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ANALYSIS OF INDEPENDENCE RATIO, PAD EFFECTIVENESS RATIO AND GROWTH RATIO IN LOMBOK CENTRAL REGENCY BUDGET REALIZATION REPORT

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ABSTRACT

With direct assistance from the central government, it does not mean that local governments do not have an active role in supporting management performance in an area. Therefore, to review the performance of the government with the object of study in the Central Lombok Regency area, the author tried to calculate several ratio analyses such as, independence ratio, effectiveness ratio and growth ratio. This study aims to provide a significant overview of the information presented in the financial statements and performance of the regional government of Central Lombok Regency. This research uses descriptive quantitative research to describe and analyze the data that has been obtained. The type of data used is secondary data. As for the results of the analysis of the regional financial performance ratio of Central Lombok Regency in 2018-2021, it can be concluded that in general the performance of regional financial management and the level of regional independence are still not good because the ratio value from year to year is very volatile. This can be seen from several regional financial performance ratios, namely the ratio of regional financial independence, the effectiveness ratio, and the growth ratio which has increased and decreased very significantly.

Keywords: Regional Financial Management Performance, Ratio of Independence, Effectiveness and Financial Growth

INTRODUCTION

As stated in the Law on regional government No.20 in 1999, Law No. Financial Balancing. 25 of 1999, namely the bridge for the start of a regional autonomy in the regional government and also the central government. When regional autonomy is given to cities and districts, financial management becomes wholly owned by regional administration (Soepriyanto & Bastian 2002). Improving public services or public services is the main goal of holding regional autonomy and is expected to develop the economy of a region (Handayani & Ardhini 2010).

In terms of financial and management accountability which are adjusted to government policy No. 105 in 2000 regional heads must make a form of financial reports. Nordiawan et al. (2008), the report in question is a consolidated financial report from (SKPD) the Regional Apparatus Work Finance Unit and (PPKD) Regional Financial Management Officers. Presentation of financial statements must go through the important points that are in a basic financial reporting package. The important points are information on budget realization, information on data collection and cash flows, which are in accordance with financial statements and balance reports. This statement is in accordance with Government Accounting Standard No. 1 (SAK) so that there is uniformity in the presentation of financial statements.

If the regional financial management is good, the management of financial performance will also be good (Restianto & Sularso 2011). One of the efforts of regional authorities to analyze the performance of their financial control is to carry out a study of financial ratios according to what is stated in the Regional Revenue and Expenditure Budget (Halim 2002).

The authority given by the central government to regional governments, regional retribution and tax collection is a form of reflection that regional governments are capable of carrying out regional autonomy independently. However, the fact is that many regions depend on funds provided by the central government due to the lack of local revenue.

So from that it can be concluded that, the financial side of the autonomous region that must be solved is in the district or city for regional autonomous financial independence. The ability of a local government to finance its own government activities, both in the development sector and services for residents who have paid

taxes, is assessed from the regional independence ratio analysis. So through that, retribution of income can be a source that is needed by the region.

Regional finances must have performance measurements which later aim to assess accountability to the results achieved in the management of budgets related to public service activities. The existence of this accountability assessment or accountability does not only talk about the local government being able to manage the budget properly but how the budget or funds are used by the regional government in accordance with the principles of allocation that are truly effective, precise or clear and economical.

Performance is a description or measurement of activity in achieving the level of a program during a certain period to see how the target or measurement of the success of the program. Calculation of performance, which means that it is like one of the non-financial systems and the financial system of an activity, process or organization that has been implemented and has been achieved. Meanwhile, the financial performance of local governments in the form of the results of their performance is in or includes regional revenues and expenditures using the financial system, which have been included through a law for a certain period or for example during a budget period. As already explained, financial ratios in the form of a reporting system must be accounted for by the region in calculating the APBD.

Government regulation regarding government accounting standards Number 71 of 2010 is a regulation that governs and regulates the standard mechanism for the implementation of regional government financial and financial reporting. This policy is a reflection for local governments in preparing or providing financial reports that contain the financial position and transactions carried out during the one-year budget period. The purpose of preparing these financial reports is to understand the utilization of economic resources used for government operations, take into account the situation and financial condition of the local government, monitoring and evaluation regarding the effectiveness of program implementation to the suitability of presentation and compliance of reports must comply with the rules of law. So based on this there are several obstacles in this research such as "how can the financial performance of Central Lombok district be viewed from its independence, effectiveness and growth".

