

Analysis of The Compliance of The 2025 Fiscal Year APBKal Draft with Ministry of Home Affairs Regulation No. 20 of 2018 and Bantul Regent Regulation No. 52 of 2024: A Case Study of Bangunjiwo Village, Bantul

Soraya Dewi Wisnu Putri*, Luthfi Ihsanti Hamidah, Mutiara Indah Pratiwi, Maslakhatul Mufidah Muniroh

Universitas Gadjah Mada, Indonesia

Email: sorayadewiwisnuputri517268@mail.ugm.ac.id*,

luthfiihsantihamidah@mail.ugm.ac.id, mutiaraindahpratiwi@mail.ugm.ac.ai,

maslakhatulmufidahmuniroh@mail.ugm.ac.id

Keyword:

village budget compliance; village financial management; public accountability; fiscal decentralization; good village governance

ABSTRACT

This study analyzes the compliance of the 2025 Fiscal Year Village Revenue and Expenditure Budget (APBKal) of Bangunjiwo Village, Kapanewon Kasihan, Bantul Regency, Yogyakarta, with the provisions of Minister of Home Affairs Regulation No. 20 of 2018 and Bantul Regent Regulation No. 52 of 2024. Employing a qualitative descriptive approach, data were collected through documentation review, semi-structured interviews with village planning officials, and examination of publicly available budget information on the official village website. The study evaluates nine key stages of the APBKal preparation process, covering planning hierarchy, public consultation, Bamuskal approval, evaluation by Kapanewon, budget determination, administrative use of technology, publication and transparency, and special provisions for Village Fund allocation. The findings indicate that Bangunjiwo Village demonstrates a generally high level of regulatory compliance. The planning process adhered to the hierarchical sequence from RPJMKal to RKPKal and APBKal, coordinated systematically by the Village Secretary. Public consultations meaningfully involved community leaders and village institutions, reflecting substantive participation rather than mere procedural formality. Budget administration was conducted through the Siskeudes and E-RAB applications, ensuring administrative orderliness. Village Fund allocations for food security (20.21%) and Direct Cash Assistance (11%) met the prescribed thresholds. Budget information was transparently published through the official village website in accordance with applicable regulations. However, one notable non-compliance was identified: the Bamuskal approval of the draft APBKal was conducted in December 2024, exceeding the deadline of November as stipulated by Bantul Regent Regulation No. 52 of 2024.

INTRODUCTION

Good governance is the main pillar in realizing an accountable, transparent, and welfare-oriented government (Abdurrahman, 2025; Banda, 2023; Kumar, 2025). In the context of fiscal decentralization in Indonesia, financial management is not only centralized in the central government, but also includes villages/sub-districts (Anugrah et al., 2026; Kasim et al., 2024; Maulana et al., 2022).

Law Number 6 of 2014 concerning Villages as amended last by Law Number 3 of 2024 places villages as development subjects that have autonomy in independent financial planning

and management, while still prioritizing the principles of transparency, accountability, and community participation. Its technical implementation is regulated through Permendagri Number 20 of 2018 concerning Village Financial Management as a normative standard for village budgeting.(Idham et al., 2022)

In line with this policy, the allocation of Village Funds continues to increase significantly. Based on Law Number 62 of 2024, the ceiling of Village Funds for the 2025 Fiscal Year reaches IDR 71 trillion for 75,259 villages (Ministry of Finance, 2024). Cumulatively, the distribution of Village Funds from 2015 to 2024 reached IDR 609.85 trillion. This increase reflects the government's commitment to accelerating village development, but at the same time demands better financial management capacity. In Bantul Regency, the financial management of the district is regulated through Bantul Regent Regulation Number 59 of 2022, Bantul Regent Regulation Number 52 of 2024, and Regent Regulation Nomo 77 of 2025 concerning legal products that emphasize systematic, participatory, and accountable principles. (Kementerian Keuangan, 2024)

However, the increase in the budget has not been fully offset by adequate management capacity. Data from the Corruption Eradication Commission (KPK) shows more than 900 cases of corruption in Village Funds with state losses involving IDR 1.5 trillion during the 2015-2022 period, with around 50 percent involving village heads (Coordinating Ministry for Human Development and Development, 2024). It also noted the village sector as the sector with the highest corruption cases, namely 77 cases and 108 suspects in 2024. Budgeting problems include delays in determining the APBDes, inconsistencies in the format of reports, and low public participation in Musrenbangdes. In addition, BPD supervision has not been optimal and the competence of village apparatus is still limited.(Indonesia Corruption Watch, 2025)(Kawatu et al., 2024; Radeana et al., 2024)(Sigh, 2023)

Various studies have examined village financial management, but most of them are still general and have not explored the budgeting process in a contextual manner. found gaps between regulation and practice, particularly at the planning and budgeting stages. and highlighted the lack of transparency and accountability, while emphasizing the imbalance of funds with management capacity. It also states that studies that integrate regulatory analysis, APBKal structure, and budgeting practices at the district level are still limited, especially those that compare budget documents with regulations systematically. (Mamangkey et al., 2023)(Kawatu et al., 2024)(Radeana et al., 2024)(Tangahu, 2023)(Tyas et al., 2023)

