to ensure all departments in the company collaborate effectively toward the set goals, ensuring smooth operations.

**c. As a work control tool**

The budget also functions as a benchmark and comparison tool to assess the company's actual performance. By comparing actual results with the planned budget, the company can evaluate its success or areas for improvement.

### **Benefits of the Budget**

According to Nafarin (in Romdhony, 2019), the budget provides numerous benefits, including:

- a. Guiding all activities toward achieving common objectives.
- b. Serving as a tool to assess the strengths and weaknesses of employees.
- c. Motivating employees.
- d. Creating a sense of responsibility among employees.
- e. Avoiding wasteful spending and unnecessary payments.
- f. Ensuring efficient use of resources like labor, equipment, and funds.

### **Village Revenue and Expenditure Budget (APBDes)**

In the Ministry of Home Affairs Regulation No. 20 of 2018, Article 1, the Village Revenue and Expenditure Budget (APBDes) is the village government's annual financial plan. APBDes is a yearly financial plan discussed and approved by the village government and the Village Consultative Body (BPD), then established through a village regulation (Sujarweni in Afriliani & Ferlina, 2020).

Based on the above, it can be concluded that the APBDes is an annual financial plan of the village government, established based on a village regulation and agreed upon by the BPD, containing the estimated sources of income and expenditure for village development.

## **Structure of the Village Revenue and Expenditure Budget (APBDes)**

According to the Minister of Home Affairs Regulation No. 113 of 2014 (in Julita & Abdullah, 2020), the structure of the APBDes consists of:

### **1. Village Income**

Village income includes all cash inflows through the village account, which are the village's rights for one fiscal year that are not refunded by the village. This income comes from various sources, such as PAD (Village Original Income), transfers, and other income.

### **2. Village Expenditure**

Village expenditure includes all outflows from the village account that represent the village's obligations for one fiscal year, which are not refunded by the village. Village expenditures consist of employee expenses, goods and services, and capital expenditures.

### **3. Village Financing**

Village financing includes all inflows that need to be repaid or outflows that will be refunded, either in the current fiscal year or in the following years. Village financing consists of financing receipts, such as:

- a. **SilPA** (excess budget balance) from the previous year.
- b. **Reserve fund disbursement.**
- c. **Sale of separated village assets.**

Financing also includes outflows, such as:

- a. **Reserve fund formation.**
- b. **Village capital investment.**

According to Pajar (2022:5), village income comes from:

- a. **Village Original Revenue (Pendapatan Asli Desa)**, which includes:
  1. Business revenue
  2. Asset revenue
  3. Self-reliance, participation, and mutual cooperation
- b. **Transfers from:**
  1. Village Fund
  2. A share of local tax and regional retribution from the district/city
- c. **Other income**, which includes:
  1. Income from village cooperation agreements
  2. Income from donations by companies located in the village.

## **The Functions of the Village Revenue and Expenditure Budget (APBDes)**

According to Mustangin & Rani (2020), the functions of the Village Budget (Anggaran Pendapatan dan Belanja Desa or APBDes) are as follows:



a. **Planning Tool**

The budget is a management control tool for the village to achieve its goals. The village budget is used to plan the activities that will be carried out by the village, along with the detailed costs and the projected sources of income that will be obtained by the village.

b. **Control Tool**

The budget contains a detailed plan for the village's income and expenditures, ensuring that all forms of income and expenses are accountable to the public. Without a budget, it would be difficult for the village to control its expenditures and income.

c. **Fiscal Policy Tool**

By using the budget, the fiscal policy to be implemented by the village can be determined. This allows for easier prediction and estimation of the village's economy and organization. The budget can also be used to encourage, coordinate, and facilitate economic activities in the community to accelerate economic growth.

d. **Coordination and Communication Tool**

In preparing the budget, communication and coordination between working units are essential. The planning and implementation of the budget should be communicated to all village staff. A well-prepared public budget can detect inconsistencies within a working unit in achieving the village's goals.

e. **Work Evaluation Tool**

The planning and implementation of the budget serve as a work evaluation tool for village officials. Their performance will be assessed based on the achievement of budget targets and the efficiency of budget implementation. The budget is an effective tool for controlling and evaluating work.

f. **Motivational Tool**

The budget can be used to motivate village officials to work effectively and efficiently. By creating a precise budget and implementing it according to the village's goals and targets, the village can be considered to have good performance.