LITERATURE REVIEW

1. APBD concept

The Regional Income and Expenditure Budget (APBD) is the financial target of the regional government in one year which is decided by regional regulations. The APBD can be used as a medium of communication from the local government to its citizens regarding the top priorities for grants determined by the regional government after consulting with the legislature, DPRD.

APBD is a combination of three main components namely, regional income, regional spending, and regional funding. Regional income consists of several parts, namely regional original income (PAD), balance fund posts, and other legitimate elements of regional income. In the position of PAD there are components of regional taxes and regional levies which are the main source of revenue for the regional government itself which comes from taxpayers. Likewise, Balancing Funds are funds received by regional governments from the central government as a form of implementing fiscal decentralization. In addition to the revenue streams it receives from the regions and the central government, the regional governments also receive revenues from other regions in the form of components of provincial and other local government regional tax inclusion funds, which are included in other regional budgets with legal revenue levels.

The regional spending component is the embodiment of local government spending for general/public assistance. There are four main sections in regional spending, namely the personnel expenditure section, the purchase of goods and services section, the capital expenditure section, and the other expenditure section. These regional expenditures provide information on expenditure priorities implemented by local governments that can impact the welfare of their citizens.

Local governments are able to plan for deficits or surpluses in the APBD. In fact, regional budget deficits often appear in APBD documents. Regional deficits can be covered with regional financing. Regional expenditure consists of two parts, namely the first part of revenue financing and the second part of expenditure financing. Regional governments tend to cover regional deficits by calculating the remaining budgetary excess (SiLPA) or by providing regional loans or bonds in the amount of Rp. .

2. PAD concept

PAD is a very important benchmark for a regional capability that is implementing or realizing a regional autonomy. Among them PAD can also reflect an area in terms of independence. Pure revenue from an area, namely PAD, as stated by Santoso (1995; 20), so the costs of regional development and administration of government are the main capital in the area itself. Even though all of the total costs of regional expenditure are not financed by PAD, there are PAD proposals that contain the total of regional revenues and remain an indication of a degree of independence from local government finances.

The problems that cause low PAD are found in elements of taxation. Regarding further taxation and the problems that must be expressed by the opinion of Reksohadiprodjo (1996: 74-78), that there are several problems that are continuously encountered by the tax system of a region as a whole, among other things having an ability to calculate a fund that differs from region to region. one region to another, the cause is because there are differences in the resources endowment, the high level of development and the degree of endowment, the level of development, and the degree of urbanization. The other problem is that there are many types of local taxes and it is not uncommon to find incompatibilities between one and another. There is no difference between taxes and other levies, as well as the problem of high tax administration costs.

The success of regional autonomy which in the end is only determined by the amount of PAD and the finances belonging to the region, however, there are several factors that can influence its success, including: the first is the human factor, the second is financial factor, the third is equipment factor, the fourth is organizational factor. and finally the following management factors opinion by Kaho (1997: 45 - 36).

3. Regional Financial Independence Ratio

The independence ratio illustrates regional linkages in the illustration of external finance, Halim (2002). If the ratio of independence increases, of course the linkages of the regions to outside assistance (particularly from the central government and provincial governments) will be lower, as well as regional development. The increasing independence ratio, of course, the active role of the city/district government in paying local taxes and fees will show an increasing level of city/district welfare.

The ratio of regional financial independence that shows the ability of local governments to fund government affairs, production and assistance prepared for people who routinely pay taxes and fees as an effort to help increase regional resources. Regional financial independence reflects the ability of the regional government to fund activities, formation and government assistance to people who actively pay taxes and fees which are one of the sources of regional income.

The regional financial independence ratio illustrates the extent to which the community is involved in regional development. The high level of participation from the community will affect the obligation to pay taxes and levies, of course, will determine the higher level of independence. This is one of the efforts that can be made in the main sector in the income of a region. In addition, if the public sector plays an active role in paying regional taxes and levies, it will show that increasing regional welfare is an increase in the ratio of independence. So, we can be sure that the dependence of these regions on assistance from the central government is getting lower/decreasing or you can say (pretty independent) and vice versa.