Without in-depth evaluation, inaccuracies in budgeting have the potential to reduce development effectiveness, undermine accountability, and reduce public trust. In the long run, this can hinder sustainable village development and undermine the legitimacy of financial governance. The findings further emphasize the urgency of evaluative research that is not only descriptive, but also assesses the compliance of the budgeting process with regulations.I Corruption Watch (2025)

The novelty of this research lies in several key contributions. First, this study provides a comprehensive, stage-by-stage evaluation of the entire APBKal preparation process across nine sequential stages, rather than focusing on isolated aspects of financial management. Second, the research integrates analysis of both national regulations (Permendagri 20/2018) and local regulations (Perbup Bantul 52/2024, Perbup 59/2022) in the specific context of DIY

privileges (eight-year RPJMKal, kalurahan nomenclature). Third, the study develops and applies a systematic evaluation framework covering planning hierarchy, public consultation, Bamuskal approval, evaluation by Kapanewon, budget determination, administrative technology use, publication and transparency, and special provisions for Village Fund allocation. Fourth, the research examines not only compliance but also the quality of participation (substantive vs. procedural) and adaptability mechanisms (e.g., using previous year's ceiling when definitive ceiling is delayed). Fifth, the study identifies a specific non-compliance issue (Bamuskal approval delay) and analyzes its root causes, providing actionable recommendations for improvement.

Based on this, this research was conducted in Bangunjiwo Village, Kapanewon Kasihan, Bantul Regency, with a focus on analyzing the suitability of the preparation of the 2025 Fiscal Year APBKal against Permendagri Number 20 of 2018 and Bantul Perbup Number 52 of 2024. The selection of locations is based on the dynamics of development and the availability of budget data. This research includes analysis of the village profile, structure of the APBKal, regulatory studies, and comparison with literature studies and best practices, in order to provide a comprehensive overview of the level of budgeting compliance and the application of the principles of public accountability.

Based on the background that has been described regarding the importance of village budgeting compliance with regulations and the application of the principle of public accountability, the formulation of the problem in this study is as follows: 1) What is the general overview and profile of Bangunjiwo Village, Bantul Regency as a context in the preparation of the Kalurahan Revenue and Expenditure Budget (APBKal) for the 2025 Fiscal Year? 2) What is the budgeting process in Bangunjiwo Village, if reviewed based on the provisions of the Minister of Home Affairs Regulation Number 20 of 2018 and Bantul Regent Regulation No. 52 of 2024? 3) How is the preparation of the Bangunjiwo Regional Budget for the 2025 Fiscal Year in accordance with the Minister of Home Affairs Number 20 of 2018 and Bantul Regent Regulation No. 52 of 2024?

This study aims to examine village budgeting in Bangunjiwo Village, Bantul Regency, from the perspective of regulation and public accountability. In particular, this study aims to describe the village profile as a budgeting context, analyze the budgeting process based on the provisions in the Bantul Regent Regulation Number 52 of 2024 as a technical guideline for the preparation of the 2025 Fiscal Year APBKal, and examine the structure of the Village Revenue and Expenditure Budget (APBKal) for the 2025 Fiscal Year.

In addition, this study also considers general provisions in the Regulation of the Minister of Home Affairs Number 20 of 2018 and the Regulation of the Governor of the Special Region of Yogyakarta Number 77 of 2025 as a broader regulatory framework in the management of legal products.

METHOD

Types and Approaches to Research

This study uses a qualitative approach with a descriptive type of research. According to , qualitative research methods are methods used to research on the condition of natural objects, with the key instrument being researchers, while descriptive research is research that directs

research to explore social situations that are thoroughly and in-depth. The selection of a qualitative approach aims to ensure that the explanation of the budgeting process of the Kalurahan Revenue and Expenditure Budget (APBKal) can be understood in depth based on related regulations, budgeting documents, and information from the parties who carry out the budgeting process. This research Sugiyono (2013)

Location, Object, and Time of Research

This research was conducted in Bangunjiwo Village, Kapanewon Kasihan, Bantul Regency, Special Region of Yogyakarta. This location was chosen because Bangunjiwo Village is one of the villages that carries out the preparation of the 2025 Fiscal Year Budget and has budgeting documents that can be reviewed to assess compliance with regulations. In addition, Bangunjiwo Village also has the characteristics of a fairly strategic area and the economic potential of handicrafts and tourism, so budget management is an important aspect in supporting development and public services at the village level.

The object of this study is the budgeting process for the Bangunjiwo Village Budget for the 2025 Fiscal Year. These objects include the stages of preparing the APBKal, the conformity of budgeting documents with regulations, the mechanism for discussion and approval, the evaluation process by Kapanewon, the determination of the APBKal, and the publication of budget information to the public. In addition to the process, this study also examines documents related to budgeting, such as RPJMKal, RKPKal, APBKal, APBKal Elaboration, budget realization reports, and budget information published through the official village media.