### **Preparation of the Village Revenue and Expenditure Budget (APBDes)**

According to Permendagri No. 113 of 2014, Article 20 (in Julita & Abdullah, 2020), the preparation of the Village Revenue and Expenditure Budget (APBDes) involves the village secretary drafting the village regulation on the APBDes based on the RKPDes (Village Government Work Plan) for the relevant year and submitting it to the village head. The village secretary also submits the regulation on the APBDes to the village head, who then presents it to the Village Consultative Body (BPD) for discussion



and mutual agreement, no later than October of the current year. The evaluation results of the APBDes draft must be submitted within 20 (twenty) working days after receiving it.

According to Pajar (2022:61), the village head submits a report on the APBDes implementation for the first semester to the Regent/Mayor through the sub-district head, which includes:

1. Report on APBDes implementation;
2. Report on activity realization.

This report must be prepared no later than the second week of July of the current year. The Regent/Mayor then submits a consolidated report on the implementation of the APBDes to the Minister through the Director-General of Village Government Development, no later than the second week of August of the current year.

The report on the accountability of the APBDes realization is submitted to the Regent/Mayor through the sub-district head at the end of each fiscal year, no later than three months after the fiscal year ends. The accountability report includes:

1. Financial report consisting of: a. APBDes realization report; b. Notes on the financial report;
2. Report on activity realization;
3. List of sectoral programs, regional programs, and other programs that entered the village.

The Regent/Mayor submits a consolidated report on the realization of the APBDes implementation to the Minister through the Director-General of Village Government Development, no later than the second week of April of the following year.

The reports on the APBDes implementation for the first semester and the accountability of the APBDes realization are to be communicated to the public through information media. The information provided must include:

1. APBDes realization report;
2. Activity realization report;
3. Activities that are incomplete and/or not implemented;
4. Remaining budget; and
5. Complaint address.
- 6.

### **Sustainable Development Goals (SDGs) or Tujuan Pembangunan Berkelanjutan**

Sustainable Development Goals (SDGs) is a global action plan agreed upon by world leaders, including Indonesia, aimed at ending poverty, reducing inequalities, and protecting the environment.

According to Nawir et al. (2022), the SDGs have several objectives, including ensuring healthy lives and promoting well-being for all people of all ages, with one of the key outcomes being the reduction of poverty rates. The SDGs for villages represent an integrated effort to create villages free from poverty and hunger, with equitable economic growth, attention to health and the environment, focus on education, gender inclusivity, interconnectedness, and cultural sensitivity. The SDGs for villages are derived from Presidential Regulation No. 59 of 2017 regarding the implementation and achievement of national sustainable development goals.

The ratio scores for the implementation of SDGs in villages are as follows:

1. 0-25: Very Low
2. 26-50: Low
3. 51-75: Medium
4. 76-100: High

### **Goals and Targets of the Sustainable Development Goals (SDGs) for Villages**

According to Nawir et al. (2022), the priorities for the Village Fund in 2021 were directed towards programs or activities that accelerate the achievement of SDGs for villages, as outlined in Chapter II, Article 5 of Permendes PDTT No. 13 of 2021 concerning the Priorities for the Use of Village Funds in 2021. Meanwhile, the application of the village development objectives mandated by the Village Law is aimed at achieving 8 (eight) village typologies and 18 (eighteen) SDGs for villages, as follows:

1. **Village Without Poverty and Hunger:**
  1. Village without poverty
  2. Village without hunger
2. **Village with Equitable Economic Growth:**
  1. Equitable village economic growth
  2. Infrastructure and innovation in villages that meet needs
  3. Village without inequalities
  4. Environmentally conscious village consumption and production
3. **Village Concerned with Health:**
  1. Healthy and prosperous village
  2. Access to clean water and sanitation in villages
  3. Safe and comfortable village settlements
4. **Village Concerned with the Environment:**
  1. Village with clean and renewable energy
  2. Climate-resilient village
  3. Village concerned with marine environment
  4. Village concerned with land environment
5. **Village Concerned with Education:**

1. Quality education in villages
6. **Gender-Friendly Village:**
  1. Women's involvement in the village
7. **Village with Networks:**
  1. Partnerships for village development
8. **Culturally Responsive Village:**
  1. Peaceful and just village
  2. Dynamic village institutions and adaptive village culture

## RESEARCH METHODOLOGY

The research method used in this study is a quantitative approach. Quantitative research aims to discover knowledge by providing data in numerical form. In this case, the researcher uses a descriptive quantitative method to describe the real situation and determine the values of variables. Descriptive quantitative research is used to describe, investigate, and explain a phenomenon using numerical data.

