

ABSTRAK

Skripsi dengan judul “**Analisis Manajemen Keuangan Desa Dalam Meningkatkan Efektifitas Pelaksanaan Program Pembangunan Di Desa Sumberingin Kabupaten Trenggalek**” ditulis oleh Nita Ayu Anggraini, NIM. 12406173092, Jurusan Manajemen Keuangan Syariah, Fakultas Ekonomi dan Bisnis Islam, Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dengan pembimbing Hj. Amalia Nuril Hidayati, SE., M.Sy.,

Penelitian ini dilatar belakangi adanya asumsi bahwa alokasi dana desa yang diambil dari APBN di Desa Sumberingin lebih terfokus pada bidang pembangunan desa. Pengelolaan dana desa di Desa Sumberingin sendiri terbagi dalam 5 aspek yaitu bidang penyelenggaraan pemerintah desa, bidang pelaksanaan pembangunan desa, bidang pembinaan kemasyarakatan, bidang pemberdayaan masyarakat, dan bidang penanggulangan bencana, darurat dan mendesak. Sehingga penelitian ini memiliki tujuan (1) menganalisis implementasi manajemen keuangan desa (2) menganalisis efektifitas pengelolaan keuangan desa dalam pelaksanaan program pembangunan di Desa Sumberingin.

Penelitian ini menggunakan pendekatan kualitatif dengan metode penelitian studi kasus atau *case study*. Pendekatan kualitatif digunakan dikarenakan data bersifat kualitatif sehingga penelitian harus meminta penjelasan, menguji hipotesis, membuat prediksi atau mencari implikasi. Sehingga teknik analisis yang digunakan yaitu model interaktif dengan tahap reduksi data, penyajian data dan penarikan kesimpulan serta rasio efektifitas untuk mengetahui seberapa efektif pengelolaan keuangan desa.

Hasil penelitian menunjukkan bahwa (1) pengelolaan dana desa di Desa Sumberingin terfokus pada pembangunan . Manajemen keuangan desa sudah sesuai dengan fungsi-fungsi manajemen keuangan seperti perencanaan pengelolaan dana desa, pelaksanaan program sesuai dengan buku kerja dan dana desa, penatausahaan dari bendahara dalam mempersiapkan berkas untuk pengajuan pencairan dana desa dan pembuatan nota, kwitansi serta laporan program kerja, pelaporan dilaporkan dengan sistematis kepada bupati sebagai bentuk pertanggungjawaban dan dengan masyarakat desa (2) hasil efektifitas menunjukkan tahun 2018 rasio efektifitas sebesar 99% dikatakan efektif, tahun 2019 rasio efektifitas sebesar 99% dikatakan efektif, tahun 2020 rasio efektifitas sebesar 99% dikatakan efektif, tahun 2021 rasio efektifitas sebesar 100% dikatakan sangat efektif, tahun 2022 rasio efektifitas sebesar 94% dikatakan efektif.

Kata Kunci: Manajemen Keuangan, Rasio Efektifitas, Pembangunan Desa, Fungsi Manajemen.

ABSTRACT

Thesis entitled "Analysis of Village Financial Management in Increasing the Effectiveness of Development Program Implementation in Sumberingin Village, Trenggalek Regency" was written by Nita Ayu Anggraini, NIM. 12406173092, Department of Islamic Financial Management, Faculty of Islamic Economics and Business, Sayyid Ali Rahmatullah State Islamic University of Tulungagung with supervisor Hj. Amalia Nuril Hidayati, SE., M.Sy.,

This research is based on the assumption that the allocation of village funds taken from the APBN in Sumberingin Village is more focused on the field of village development. The management of village funds in Sumberingin Village itself is divided into 5 aspects, namely the field of village government administration, the field of village development implementation, the field of community development, the field of community empowerment, and the field of disaster management, emergency and urgent. So this study has the objectives of (1) analyzing the implementation of village financial management (2) analyzing the effectiveness of village financial management in implementing development programs in Sumberingin Village.

This study uses a qualitative approach with a case study research method. The qualitative approach is used because the data is qualitative so that the study must ask for explanations, test hypotheses, make predictions or seek implications. So the analysis technique used is an interactive model with data reduction stages, data presentation and drawing conclusions and effectiveness ratios to determine how effective village financial management is.

The results of the study indicate that (1) village fund management in Sumberingin Village is focused on development. Village financial management is in accordance with financial management functions such as village fund management planning, program implementation in accordance with work books and village funds, administration of the treasurer in

preparing files for submitting village fund disbursements and making notes, receipts and work program reports, reporting is reported systematically to the regent as a form of accountability and with the village community (2) the effectiveness results show that in 2018 the effectiveness ratio of 99% is said to be effective, in 2019 the effectiveness ratio of 99% is said to be effective, in 2020 the effectiveness ratio of 99% is said to be effective, in 2021 the effectiveness ratio of 100% is said to be very effective, in 2022 the effectiveness ratio of 94% is said to be effective.

Keywords: Financial Management, Effectiveness Ratio, Village Development, Management Function.