The research time was carried out in the range of March-May 2026, in accordance with the needs of data collection, document review, interviews, and data analysis. The focus of the fiscal year in this study is the Bangunjiwo Budget for the 2025 Fiscal Year. However, some documents from the previous period are still used if they are still relevant, such as the RPJMKal and RKPKal, because these documents are the basis for the preparation of the APBKal. Thus, this study not only looks at the APBKal document separately, but also examines its relationship with the planning and regulatory documents that are the basis for its preparation.

Data Source

This study uses two data sources. According to Sugiyono (2013), primary data sources are sources that directly provide data to data collectors, while secondary data sources are sources that do not directly provide data, for example through documents.

- a. Primary data obtained through interviews with parties who understand or are involved in the village budgeting process, such as Carik, Head of Planning, Head of Finance, Head of Kasi or Head of Activity Implementer, and other relevant parties. This data is used to obtain information about the process of preparing the APBKal, the obstacles faced, the use of indicative ceilings, the mechanism of deliberation and public consultation, as well as the forms of transparency and accountability implemented by the village government.
- b. Secondary data obtained from written documents and official sources related to the budgeting of Bangunjiwo Village, including the RPJMKal document, the 2025 RKPKal, the 2025 Fiscal Year APBKal, the Village Regulation on the APBKal, the Village Regulation on the elaboration of the APBKal, the Budget Realization Report, the APBKal Infographic, and information available on the official website of the Bangunjiwo Village. In addition to the village documents, the researcher also uses regulations as the basis for

analysis, including the Regulation of the Minister of Home Affairs Number 20 of 2018, the Regulation of the Regent of Bantul Number 52 of 2024, the Regulation of the Regent of Bantul Number 59 of 2022, and other regulations that regulate the financial management of villages or sub-districts.

Data Collection Techniques

According to the technique, data collection is the most strategic step in research because the main goal of research is to obtain data. Data collection in this study was carried out through three techniques. First, documentation, which is to collect and review the budgeting documents of the Bangunjiwo Village to compare the content of the APBKal document with the applicable regulatory provisions, including the stages of preparation, deadlines, budget structure, and special provisions for the use of Village Funds. Second, a semi-structured interview with the Head of Planning with the guidelines of questions that have been prepared while still providing space for the informant to explain the answers more broadly, in order to obtain information about the process of preparing the APBKal and other related matters that cannot be known from the document. Third, search for public information through the official website of Bangunjiwo Village to assess the extent to which budget transparency has been implemented in accordance with the provisions of Permendagri Number 20 of 2018. Sugiyono (2013),

Research Instruments

The main instrument in this study is researchers (*human instruments*) who play a role in collecting, processing, and analyzing data. In supporting the data collection process, supporting instruments used in this study include:

- a. The interview guidelines are used as a reference in digging up information with the Bangunjiwo Village apparatus related to the process of preparing and complying with the APBKal with regulations
- b. Document review sheets, used to identify and record information from documents such as the FY 2025 APBKal
- c. Field notes, used to record observations and important information during the research process

Data Analysis Techniques

The data analysis in this study uses comparative analysis techniques. According to Miles, Huberman and Saldaña in , there are three qualitative data analysis techniques, namely data reduction, data presentation, and conclusion drawn. This process continues continuously as long as the research is complete, so the data is saturated. In this study, the analysis was carried out by comparing the data obtained in the field with the provisions in Permendagri Number 20 of 2018 and Bantul Regulation Number 52 of 2024 to see the level of suitability. The stages of data analysis in this study are as follows: Sugiyono (2013)

Data Reduction

At this stage, the collection, selection, and simplification of data obtained from the results of interviews, observations, and documentation related to the preparation of the APBKal in Bangunjiwo Village were carried out. Furthermore, identification and selection of data related to the process of preparing the 2025 Fiscal Year APBKal were carried out.

Data Presentation

At this stage, the data that has been reduced is presented in the form of a descriptive description. The presentation of data was carried out by describing the findings related to the planning and budgeting of the APBKal in Bangunjiwo Village, as well as comparing the data obtained with the provisions of the applicable regulations.

Conclusion

At this stage, an assessment was carried out on the level of suitability of the preparation of the APBKal in Bangunjiwo Village based on the results of the analysis. Furthermore, a final conclusion is drawn based on the entire analysis process that has been carried out.

RESULTS AND DISCUSSION

Profile and Overview of Bangunjiwo Village

Regional Identity and History

Bangunjiwo Village is a village government area in Kapanewon Kasihan, Bantul Regency, DIY. Administratively, it is divided into 19 hamlets with 146 RTs. This village was formed from the merger of four old villages, namely Paitan, Srimbitan, Kasongan, and Bangen, on December 6, 1946. Geographically, it has a strategic position bordering Tamantirto Village in the north, Guwosari Village in the south, Triwidadi Village in the west, and Tirtonirmolo Village in the east. This area is easily accessible at a distance of 4 km from the center of Kapanewon Kasihan, 8 km from the capital of Bantul Regency, and 10 km from the capital of Yogyakarta Province.