The object of this study is the efficiency and effectiveness of the management of the Village Revenue and Expenditure Budget (APBDes) in the Pagendisan Village Government, Winong District, Pati Regency.

## RESEARCH RESULTS AND DISCUSSION

### Efficiency Ratio of the Village Revenue and Expenditure Budget (APBDes)

Based on the data obtained by the author, which is the Village Revenue and Expenditure Budget (APBDes) data for Pagendisan Village in 2021-2023, the Efficiency Ratio can be calculated by comparing the output (actual expenditure) with the input (actual revenue), or using the following formula:

**Efficiency Ratio Formula:**

$$\text{Efficiency Ratio} = \frac{\text{Realized Expenditure}}{\text{Realized Revenue}}$$

Source: Mahmudi (in Samosir, 2022)

This ratio helps in analyzing how well the village has managed its expenditures relative to the revenue it has earned. The results of the efficiency ratio for the APBDes of Pagendisan Village for 2021-2023 will be analyzed and presented accordingly.

### Efficiency Ratio Formula

The efficiency ratio can be calculated by comparing the output (actual expenditure) with the input (actual revenue). The formula is as follows:

$$\text{Efficiency Ratio} = \frac{\text{Actual Expenditure}}{\text{Actual Revenue}} \times 100\%$$

Hasil perhitungan tingkat rasio efisiensi Anggaran Pendapatan dan Belanja Desa (APBDes) tahun 2021- 2023 sebagai berikut:

1. Tahun 2021 =  $\frac{2.398.257.249,00}{2.402.497.233,00} \times 100\% = 99,82\%$
2. Tahun 2022 =  $\frac{3.169.762.743,00}{3.193.249.360,00} \times 100\% = 99,26\%$
3. Tahun 2023 =  $\frac{2.300.499.870,00}{2.301.439.034,00} \times 100\% = 99,95\%$

**Figure 1**  
**Efficiency Ratio of Pagendisan Village APBDes 2021-2023**

| Tahun     | Realisasi Belanja (Rp) | Realisasi Pendapatan (Rp) | Rasio (%) | Keterangan     |
|-----------|------------------------|---------------------------|-----------|----------------|
| 2021      | 2.398.257.249,00       | 2.402.497.233,00          | 99,82%    | Kurang Efisien |
| 2022      | 3.169.762.743,00       | 3.193.249.360,00          | 99,26%    | Kurang Efisien |
| 2023      | 2.300.499.870,00       | 2.301.439.034,00          | 99,95%    | Kurang Efisien |
| Rata-rata | 2.622.839.954,00       | 2.632.328.542,33          | 99,67%    | Kurang Efisien |

### Effectiveness Ratio of the Village Revenue and Expenditure Budget (APBDes)

Based on the data obtained by the author, which is the Village Revenue and Expenditure Budget (APBDes) data for Pagendisan Village in 2021-2023, the

Effectiveness Ratio can be calculated by comparing the Target Revenue with the Actual Revenue, or using the following formula:

### Effectiveness Ratio Formula:

$$\text{Effectiveness Ratio} = \frac{\text{Actual Revenue}}{\text{Target Revenue}} \times 100\%$$

Sourcer: Lona et al., (2023)

The calculation results for the effectiveness ratio of the Village Revenue and Expenditure Budget (APBDes) for the years 2021-2023 are as follows:

$$\begin{aligned} 1. \text{ Tahun 2021} &= \\ \frac{2.539.970.560,00}{2.402.497.233,00} \times 100\% \\ &= 105,72\% \end{aligned}$$

$$\begin{aligned} 2. \text{ Tahun 2022} &= \\ \frac{3.212.179.177,00}{3.193.249.360,00} \times 100\% \\ &= 100,59\% \end{aligned}$$

$$\begin{aligned} 3. \text{ Tahun 2023} &= \\ \frac{2.315.968.009,00}{2.301.439.034,00} \times 100\% \\ &= 100,63\% \end{aligned}$$