4. Regional Financial Effectiveness Ratio

The effectiveness ratio describes how active the role shown by the local government to be able to achieve consistency in obtaining regional income as targeted from the start versus the target level based on the actual potential of the region. In its measurement, the increasing effectiveness ratio indicates the better the strength of the area. The ability of the region to carry out its duties meets the effective requirements if the figure achieved is at least 100%. Better regional capability is shown by the higher the effectiveness ratio.

5. Growth Ratio

The growth ratio is used to see the integrity of a local government in terms of its ability to maintain and its efforts to realize the prosperity of the local community that has been successfully achieved from the previous year to be consistent in the following year. Likewise, if we want to know the growth of PAD, we pay more attention to some of the regional potentials. The percentage is indicated by an increase in the growth of regional original income, which indicates a more contribution to the local government which is trying to uphold and grow the progress that will be achieved in each year/period.

6. Prior Research

Research by Kartika, Setiawan and Kusuma (2016) in his research entitled "analysis of the ratio of independence, the ratio of PAD effectiveness, and the ratio of PAD efficiency in the report on the realization of the regional income and expenditure budget (APBD) of Sukabumi district", aims to examine more deeply the financial performance of Sukabumi Regency in this case using several analyzes such as the ratio of independence, the ratio of effectiveness and efficiency ratio. This type of research was conducted using a quantitative approach method. Meanwhile, the data studied is the Budget Report for the 2009 – 2013 fiscal year using descriptive statistical methods to be able to analyze the data. In the results of the study, it was successful in obtaining a independence ratio value for Sukabumi Regency for the 2009-2013 fiscal year with an average of 8.15% which is still very low so it has an instructive relationship pattern. Furthermore, for the effectiveness ratio of PAD Sukabumi Regency for the 2009-2013 fiscal year, the average result was 105.67%, so it was concluded that it was very effective. Finally, the PAD efficiency ratio is very efficient with an annual average value of 5.02%.

RESEARCH METHOD

Types of research

The type of research used in this research is to use descriptive quantitative data analysis method. Quantitative descriptive is a method of calculating data with the aim of knowing how far the local government of Central Lombok Regency is capable and active in achieving its maximum financial performance targets by using several ratios such as the ratio of independence, effectiveness and growth.

Research Objects and Locations

The object of this study is the Central Lombok Regency Budget Realization Report (LRA), which uses the 2018-2021 fiscal year period.

Data and Data Types

In this study, the authors used secondary data obtained from. LRA data collected through the official website of the Ministry of Finance of the Republic of

Indonesia. The data used is certainly the target data and realization of the Central Lombok Regency APBD for the 2018-2021 fiscal year.

Method of collecting data

The method used in collecting the data to be examined is with some direct documentation obtained from the official website of the Ministry of Finance of the Republic of Indonesia and journal references, especially previous research journals with the best quality standards.

Data analysis method

Regional Financial Independence Ratio Analysis

This ratio will clearly describe the extent to which a region's ability to independently fund several activities such as government activities, development and services aimed at the community as a form of rights obtained by people who have paid taxes and fees as one of the potential sources of income needed area.

The following are the stages for examining the level of independence, namely:

- Combines, recognizes, and presents tables for data on PAD realization and total revenue from LRA for Central Lombok Regency for the 2018-2021 fiscal year.
- Calculating the ratio of independence per budget year which is formulated as follows (Halim 2002):

$$\textbf{\textit{Rasio Kemandirian}} = \frac{\textbf{Pendapatan Asli Daerah}}{\textbf{Total Pendapatan}}$$

- Determine the pattern of relations with regional capabilities on the basis of the ratio of independence shown in Table 1.
- Examine the calculated independence ratio.