The topography of Bangunjiwo Village is dominated by highlands or mountains, which affect land use patterns. About 35% of the area is residential, 13% is rice paddies, and the remaining 52% is for moors, plantations, and forests. The characteristics of hilly areas not only affect key livelihoods, but also have the potential for the development of the plantation sector and ecotourism.

Vision, Mission, and Potential of the Village

The vision of Bangunjiwo Village is "Realizing an Advanced Bangunjiwo in a Strong Traditional Value Frame". In realizing the vision, the government has set the mission of the RPJMKal 2021-2026 which focuses on improving the quality of public services through professional, responsive, and transparent governance, as well as encouraging the community in development. The value of democracy, cultural preservation, improvement of welfare and health, development of achievements, and optimization of environmental potential are important parts of sustainable development.

This village has potential in the handicraft-based tourism sector in the KAJIGELEM area, including pottery centers in Kasongan, bamboo crafts in Jipangan, puppet puppet sculpture in Gendeng, and stone sculpture crafts in Lemahdadi. This potential is supported by BUMKal Bangun Kamulyan since 2016 which manages drinking water depot business units, culinary, waste management, and educational tourism. With community skills and adequate tourism facilities, this potential plays a role in improving the welfare and economic independence of the village.

Government Structure and Its Relevance to the Preparation of the Regional Budget

Based on the governance structure of Bangunjiwo Village, it consists of the Village Head as the Holder of the Village Financial Management Power, Carik as the PPKK coordinator,

elements of the secretariat staff (Kaur Danarta, Governance, and Pangripta), technical implementers (Kasi Jagabaya, Ulu-ulu, and Kamituwa), and Hamlets as regional implementers. In the preparation of the APBKal, the government structure of Bangunjiwo Village ensures that the division of duties and responsibilities runs effectively, so that the risk of overlapping authority and abuse can be minimized. The sub-district government has also been using the Siskeudes application since the 2017 fiscal year in increasing transparency, accountability, and ease of village financial management. Rules Regent Year 2021 Nomor 129

Budgeting Process of Bangunjiwo Village Budget to Regulations

Stages of preparing the APBKal based on regulations

The budgeting regulatory framework of the Bangunjiwo Village Budget is arranged in a layered system that forms a binding legal level, where each level has its own function and scope and does not contradict. As a foundation, Law No. 3 of 2024 concerning Villages is the main basis that regulates autonomy, finance, and others. In the context of the Special Region of Yogyakarta, special arrangements are regulated through Law No. 13 of 2012 concerning the Privileges of Yogyakarta which stipulates the change of village nomenclature to *kalurahan* and adds the Privilege Fund as a source of income.

Furthermore, Government Regulation No. 43 of 2014 jo. Government Regulation No. 11 of 2019 functions as an implementing regulation that regulates general provisions for village financial management. At the national technical level, Permendagri No. 20 of 2018 is the main guideline that regulates the entire cycle of village financial management, from planning to accountability. In addition, Permendes PDTT No. 7 of 2023 and No. 2 of 2024 regulate the priority use of Village Funds, such as the Village SDGs, food security at least 20%, and BLT Village Funds at a maximum of 15%. At the regional level, Bantul Regent Regulation No. 59 of 2022 adjusts national provisions to local conditions, especially related to the financial management of the district. Then, Bantul Regent Regulation No. 52 of 2024 provides technical guidelines for the preparation of the 2025 Fiscal Year APBKal, which is followed by Bantul Regent Regulation No. 87 of 2020 regulates procedures for the preparation of legal products at the village level, such as Village Regulations and Village Regulations.

(Regulation of the Minister of Home Affairs of the Republic of Indonesia Number 20 of 2018 On Village Financial Management, 2018) Article 31 paragraph 2 emphasizes that the Village Secretary is in charge of coordinating the preparation of the draft Village Budget based on the Village RKP for the current year and is guided by the Regent/Mayor Regulation stipulated every year. This provision shows two important things, namely that the preparation of the APBKal must be based on the RKPKal (not prepared separately), as well as the obligation to use the annual Regent Regulation as a technical reference. Furthermore, Bantul Regent Regulation Number 52 of 2024 Article 1 number 13 defines RKPKal as an elaboration of the RPJMKal for a period of one year, while the RPJMKal at number 14 is a medium-term planning document for the district for eight years. There is a difference with national regulations, where Permendagri 20/2018 and the Village Law stipulate RPJMDes for six years, while in Bantul it is set for eight years as a form of local adjustment within the framework of DIY privileges.