**Figure 2**

| Tahun     | Target Pendapatan (Rp) | Realisasi Pendapatan (Rp) | Selisih        | Rasio (%) | Keterangan     |
|-----------|------------------------|---------------------------|----------------|-----------|----------------|
| 2021      | 2.539.970.560,00       | 2.402.497.233,00          | 137.473.327,00 | 105,72%   | Sangat Efektif |
| 2022      | 3.212.179.177,00       | 3.193.249.360,00          | 18.929.817,00  | 100,59%   | Sangat Efektif |
| 2023      | 2.315.968.009,00       | 2.301.439.034,00          | 14.528.975,00  | 100,63%   | Sangat Efektif |
| Rata-rata | 2.689.372.582,00       | 2.632.395.209,00          | 56.977.373,00  | 102,31%   | Sangat Efektif |

## Effectiveness Ratio of Pagendisan Village APBDes 2021-2023

### Analysis of the Financial Performance of Pagendisan Village Government Based on the Efficiency and Effectiveness Ratio Levels

#### a. Efficiency Ratio Analysis

In 2021, the efficiency ratio reached 99.87%, while in 2022, the efficiency ratio was 99.26%. This indicates that the efficiency ratio decreased by 0.56% from 2021 to 2022. Below is the table analyzing the actual expenditures and actual revenues for the years 2021 and 2022:

**Figure 3**  
**Analysis of Actual Expenditure and Actual Revenue for the Years 2021-2022**

| URAIAN               |  | TAHUN 2021<br>(Rp)                        | TAHUN 2022<br>(Rp) | NAIK (Rp)        | TURUN (Rp)     |
|----------------------|--|---|--------------------|------------------|----------------|
| REALISASI BELANJA    | 1. Belanja bidang penyelenggaraan pemerintah desa                    | 409.331.199,00                            | 376.584.543,00     |                  | 32.746.656,00  |
|                      | 2. Belanja bidang pelaksanaan pembangunan desa                       | 1.649.659.450,00                          | 2.199.445.500,00   | 549.786.050,00   |                |
|                      | 3. Belanja bidang pembinaan masyarakat                               | 266.010.700,00                            | 16.500.000,00      |                  | 249.510.700,00 |
|                      | 4. Belanja bidang penanggulangan bencana, darurat, dan mendesak desa | 73.255.900,00                             | 403.479.400,00     | 330.223.500,00   |                |
|                      | 5. Belanja bidang pemberdayaan masyarakat                            | 0   | 173.753.300,00     | 173.753.300,00   |                |
| JUMLAH               |  | 2.398.257.249,00                          | 3.169.762.743,00   | 1.053.762.850,00 | 282.257.356,00 |
| KESIMPULAN           |  | REALISASI BELANJA TAHUN 2021-2022 NAIK    |                    | 771.505.494,00   |                |
| URAIAN               |  | TAHUN 2021<br>(Rp)                        | TAHUN 2022<br>(Rp) | NAIK (Rp)        | TURUN (Rp)     |
| REALISASI PENDAPATAN | 1. Pendapatan Asli Desa: Hasil Aset Desa                             | 45.000.000,00                             | 35.000.000,00      |                  | 10.000.000,00  |
|                      | 2. Pendapatan Transfer: a. Dana Desa                                 | 2.354.475.853,00                          | 3.150.693.697,00   |                  | 796.217.844,00 |
|                      | b. Bagi Hasil Pajak & Retribusi                                      | 914.906.000,00                            | 836.307.000,00     |                  | 78.599.000,00  |
|                      | c. Alokasi Dana Desa   | 21.011.227,00                             | 29.879.261,00      | 8.868.034,00     |                |
|                      | d. Bantuan Keuangan Provinsi   | 293.543.594,00                            | 309.287.520,00     | 15.743.926,00    |                |
|                      | e. Bantuan keuangan Kabupaten/Kota                                   | 605.000.000,00                            | 1.055.000.000,00   | 450.000.000,00   |                |
|                      | 3. Pendapatan Lain-Lain: a. Koreksi kesalahan tahun sebelumnya       | 520.015.032,00                            | 920.219.916,00     | 400.204.884,00   |                |
|                      | b. Bunga Bank  | 3.021.380,00                              | 7.555.663,00       | 4.534.283,00     |                |
|                      |  | 2.765.720,00                              | 7.325.000,00       | 4.559.280,00     |                |
|                      |  | 255.660,00                                | 230.663,00         |                  | 24.997,00      |
| JUMLAH               |  | 2.402.497.233,00                          | 3.193.249.360,00   | 879.376.124,00   | 88.623.997,00  |
| KESIMPULAN           |  | REALISASI PENDAPATAN TAHUN 2021-2022 NAIK |                    | 790.752.127,00   |                |