In calculating this independence ratio, it means that the higher this ratio, the lower the level of regional dependence on external assistance and vice versa. This ratio also describes the amount of community involvement for regional development goals. The higher the involvement or active role of the community in paying regional taxes and fees, it is very clear that it will show an increasing percentage of regional financial independence ratio. And if the higher the number of people who pay regional taxes and fees, it clearly shows a better level of community welfare. Thus, a guideline

is needed to see the relationship pattern with regional capabilities which can be seen in Table 1, as follows:

Kemandirian (%)	Kemampuan Keuangan	Pola Hubungan
0%-25%	Rendah Sekali	Instruktif
25%-50%	Rendah	Konstruktif
50%-75%	Sedang	Partisipatif
75%-100%	Tinggi	Delegatif

Effectiveness Ratio Analysis

This ratio clearly describes the ability of local governments to be able to mobilize PAD revenues according to the target (Mahmudi, 2010). The following below are the stages to examine the level of effectiveness, namely:

- Combines, recognizes, and presents tables for data on PAD realization and total revenue from LRA for Central Lombok Regency for the 2018-2021 fiscal year.
- Calculating the effectiveness ratio of PAD per budget year.
  The effectiveness ratio formula is:

$$Rasio\ Efektivitas\ PAD = \frac{\text{Realisasi Penerimaan PAD}}{\text{Target Penerimaan PAD}}$$

- Determine the PAD effectiveness value with reference to Table 2.
- Examine the effectiveness ratio of PAD that has been calculated.

Kemampuan Keuangan	Rasio Efektivitas %
Sangat Efektif	>100
Efektif	100
Cukup Efektif	<100

Source: Mahsun, 2012

Effectiveness Ratio Analysis

The following are the stages to examine the growth ratio, namely:

- Combines, recognizes, and presents tables for data on PAD realization and total revenue from LRA for Central Lombok Regency for the 2018-2021 fiscal year.
- Calculate the growth ratio per budget year. The formula for calculating the

growth ratio is as follows:

$$\textbf{Persentase Pertumbuhan PAD} = \frac{\textbf{PAD tahun } p - \textbf{PAD tahun } p^{-}1}{\textbf{PAD tahun } p^{-}1} \textbf{X 100}\%$$

$$\%\ \textbf{Pertumbuhan Total Pendapatan} = \frac{\textbf{Pendapatan Th } p - \textbf{PAD Th } p^{-}1}{\textbf{Pendapatan Th } p^{-}1} \textbf{X 100}$$

- Determine the value of growth.
- Examine the growth ratio that has been calculated.

RESULT AND DISCUSSION

Lombok Island is one of the areas in the Province of West Nusa Tenggara (NTB) and Central Lombok Regency is a district that is very rich in tourist destinations which is one of the revenue sectors in an area.

1. The independence of Central Lombok Regency

The regional independence ratio is calculated by looking at the difference between the realization of PAD and the realization of total regional income.

a. Research data

To find the results of the independence ratio, previously consider the value of PAD and total income in Central Lombok Regency for the 2018-2021 fiscal year in Table 3.

Table 3: PAD and Total Revenue of Central Lombok Regency for the 2018-2021 Fiscal Year

Tahun	PAD	Total Pendapatan
2018	187,32 M	1.976,69 M
2019	204,51 M	2.148,57 M
2020	206,42 M	2.096,75 M
2021	163,08 M	2.109,74 M

Source: Ministry of Finance of the Republic of Indonesia

b. Calculation of Independence Ratio

For the percentage ratio of independence, financial capacity and pattern of relationship between Central Lombok Regency and the central government, pay attention to the results in Table 4.

Table 4: Results of the Analysis of the Independence Ratio of Central Lombok Regency for the 2018-2021 Fiscal Year

Tahun	Rasio Kemandirian (%)	Kemampuan Keuangan	Pola Hubungan
2018	9,48	Rendah Sekali	Instruktif
2019	9,52	Rendah Sekali	Instruktif
2020	9,84	Rendah Sekali	Instruktif
2021	7,73	Rendah Sekali	Instruktif
Rasio rata-rata :	**9,14**	**Rendah Sekali**	**Instruktif**

Source: Processed Data (2022)

❖ Self-Reliance Analysis of Central Lombok District PAD 2018-2021

The independence level of Central Lombok Regency for the 2018-2021 fiscal year is described for each year as below.