In practice, based on the results of an interview with the Head of Planning of Bangunjiwo District, this planning hierarchy has been running systematically, starting from the RPJM as a medium-term plan which is then described every year into the RKP, and then becomes the basis

for the preparation of the APBKal. The RKP itself is still general in the form of an activity plan, even though it has been equipped with a RAB, while more detailed budget details have only been stipulated in the APBKal.

In Bangunjiwo Village, there are nine successive stages in the process of preparing the APBKal that must be passed:

Table 1. Stages of APBKal Preparation in Bangunjiwo Village Based on Applicable Regulations

Stages	Activities	Regulatory Basis	Parties Involved	Time
1	Scrutiny of the Indicative Ceiling & Evaluation of RPJMKal	Perbup 52/2024 Lamp.I-D: scrutiny of the Village indicative ceiling; Permendagri 20/2018 Ps. 31 (2)	Village Head, Carik (Secretary of Village), Head of Planning	June–July
2	Preparation of RKPKal through Musrenbangkal	Perbup 52/2024 Ps. 1 number 19; Village Law Ps. 80; Permendagri 20/2018 Ps. 31 (2)	Village Head, Bamuskal, Community Elements (LKK, community leaders, representatives of the community), PKK, Youth Organization	Max. Sept (Perbup 52/2024)
3	Preparation of the Draft APBKal by PPKD (kasi and kaur per field)	Permendagri 20/2018 Ps. 5–8 (duties of Carik, Kaur, Kasi); Ps. 31 (2); Perbup 52/2024 Lamp.I-D	Carik (PPKD coordinator), Head of Planning, Head of Finance, Head of TU, Head of Government, Head of Welfare, Head of Service	Sep–Oct
4	Determination of Price Standards (SHBJ) and E-RAB input	Perbup 52/2024 Ps. 3: Ps. 4	Head of Planning, Head of Planning	Concurrent Stage 3
5	Public Consultation on the Draft Perkal of the APBKal	Permendagri 20/2018 Ps. 39; Perbup 52/2024 Lamp.I-B number 3 (transparent and participatory principles)	Village Government, community leaders, representatives of the community, LKK (PKK, Youth Organization)	Oct (before the discussion of Bamuskal)
6	Discussion and Mutual Agreement with Bamuskal	Permendagri 20/2018 Ps. 32 (2); Perbup 52/2024 Lamp.I-D number	Village Head and Bamuskal	Max. Nov (Perbup 52/2024)
7	Submission of the Draft to Kapanewon for Evaluation	Permendagri 20/2018 Ps. 34 (1); Ps. 37;; Perbup 52/2024 Ps. 6 (2)	Village Head to Panewu Kasihan and the Kapanewon Evaluation Team	Max. 3 days after Bamuskal approval
8	Evaluation by Panewu (Kapanewon)	Permendagri 20/2018 Ps. 35 (2); Perbup 52/2024 Lamp.I-D number 4c	Evaluation Team and Village Head (if called)	Max. 20 working days after receiving the documents
9	Determination, Promulgation & Delivery of the Permanent APBKal	Permendagri 20/2018 ps. 38 (2); Ps. 38 (4); Perbup 52/2024 Ps. 7	The Village Head determines and Carik promulgates, and uploads the website, JDIH, sends it to Kapanewon	Max. December 31, 2024

Source: processed by the author (2026)

After the APBKal is determined, Perbup 52/2024 (Attachment I-D number 6) requires the preparation of a Budget Implementation Document (DPA) within a maximum of 3 (three) working days. The DPA consists of: (a) Activity Plan and Village Budget; (b) Work Plan for Village Activities; and (c) Village Cost Budget Plan. DPA documents must be made through the Siskeudes Application (Article 5 of Perbup 52/2024). Without a DPA set, the Village Head as PKPKK cannot approve and sign a Payment Request Letter (SPP) from the Budget Activity Implementer.

Evaluation of compliance with Permendagri Number 20 of 2018

Based on the document published by the Bangunjiwo Village Government and referring to the evaluation framework developed, the following is a mapping of the flow of the preparation of the Bangunjiwo Regional Budget for FY 2025 compared to the provisions of Permendagri Number 20 of 2018:(Mamangkey et al., 2023)

Planning and Preparation Aspects

Overall, the preparation of the 2025 FY APBKal in Bangunjiwo Village has been carried out in accordance with the provisions of Permendagri Number 20 of 2018 and Bantul Regent Regulation Number 52 of 2024. The preparation of the APBKal has been guided by the planning hierarchy starting from RPJMKal, RKPKal, to APBKal, coordinated by Carik, involving various elements of society through Musrenbangkal, and using SHBJ and price surveys as the basis for budget preparation. In addition, the preparation also pays attention to the synchronization of national and regional priorities, using the previous year's ceiling if the definitive ceiling has not been set, and submitting the draft APBKal to Bamuskal according to the predetermined deadline.