The decrease in the efficiency ratio from 2021 to 2022 by 0.56% was caused by an increase in actual expenditure by IDR 771,505,494.00. This increase in expenditure was due to higher spending in areas such as development implementation, disaster, emergency, and urgent village needs, as well as community empowerment. At the same time, there was a decrease in expenditure for village government administration and community development activities.

The decrease in the efficiency ratio was also due to an increase in actual revenue from 2021 to 2022 by IDR 790,752,127.00, which was caused by an increase in revenue



from tax and levy sharing, village fund allocation, provincial financial aid, district/city financial aid, and other revenues from previous year corrections. However, there was also a decrease in revenue from village-owned assets, village fund transfers, and a reduction in other revenues from bank interest.

A 0.56% decrease in the efficiency ratio means there was an increase in both actual expenditure and actual revenue from 2021 to 2022. The smaller the efficiency ratio, the better the financial performance of the village government. If the efficiency ratio decreases, it means that both actual expenditure and actual revenue have increased.

**Figure 4**  
**Analysis of Actual Expenditure and Actual Revenue for the Years 2022-2023**

| URAIAN   | TAHUN 2022 (Rp)                                   | TAHUN 2023 (Rp)         | NAIK (Rp)            | TURUN (Rp)            |
|--|---|-------------------------|----------------------|-----------------------|
| <b>REALISASI BELANJA</b>   |   |                         |                      |                       |
| 1. Belanja bidang penyelenggaraan pemerintah desa                    | 376.584.543,00                                    | 457.218.970,00          | 80.634.427,00        |                       |
| 2. Belanja bidang pelaksanaan pembangunan desa                       | 2.199.445.500,00                                  | 1.571.354.900,00        |                      | 628.090.600,00        |
| 3. Belanja bidang pembinaan masyarakat                               | 16.500.000,00                                     | 17.000.000,00           | 500.000,00           |                       |
| 4. Belanja bidang penanggulangan bencana, darurat, dan mendesak desa | 403.479.400,00                                    | 77.580.000,00           |                      | 325.899.400,00        |
| 5. Belanja bidang pemberdayaan masyarakat                            | 173.753.300,00                                    | 177.346.000,00          | 3.592.700,00         |                       |
| <b>JUMLAH</b>  | <b>3.169.762.743,00</b>                           | <b>2.300.499.870,00</b> | <b>84.727.127,00</b> | <b>953.990.000,00</b> |
| <b>KESIMPULAN</b>  | <b>REALISASI BELANJA TAHUN 2022-2023 TURUN</b>    |                         |                      | <b>869.262.873,00</b> |
| URAIAN   | TAHUN 2022 (Rp)                                   | TAHUN 2023 (Rp)         | NAIK (Rp)            | TURUN (Rp)            |
| <b>REALISASI PENDAPATAN</b>  |   |                         |                      |                       |
| 1. Pendapatan Asli Desa: Hasil Aset Desa                             | 35.000.000,00                                     | 35.000.000,00           | -                    | -                     |
| 2. Pendapatan Transfer:  | 3.150.693.697,00                                  | 2.266.295.829,00        |                      |                       |
| a. Dana Desa   | 836.307.000,00                                    | 743.595.000,00          |                      | 92.712.000,00         |
| b. Bagi Hasil Pajak & Retribusi                                      | 29.879.261,00                                     | 34.133.868,00           | 4.254.607,00         |                       |
| c. Alokasi Dana Desa   | 309.287.520,00                                    | 353.359.820,00          | 44.072.300,00        |                       |
| d. Bantuan Keuangan Provinsi   | 1.055.000.000,00                                  | 965.000.000,00          |                      | 90.000.000,00         |
| e. Bantuan keuangan Kabupaten/Kota                                   | 920.219.916,00                                    | 170.207.141,00          |                      | 750.012.775,00        |
| 3. Pendapatan Lain-Lain:   | 7.555.663,00                                      | 143.205,00              |                      |                       |
| a. Koreksi kesalahan tahun sebelumnya                                | 7.325.000,00                                      | 0                       |                      | 7.325.000,00          |
| b. Bunga Bank  | 230.663,00  | 143.205,00              |                      | 87.458,00             |
| <b>JUMLAH</b>  | <b>3.193.249.360,00</b>                           | <b>2.301.439.034,00</b> | <b>48.326.907,00</b> | <b>940.137.233,00</b> |
| <b>KESIMPULAN</b>  | <b>REALISASI PENDAPATAN TAHUN 2021-2022 TURUN</b> |                         |                      | <b>891.810.326,00</b> |