1. In 2018 the ratio of independence in Central Lombok Regency was 9.48%, this shows the contribution of PAD for 2018 itself, the condition of independence of Central Lombok Regency is very low because of the relationship pattern shown between the regional government and the central government.
2. In 2019, the independence ratio of Central Lombok Regency has increased by 9.52% when compared to 2018. This is because PAD has increased in 2019. So that the independence of Central Lombok Regency is still very low.
3. In 2020, the independence ratio for Central Lombok Regency has increased by 9.84% compared to the previous year, this increase is due to an increase in PAD. Even so, the independence of Central Lombok Regency is still very low based on the pattern of instructive relations with the central government.
4. In 2021, the independence ratio for Central Lombok Regency has decreased quite drastically from the previous year, with a ratio value of 7.73%. This decrease was caused by a very significant decrease in the value of PAD, Central Lombok Regency was still not responsive enough to exceed the amount of PAD from the predetermined plan, so that the financial performance of Central Lombok Regency in that year, seen from the effectiveness ratio, was still very low.

So, it can be concluded in the analysis of PAD independence in Central Lombok Regency for the 2018-2021 TA, Central Lombok Government is still very low

so that it shows an instructive relationship pattern in terms of independence in collecting predetermined PAD targets.

2. PAD effectiveness

Effectiveness ratios are specifically able to measure the ability of local governments to realize local revenue that has been targeted compared to predetermined targets by referring to the real potential of the region (Halim, 2002).

a. Research data

The realization and target of Central Lombok Regency PAD in 2018-2021 can be seen in Table 5.

b. Calculation of the Effectiveness Ratio of Central Lombok Regency

Based on the realized PAD value and the target value listed previously, it can be concluded that the PAD effectiveness ratio value and the interpretation for the PAD effectiveness value in Central Lombok Regency. The realized values and targets are seen in Table 6

Table 5: Realization and Targets of Central Lombok District PAD for the 2018-2021 Fiscal Year

Tahun	Realisasi PAD	Target PAD
2018	187,32 M	180,97 M
2019	204,51 M	199,49 M
2020	206,42 M	225,84 M
2021	163,08 M	232,39 M

Source: Ministry of Finance of the Republic of Indonesia

Table 6: Results of the Effectiveness Ratio Analysis for Central Lombok Regency for the 2018-2021 Fiscal Year

Tahun	Rasio Efektivitas (%)	Kemampuan Keuangan
2018	103,50	Sangat Efektif
2019	102,51	Sangat Efektif
2020	9,14	Cukup Efektif
2021	7,01	Cukup Efektif
Rasio rata-rata:	**55,54**	**Cukup Efektif**

Source: Processed Data (2022)

❖ Analysis of the Effectiveness of PAD in Central Lombok Regency for the 2018-2021 Fiscal Year

The level of effectiveness of Central Lombok Regency's PAD for the 2018-2021 fiscal year is described for each year as below.

1. In 2018, the effectiveness ratio of Central Lombok Regency reached 103.50%. The financial performance of Central Lombok Regency with the total PAD effectiveness ratio concludes that the effectiveness ratio is very effective. Of course, this illustrates the success of Central Lombok Regency's PAD having exceeded the target, namely Rp. 180.97 billion, with the total realized PAD in 2018, namely Rp. 187.32 billion.
2. In 2019, the effectiveness ratio of Central Lombok Regency has grown by 102.51% from 2018. The 2019 financial performance of Central Lombok Regency can be said to be very effective because it is shown with a percentage of more than 100%. The realization of PAD in Central Lombok Regency succeeded in exceeding the PAD target of the total PAD budget, which was Rp. 199.49 billion. This was because the realization of PAD in 2018 increased by Rp. 187.32 billion from 2019 and the set budget also increased from 2018.
3. In 2020, the effectiveness ratio for Central Lombok Regency is classified as ineffective because it shows an efficiency ratio of 9.14%. This is because the target of IDR 225.84 billion has not been achieved. The financial capacity of Central Lombok Regency this year based on the effectiveness of PAD is very ineffective because the ratio is still below the target amount that has been set from the start, which is IDR 225.84 billion.
4. In 2021, the effectiveness ratio for Central Lombok Regency is not effective with a percentage of 7.01% shown from 2021. Central Lombok Regency has not been able to achieve PAD greater than the target of IDR 232.39 billion and can only achieve it with a total the realization of PAD was IDR 163.08 billion. So, in this case the financial performance of Central Lombok Regency in 2021 based on the effectiveness ratio was recorded to be very ineffective.