Aspects of Public Consultation and Approval

Based on the results of the evaluation of two aspects of public consultation and approval in the preparation and management of the APBKal in Bangunjiwo Village, an overview of the level of compliance that is not uniform between regulatory provisions and practices in the field is obtained. The first aspect, namely public consultation related to the draft APBKal to the public, shows the status in accordance with regulations. Based on Article 39 Paragraph (1) and Attachment I-B numbers 3 and 5, village heads are obliged to submit APBDes information through information media by fulfilling the principles of transparency and participation. In practice, the Bangunjiwo Village has carried out a public consultation on the draft APBKal for the 2025 Fiscal Year by inviting community leaders, representatives of the community, and LKK. The input obtained from the consultation forum is accommodated and revised before being brought to Bamuskal, so that this process reflects the fulfillment of the principle of community participation as mandated by regulations.Permendagri 20/2018Bantul Regent Regulation 52/2024

The second aspect, namely the agreement on the draft APBKal with Bamuskal, shows a status that is not in accordance with regulations. Article 32 paragraph (3) stipulates that the draft regulation on the Village Budget must be agreed no later than October of the current year, while Attachment I-D number 1j provides a deadline no later than November before the current fiscal year, with the obligation of Bamuskal to give approval no later than 30 days after the application is received from the Village Head. Based on the results of the interview, Bamuskal's discussion and approval of the 2025 Draft APBKal will only be carried out in December 2024,

so there will be a delay from the deadline set by the two regulations. This delay indicates that there are obstacles in coordination between the Village Head and Bamuskal which has the potential to affect the effectiveness of the Village's overall financial planning. Permendagri 20/2018 Bantul Regent Regulation 52/2024

Evaluation and Determination Aspects

Overall, based on the results of the evaluation, the process of preparing and determining the 2025 FY APBKal in Bangunjiwo Village has been carried out in accordance with the provisions of Permendagri Number 20 of 2018 and Bantul Regent Regulation Number 52 of 2024, starting from submitting the draft to Panewu, the implementation of the evaluation within the specified time limit, to the determination of the Village Regulation before December 31, 2024. In addition, the determination of the Village Regulation as an elaboration of the APBKal and the submission of documents to the Regent through Panewu are also carried out on time, so that all stages have fulfilled procedures, administrative order, and avoided administrative sanctions.

Technology and Administrative Aspects

Based on the results of interviews and 2025 APBKal documents, the technology and administrative aspects in Bangunjiwo Village have been in accordance with Permendagri Number 20 of 2018 and Bantul Perbup Number 52 of 2024. Bangunjiwo Village has consistently used the Siskeudes application since the 2017 Fiscal Year for budgeting, administration, reporting, and financial accountability processes. In addition, the preparation of the RAB is carried out through the E-RAB application before being entered into the Siskeudes and has gone through a verification process. The income, expenditure, and financing account codes have also followed the provisions in Attachment II of Perbup 52 of 2024, including the adjustment of village nomenclature to kalurahan.

Aspects of Publication and Transparency

Bangunjiwo Village has fulfilled the aspects of publication and transparency of village financial management as regulated in Permendagri 20/2018 and Perbup Bantul 52/2024. The APBKal infographic along with details of the use of the FY 2025 Village Fund has been publicly published through the official website of the district (bangunjiwo-bantul.desa.id) which contains minimum information according to the provisions, which includes the amount of the APBKal, the implementation of activities, and the community complaint channel, with the publication of the Village Fund presented separately. In addition, the Realization Report of the First Semester APBKal was also published as a form of mid-year accountability, so that the public can monitor the progress of budget implementation periodically. The Realization Report of the 2025 FY APBKal has also been submitted before the deadline that has been set, namely March of the following year, with a reporting pattern that runs consistently according to the village financial management cycle. This compliance reflects the commitment of Bangunjiwo Village in realizing transparent and accountable village governance to the public.

Aspects of Special Provisions for the Use of Village Funds

In the Aspect of Special Provisions for the Use of Village Funds, as a whole it has been in accordance with applicable regulations. The allocation for the food security program is set at RP525,000,000 or 20.21% of the total ceiling of the Village Fund, has exceeded the minimum limit of 20% stated in the Bantul Perbup 1/2025 and is channeled through capital

participation to BUMKAL so that its management is more structured and has a sustainable economic impact. The allocation of Direct Cash Assistance (BLT DD) of RP288,000,000 or 11% has also met the applicable provisions, which is below the maximum limit of 15% and is technically grouped in the sub-field of handling emergency situations (code 5.3) with the receipt of benefits from verified extreme poverty groups. In addition, an analysis of the FY 2025 APBKAL document confirmed that there were no violations of the 14 prohibitions on the use of Village Funds, including the prohibition of Lurah/Pamong honorariums, the procurement of uniforms, the implementation of the Indonesian Independence Day, and the purchase of operational vehicles, because all employee honorarium posts have been sourced from ADD/Siltap, not from the Village Fund.

Aspects That Require Special Attention (Potential Challenges)

The evaluation of aspects that require special attention in the management of the Bangunjiwo Regional Budget resulted in diverse findings, including two aspects that have been in accordance with regulations and one aspect that shows the adaptability of the Village to conditions beyond its control.