The increase in the efficiency ratio by 0.69% was due to a decrease in actual expenditure by IDR 869,262,873.00. This reduction in expenditure was caused by lower spending in the areas of village development implementation and disaster, emergency, and urgent village needs. However, there was an increase in expenditure for village government administration, community development, and community empowerment.

This increase in the efficiency ratio was also due to a decrease in actual revenue from 2022 to 2023 by IDR 891,810,326.00. This was caused by reduced revenue from village fund transfers, provincial financial aid, and district/city financial aid. Additionally, there was a decrease in other revenues due to the absence of correction of errors from previous years and reduced bank interest. On the other hand, there was an increase in revenue from tax and levy sharing, as well as village fund allocation.



The increase in the efficiency ratio by 0.69% means that the financial performance of Pagendisan Village government has decreased. If the efficiency ratio rises, it indicates that both actual expenditure and actual revenue have decreased.

With an average efficiency ratio of 99.67%, it indicates that the financial performance of the Pagendisan Village government, in Winong District, Pati Regency, is inefficient. This is due to the relatively high level of actual village expenditure, which is reflected in the very small difference between input (actual revenue) and output (actual expenditure) over the 3-year period from 2021 to 2023.

#### a. Effectiveness Ratio

##### 1. Effectiveness Ratio Analysis for 2021

Below is the table analyzing the effectiveness ratio based on the comparison of target revenue and actual revenue for the Pagendisan Village Revenue and Expenditure Budget (APBDes) in 2021:

**Figure 5**

#### Effectiveness Ratio of APBDes for the Year 2021

| URAIAN   | TARGET<br>PENDAPATAN<br>TAHUN 2021<br>(Rp) | REALISASI<br>PENDAPATAN<br>TAHUN 2021<br>(Rp) | SELISIH (Rp)          | RASIO (%)      |
|--|--|---|-----------------------|----------------|
| 1. Pendapatan Asli<br>Desa:                    | <b>45.000.000,00</b>                       | <b>45.000.000,00</b>                          | <b>0</b>              | <b>100%</b>    |
| Hasil Aset Desa                                | 45.000.000,00                              | 45.000.000,00                                 | 0                     | 100%           |
| 2. Pendapatan<br>Transfer:                     | <b>2.491.754.840,00</b>                    | <b>2.354.475.853,00</b>                       | <b>137.278.987,00</b> | <b>105.83%</b> |
| a. Dana Desa                                   | 914.906.000,00                             | 914.906.000,00                                | 0                     | 100%           |
| b. Bagi Hasil Pajak<br>& Retribusi             | 23.345.808,00                              | 21.011.227,00                                 | 2.334.581,00          | 111,11%        |
| c. Alokasi Dana<br>Desa                        | 308.488.000,00                             | 293.543.594,00                                | 14.944.406,00         | 105,09%        |
| d. Bantuan<br>Keuangan<br>Provinsi             | 625.000.000,00                             | 605.000.000,00                                | 20.000.000,00         | 103,3%         |
| e. Bantuan<br>keuangan<br>Kabupaten/Kota       | 620.015.032,00                             | 520.015.032,00                                | 100.000.000,00        | 119,23%        |
| 3. Pendapatan Lain-<br>Lain:                   | <b>3.215.720,00</b>                        | <b>3.021.380,00</b>                           | <b>194.340,00</b>     | <b>106,43%</b> |
| a. Koreksi<br>kesalahan<br>tahun<br>sebelumnya | 2.765.720,00                               | 2.765.720,00                                  | 0                     | 100%           |
| b. Bunga Bank                                  | 450.000,00                                 | 255.660,00                                    | 194.340,00            | 176,01%        |
| <b>JUMLAH</b>                                  | <b>2.539.970.560,00</b>                    | <b>2.402.497.233,00</b>                       | <b>137.473.327,00</b> | <b>105,72%</b> |