So, it can be concluded in the analysis of the effectiveness of Central Lombok District PAD for the 2018-2021 FY, the Central Lombok Government is quite effective in collecting the targeted PAD.

3. Growth Ratio

The growth ratio can be used as a reference to what extent the Regional Government is able to be consistent and continue to support the successes obtained from the previous year to the following year. To see the growth of PAD, it must focus attention on some of the potential that exists in the area. The higher the percentage of PAD growth. In fact, the greater the ability of local governments to facilitate and develop success in achieving each period of the fiscal year.

Table 7: Results of Growth Ratio Analysis for Central Lombok Regency for the 2018-2021 Fiscal Year

Tahun	Rasio PAD (%)	Rasio Pertumbuhan Pendapatan (%)
2018	-3,46	-148,51
2019	9,17	-93,67
2020	9,33	-86,20
2021	2,09	-96,53
Rasio rata- rata :	**4,28**	**-106,22**

Source: Processed Data (2022)

- Analysis of the Growth Ratio of PAD in Central Lombok Regency for the 2018-2021 Fiscal Year

1. Based on the results of the calculation of the ratio analysis of Central Lombok Regency's PAD from the 2018-2021 fiscal year, it will be explained as follows:
1. In 2018 it is known that the PAD ratio for Central Lombok Regency is -3.46%. Meanwhile, the percentage ratio for revenue growth is -148.51%.
2. Furthermore, in 2019 there was an increase of 9.17% from the previous year. The revenue growth ratio itself was recorded at -93.67%, a decrease from 2018.
3. In 2020 the highest development for the PAD ratio percentage is 9.33%. Meanwhile, the value of the income growth ratio is -86.20%.
4. In 2021 there will be a very low depreciation compared to the previous year, namely 2.09%. Meanwhile, the ratio for own revenue growth was recorded at -96.53%.

Based on the calculation of the PAD ratio and the income growth ratio, it shows a very fluctuating nature. From the description above, it can be concluded that the efforts of the Central Lombok Regency government are still not successful in

increasing the growth of their regional PAD. So with this, the government of Central Lombok Regency must care even more and make full efforts to always increase its PAD by optimizing the various potentials that exist in the region.

CONCLUSION AND SUGGESTION

Conclusion

Basically, the financial performance of regional governments and the form of their performance results are in or include regional revenues and expenditures using a financial system that has been stated through a law policy for a certain period. The purpose of making these financial reports is to find out the utilization of economic resources used for government operations. It can be seen from some of the table calculations that the author has made. Seen in 2018-2021 PAD and the total income of Central Lombok Regency looks unstable in PAD but increases in income. The results of the ratio analysis of regional financial performance in Central Lombok Regency in 2018-2021 show that the level of financial independence is instructive with an average of 9.14%, an effectiveness ratio of 55.54% which can be said to be very effective from 2018-2019 and not effective from 2020-2021, growth consists of PAD of 4.28%, revenue of -106.22%. From the results of the analysis of regional financial ratios it can be concluded that in general the performance of regional financial management and the level of regional independence of Central Lombok Regency can be said to be not good because the value of the ratio from year to year is very fluctuating. This can be seen from several ratios of regional financial performance, namely the ratio of regional financial independence, the ratio of effectiveness, and the ratio of growth which has increased and decreased greatly.

Suggestion

As for some suggestions given by research to be taken into consideration by the government in increasing the income of Central Lombok district. The government of Central Lombok increases its income every year even though it can be said to be successful. This is because most of Central Lombok's income still comes from

assistance from the center. Because PAD is still very small compared to assistance from the center.

The Central Lombok Regency Government must always increase its PAD by optimizing its various potentials, especially the tourism sector that Central Lombok has which is rich in cultural and tourist destinations, and must look at several other economic aspects. Thus, Central Lombok's income is not too dependent on assistance from the central government.

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