The first aspect is related to the substantive quality of community participation. Article 39, Article 80, and Annex I-B number 5 emphasize that community involvement must be participatory and substantive, not just the fulfillment of formal procedures. Based on the results of the interviews, participants in the 2025 Regional Budget and public consultation included village leaders, Bamuskal, heads of village institutions, cadres, and representatives of community leaders. The input submitted in the forum can change the substance of the APBKAL draft if there are things that are considered inappropriate, so that the public consultation in Bangunjiwo Village has functioned as a meaningful input forum and does not stop at the fulfillment of procedural formalities alone. Thus, this aspect is stated in accordance with the provisions of the regulations. Rules Minister In Republic of Indonesia Number 20 Year 2018 About Management Finance Village Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 Tentang Desa Peraturan Bupati Kabupaten Bantul Nomor 52 Tahun 2024 Pedoman Penyusunan Anggaran Pendapatan Dan Belanja Kalurahan Tahun Anggaran 2025

The second aspect is related to the accuracy of the initial ceiling and the risk of major adjustments to changes in the APBKAL. Appendix I-C stipulates that if the ceiling is set after the APBKAL is determined, adjustments are made to the change in the APBKAL. Based on the results of the interview, the ceiling of the Village Fund and the Village Fund Allocation for the 2025 fiscal year was indeed determined after the APBKAL was passed, so the initial preparation referred to the realization of the previous year's revenue revenue as an estimate. Adjustments to the definitive ceiling are then made through the mechanism of amending the APBKAL in accordance with applicable regulations. This condition shows that the Bangunjiwo Village has implemented the mechanism set by the regulations and this aspect is declared appropriate. Bantul Regent Regulation Number 52 of 2024 Guidelines for the Preparation of the Village Revenue and Expenditure Budget for the 2025 Fiscal Year

The third aspect relates to the risk of delay in disbursement of transfer funds, which include Village Funds, Village Fund Allocations, and Special Financial Assistance. paragraph (1) letters b, d, and e emphasize that the three sources of funds are part of village income sourced from transfers from the central government and local governments, so that the

timeliness of disbursement has a direct impact on the implementation of the APBKal. Based on the results of the interview, if there is a delay in disbursement, routine activities are still carried out by utilizing the Remaining Budget Calculation, while activities sourced from Special Financial Assistance are carried out backwards according to the disbursement schedule. This adaptability shows that Bangunjiwo Village has an adequate handling mechanism, although dependence on transfer funds remains a risk factor that needs to be anticipated in an ongoing manner. Law Republic of Indonesia Number 6 Year 2014 About Village.

CONCLUSION

Based on the results of the analysis, Bangunjiwo Village is a government area in Kapanewon Kasihan, Bantul Regency, Yogyakarta, with 19 hamlets and 146 RTs, which has a strong institutional foundation through a clear governance structure, the use of Siskeudes since 2017, the existence of BUMKAL Bangun Kamulyan, and the potential of handicraft-based economy in the KAJIGELEM area which helps strengthen the fiscal capacity and independence of the village. The process of preparing the 2025 FY APBKal is carried out through nine consecutive stages based on a layered regulatory framework from the national to local levels, with a planning hierarchy from RPJMKal, RKPKal, to APBKal that runs systematically through the coordination of Carik as PPKK and the involvement of village officials, Bamuskal, community institutions, and community leaders at each stage. The results of the evaluation show a high level of compliance overall, where all substantive aspects have been fulfilled starting from the correct planning hierarchy, public consultation involving various elements of the community, timely determination of Village Regulations, administration through Siskeudes and E-RAB, budget publication through the official website, to the allocation of Village Funds for food security and BLT in accordance with the provisions with the only disagreement in the form of the delay in the approval of Bamuskal will only be carried out in December 2024, so that in general the Bangunjiwo Village has carried out budgeting that is orderly and regulatory and oriented towards public accountability, although there is still room for improvement in the coordination aspect between the village government and Bamuskal for the timeliness of budget discussions.

REFERENCE

- Abdurrahman, Z. (2025). Islamic ethical governance: An integrated model for corruption prevention. *Kurva: Jurnal Ekonomi Manajemen Keuangan Dan Bisnis*, 2(1), 1–19.
- Anugrah, I. S., Susantyo, B., Carolina, Sabarisman, M., Setiawan, H. H., Andari, R. N., & Saparita, R. (2026). Climate Village Program in Indonesia: Concept and Implementation of Climate Change Adaptation and Mitigation Actions. In *Socio-Ecological Crisis of Development: Community Resilience and Sustainable Development* (pp. 331–361). Springer.
- Banda, L. G. (2023). Good Governance and human welfare development in Malawi. *Malawi Journal of Social Sciences (MJSS)*, 22, 88–119.
- Idham, Nadriana, L., & Sudewi. (2022). Memahami perencanaan pembangunan desa dan pengelolaan keuangan desa berdasarkan Undang-Undang Desa. *Audi Et AP: Jurnal Penelitian Hukum*, 1(1), 53–67. <https://doi.org/10.24967/jaeap.v1i01.1501>