The analysis table above shows that the effectiveness ratio for village own-source revenue is 100%, the effectiveness ratio for transfer revenue is 105.83%, and the effectiveness ratio for other revenue is 106.43%. The overall effectiveness ratio, which compares the target revenue to the actual revenue in the 2021 Village Revenue and Expenditure Budget (APBDes), is 105.72%. This indicates that the effectiveness ratio for the 2021 APBDes falls under the "very effective" category.

##### 1. Effectiveness Ratio Analysis of APBDes for 2022

Below is the table analyzing the effectiveness ratio based on the comparison of target revenue and actual revenue for the Pagendisan Village Revenue and Expenditure Budget (APBDes) in 2022:

**Figure 6**  
**Effectiveness Ratio Analysis of APBDes for the Year 2022**

| URAIAN                                | TARGET<br>PENDAPATAN<br>TAHUN 2022<br>(Rp) | REALISASI<br>PENDAPATAN<br>TAHUN 2022<br>(Rp) | SELISIH (Rp)         | RASIO (%)      |
|---------------------------------------|--|---|----------------------|----------------|
| 1. Pendapatan Asli Desa:              | 40.000.000,00                              | 35.000.000,00                                 | 5.000.000,00         | 114,28%        |
| Hasil Aset Desa                       | 40.000.000,00                              | 35.000.000,00                                 | 5.000.000,00         | 114,28%        |
| 2. Pendapatan Transfer:               | 3.164.404.177,00                           | 3.150.693.697,00                              | 13.710.480,00        | 100,43%        |
| a. Dana Desa                          | 836.307.000,00                             | 836.307.000,00                                | 0                    | 100%           |
| b. Bagi Hasil Pajak & Retribusi       | 29.879.261,00                              | 29.879.261,00                                 | 0                    | 100%           |
| c. Alokasi Dana Desa                  | 322.998.000,00                             | 309.287.520,00                                | 13.710.480,00        | 104,43%        |
| d. Bantuan Keuangan Provinsi          | 1.055.000.000,00                           | 1.055.000.000,00                              | 0                    | 100%           |
| e. Bantuan keuangan Kabupaten/Kota    | 920.219.916,00                             | 920.219.916,00                                | 0                    | 100%           |
| 3. Pendapatan Lain-Lain:              | 7.775.000,00                               | 7.555.663,00                                  | 219.337,00           | 102,9%         |
| a. Koreksi kesalahan tahun sebelumnya | 7.325.000,00                               | 7.325.000,00                                  | 0                    | 100%           |
| b. Bunga Bank                         | 450.000,00                                 | 230.663,00                                    | 219.337,00           | 195,08%        |
| <b>JUMLAH</b>                         | <b>3.212.179.177,00</b>                    | <b>3.193.249.360,00</b>                       | <b>18.929.817,00</b> | <b>100,59%</b> |

The analysis table indicates that the effectiveness ratio for village own-source revenue is 114.28%, the effectiveness ratio for transfer revenue is 100.43%, and the effectiveness ratio for other revenue is 102.9%. The overall effectiveness ratio, comparing the target revenue to the actual revenue in the 2022 Village Revenue and Expenditure Budget (APBDes), is 100.59%. This indicates that the effectiveness ratio for the 2022 APBDes falls under the "very effective" category.

### 1. Effectiveness Ratio Analysis for the Year 2023

Below is the table analyzing the effectiveness ratio based on the comparison of target revenue and actual revenue for the Pagendisan Village Revenue and Expenditure Budget (APBDes) in 2023:

**Figure7**

**Effectiveness Ratio Analysis of APBDes for the Year 2023**

| URAIAN   | TARGET<br>PENDAPATAN<br>TAHUN 2023<br>(Rp) | REALISASI<br>PENDAPATAN<br>TAHUN 2023<br>(Rp) | SELISIH (Rp)         | RASIO (%)      |
|--|--|---|----------------------|----------------|
| 1. Pendapatan Asli<br>Desa:                    | 35.000.000,00                              | 35.000.000,00                                 | 0                    | 100%           |
| Hasil Aset Desa                                | 35.000.000,00                              | 35.000.000,00                                 | 0                    | 100%           |
| 2. Pendapatan<br>Transfer:                     | 2.280.468.009,00                           | 2.266.295.829,00                              | 14.172.180,00        | 100,62%        |
| a. Dana Desa                                   | 743.595.000,00                             | 743.595.000,00                                | 0                    | 100%           |
| b. Bagi Hasil Pajak<br>& Retribusi             | 34.133.868,00                              | 34.133.868,00                                 | 0                    | 100%           |
| c. Alokasi Dana<br>Desa                        | 367.532.000,00                             | 353.359.820,00                                | 14.172.180,00        | 104,01%        |
| d. Bantuan<br>Keuangan<br>Provinsi             | 965.000.000,00                             | 965.000.000,00                                | 0                    | 100%           |
| e. Bantuan<br>keuangan<br>Kabupaten/Kota       | 170.207.141,00                             | 170.207.141,00                                | 0                    | 100%           |
| 3. Pendapatan Lain-<br>Lain:                   | 500.000,00                                 | 143.205,00                                    | 356.795,00           | 349,19%        |
| a. Koreksi<br>kesalahan<br>tahun<br>sebelumnya | 0  | 0   | 0                    |                |
| b. Bunga Bank                                  | 500.000,00                                 | 143.205,00                                    | 356.795,00           | 349,19%        |
| <b>JUMLAH</b>                                  | <b>2.315.968.009,00</b>                    | <b>2.301.439.034,00</b>                       | <b>14.528.975,00</b> | <b>100,63%</b> |

From the analysis table, it shows that the effectiveness ratio of the village's original revenue is 100%, the transfer revenue effectiveness ratio is 100.62%, and the other revenue effectiveness ratio is 349.19%. The overall effectiveness ratio, comparing the revenue target and actual revenue in the Village Income and Expenditure Budget (APBDes) for 2023, is 100.63%. This means that the effectiveness ratio for the APBDes in 2023 is categorized as very effective.

Based on the calculations of the effectiveness ratio over three fiscal years (2021-2023), the average effectiveness ratio of the Pagendisan Village Income and Expenditure Budget (APBDes) is 102.31%. This indicates that the financial performance of the Pagendisan Village Government in achieving the set revenue targets is categorized as very effective from 2021 to 2023.

## CONCLUSION

Based on the calculations and analysis of the efficiency and effectiveness ratios of the Village Revenue and Expenditure Budget (APBDes) of Pagendisan Village, Winong Sub-district, Pati Regency, the author concludes as follows:

- The efficiency ratio of the Pagendisan Village APBDes, Winong Sub-district, Pati Regency in 2021 was 99.82%, which falls into the "less efficient" category. In 2022, the efficiency ratio was 99.26%, also categorized as "less efficient." In 2023, the efficiency ratio was 99.95%, again categorized as "less efficient."
- The effectiveness ratio of the Pagendisan Village APBDes, Winong Sub-district, Pati Regency in 2021 was 105.72%, which falls into the "very effective" category. In 2022, the effectiveness ratio was 100.59%, categorized as "very effective." In 2023, the effectiveness ratio was 100.63%, which also falls into the "very effective" category.

### **Financial Performance Analysis of Pagendisan Village Government, Winong Sub-district, Pati Regency based on:**

#### **a. Efficiency Ratio**

The average efficiency ratio was 99.67%, which means that the financial performance of the Pagendisan Village Government is less efficient in its allocation. This is because the actual expenditure is quite large, as indicated by the small difference between output (actual expenditure) and input (actual revenue) over the three fiscal years from 2021 to 2023.

#### **b. Effectiveness Ratio**

Based on the calculation results of the effectiveness ratio over the three fiscal years from 2021 to 2023, the average effectiveness ratio of the Pagendisan Village Revenue and Expenditure Budget was 102.31%. This means the financial performance of Pagendisan Village Government, Winong Sub-district, Pati Regency, is considered "very effective" in achieving the revenue targets set for the fiscal years 2021 to 2023.

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