- Indonesia Corruption Watch. (2025, August). *Laporan Hasil Pemantauan Tren Korupsi Tahun 2024*. Indonesia Corruption Watch. <https://www.antikorupsi.org/sites/default/files/dokumen/Laporan%20Hasil%20Pemantauan%20Tren%20Korupsi%20Tahun%202024.pdf>
- Kasim, K. K., Wantu, S. M., Ilato, R., & Abdussamad, J. (2024). Grey Water and Black Water Wastewater Policy in Improving the Quality of Environmental Management in Gorontalo City, Indonesia. *Iapa Proceedings Conference*, 564–574.
- Kumar, D. (2025). Economic Administration and Good Governance in India: An Analytical Study. *International Journal of Research & Technology*, 13(4), 894–905.
- Kawatu, A. S. F., Tirayoh, V. Z., & Datu, C. (2024). Evaluasi akuntabilitas dan transparansi pengelolaan anggaran pendapatan dan belanja desa (APBDes). *Riset Akuntansi Dan Portofolio Investasi*, 2(2), 299–308. <https://doi.org/10.58784/rapi.192>
- Kementerian Keuangan, D. J. P. K. (2024, October 27). *Rincian Dana Desa per Desa Tahun Anggaran 2025*. Kementerian Keuangan. <https://djpk.kemenkeu.go.id/?p=57440>
- Mamangkey, D. S., Tinangon, J. J., & Budiarmo, N. S. (2023). Evaluasi perencanaan, pelaksanaan, penatausahaan, pelaporan dan pertanggungjawaban pengelolaan keuangan APBDesa berdasarkan Permendagri Nomor 20 Tahun 2018 (Studi kasus di Desa Toiba Kecamatan Bualemo Kabupaten Banggai). *Riset Akuntansi Dan Portofolio Investasi*, 1(2), undefined-undefined. <https://doi.org/10.58784/RAPI.65>
- Maulana, R. Y., Decman, M., & Durnik, M. (2022). Fostering collaborative digital transformation in Indonesian local government. *35th Bled EConference Digital Restructuring and Human (Re) Action*, 733–758.
- Peraturan Bupati Kabupaten Bantul Nomor 1 Tahun 2025 Perubahan Atas Peraturan Bupati Bantul Nomor 52 Tahun 2024 Tentang Pedoman Penyusunan Anggaran Pendapatan Dan Belanja Kalurahan Tahun Anggaran 2025 (2025). <https://peraturan.bpk.go.id/Details/316034/perbup-kab-bantul-no-1-tahun-2025>
- Peraturan Bupati Kabupaten Bantul Nomor 52 Tahun 2024 Tentang Pedoman Penyusunan Anggaran Pendapatan Dan Belanja Kalurahan Tahun Anggaran 2025 (2024). <https://peraturan.bpk.go.id/Details/310184/perbup-kab-bantul-no-52-tahun-2024>
- Peraturan Bupati Tahun 2021 Nomor 129, Pub. L. 129, TENTANG PENGHASILAN LURAH, PAMONG KALURAHAN, STAF KALURAHAN, STAF HONORER KALURAHAN DAN BADAN PERMUSYAWARATAN KALIURAHAN (2019).
- Peraturan Menteri Dalam Negeri Republik Indonesia Nomor 20 Tahun 2018 Tentang Pengelolaan Keuangan Desa (2018). <https://peraturan.bpk.go.id/Details/139714/permendagri-no-20-tahun-2018>
- Radeana, J. N., Leniwati, D., Juanda, A., & Haryanti, A. D. (2024). Akuntabilitas dan transparansi pengelolaan bantuan langsung tunai dana desa dalam pencapaian good governance. *Akuntansi Dan Teknologi Informasi*, 17(2). <https://doi.org/10.24123/jati.v17i2.6825>

- Sugiyono. (2013). *Metode Penelitian Kuantitatif, Kualitatif, dan R&D*. Alfabeta.
https://digilib.unigres.ac.id/index.php?p=show_detail&id=43
- Tangahu, B. Y. (2023). Pengaruh transparansi dan akuntabilitas terhadap pengelolaan Anggaran Pendapatan Belanja Desa (APBDes). *SEIKO: Journal of Management & Business*, 6(1). <https://doi.org/10.37531/sejaman.v6i1.4061>
- Tyas, B. H. S., Winarti, S. E., Raharjo, T. P., & Puspitasari, C. (2023). Relasi pemerintah kalurahan dan supradesa dalam sinkronisasi program di Kalurahan Sumbermulyo, Bantul. *Jurnal Ilmu Pemerintahan Widya Praja*, 49(2), 155–169.
<https://doi.org/10.33701/jipwp.v49i2.3653>
- Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 Tentang Desa (2014).
<https://peraturan.bpk.go.id/Details/38582/uu-no-6-tahun-2014>