
Analysis of the Management and Utilization of Village Funds in Bantarjati Village, Klapanunggal District, Bogor Regency

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Abstract

This study aims to analyze the management and utilization of Village Funds in Bantarjati Village, Klapanunggal District, Bogor Regency. The research focuses on examining the village government's capacity to manage Village Funds in terms of financial reporting and fund disbursement during the 2022 fiscal year, despite various constraints encountered. These constraints include delays in budget disbursement, limited community participation, and the quality of human resources among village officials.

This study employs a qualitative research design using a descriptive approach and a case study method. Primary data were collected through semi-structured interviews with five key informants from the village administration. Data analysis was conducted based on the regulatory framework stipulated in the Minister of Home Affairs Regulation (Permendagri) No. 20 of 2018 concerning Village Financial Management and the Bogor Regent Regulation No. 63 of 2022 concerning the Use of Village Funds. The data were analyzed using the Miles and Huberman qualitative analysis model.

The findings indicate that Bantarjati Village has managed and utilized Village Funds appropriately and in compliance with prevailing regulations. The preparation, allocation, and reporting processes were implemented in accordance with statutory provisions, despite internal and external obstacles. Therefore, it can be concluded that although various challenges were encountered, Bantarjati Village was able to carry out the reporting cycle and fund distribution process in accordance with applicable regulations.

Keywords: Management, Utilization, Village, Village Funds

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1. Introduction

The administrative structure of Indonesia is generally divided into four levels: Province, Regency/City, District (Kecamatan), and Village/Subdistrict (Desa/Kelurahan). This division is regulated under Article 18 of the 1945 Constitution of the Republic of Indonesia, whereby provinces constitute the largest territorial units and consist of several regencies or municipalities. Both provinces and regencies/municipalities exercise regional autonomy in administering and managing their respective territories. Article 2 of Law No. 23 of 2014 further stipulates that regencies and municipalities are divided into districts, which are subsequently divided into villages and/or subdistricts.

Villages and subdistricts represent the smallest administrative units in Indonesia. Although both operate at the same hierarchical level, they differ fundamentally in governance

authority. A subdistrict (*kelurahan*) functions as an administrative extension of the district and does not possess regional autonomy, as it operates under the authority of the district head (*camat*). In contrast, a village (*desa*) possesses autonomous authority to regulate and manage governmental affairs and community interests based on local social and cultural values.

The concept of *Nawacita*, introduced during the 2014 national political campaign, serves as the foundation for Indonesia's national development agenda. It encompasses nine development priorities, including improving human quality of life, legal reform, strengthening regions and villages, promoting diversity, ensuring citizen security, achieving economic self-reliance, fostering national character development, enhancing public productivity, and establishing good governance.

One significant outcome of the *Nawacita* agenda was the enactment of Law No. 6 of 2014 concerning Villages. This law grants villages greater authority to administer governance independently, manage local resources, and implement democratic systems at the village level. Village Funds (*Dana Desa*) represent a concrete implementation of this policy, whereby villages receive fiscal transfers from the central government through the State Budget (APBN). The primary objective of Village Funds is to improve public services, infrastructure development, and community empowerment at the village level.

Village Funds function as an instrument to reduce poverty and enhance community welfare. Consequently, effective financial management is essential to ensure that the allocated funds generate optimal benefits. However, not all villages possess equal administrative and financial management capacities. Variations in managerial competence may affect the effectiveness and sustainability of development programs.

Previous studies have identified several challenges in Village Fund management, including limited financial management competence among village officials, delays in program implementation, and constraints related to education and infrastructure. Weak financial governance may also hinder the preparation of accurate financial statements in accordance with regulatory requirements.

Bantarjati Village, located in Klapanunggal District, Bogor Regency, was selected as the research object due to its relatively lower Village Fund allocation compared to other villages in the same region. Furthermore, the village demonstrates significant dependence on transfer revenues from the central and regional governments, while locally generated revenue (*Pendapatan Asli Desa – PADes*) remains suboptimal.

Additional issues include limited access to education—available only up to the junior secondary level—and the underutilization of the Village-Owned Enterprise (BUMDes). Education and local economic enterprise development are crucial determinants of community welfare and economic circulation. Therefore, effective and accountable Village Fund management is required to optimize infrastructure improvement, public services, and socio-economic welfare.

The process of ratifying and disbursing the Village Budget (APBDes), including Village Funds, often requires a considerable period. Delays in budget disbursement may hinder program realization and cause postponements to subsequent fiscal years. Such delays may also lead to rushed financial reporting, potentially reducing report quality. Furthermore, delayed transfer payments may negatively affect the motivation of village officials, thereby influencing financial governance quality. Despite these challenges, villages are obligated to prepare financial reports in compliance with Minister of Home Affairs Regulation No. 20 of 2018 concerning Village Financial Management and Bogor Regent Regulation No. 63 of 2022 concerning Village Fund utilization priorities.

Considering the issues of delayed program realization, dependence on transfer funds, and human resource competence, this study aims to analyze the management and utilization of Village Funds in Bantarjati Village, Klapanunggal District, Bogor Regency.

2. Method

This study adopts a qualitative research approach with a descriptive design and a case study strategy focused on Bantarjati Village. The research aims to obtain an in-depth understanding of the management and utilization of Village Funds within their real-life administrative context. Data were collected through semi-structured interviews guided by the regulatory framework stipulated in Minister of Home Affairs Regulation No. 20 of 2018 concerning Village Financial Management and Bogor Regent Regulation No. 63 of 2022 concerning Village Fund utilization priorities. Five informants, all of whom are village officials of Bantarjati Village, were purposively selected to provide comprehensive insights into financial management practices, reporting mechanisms, and fund disbursement procedures.

Data analysis was conducted using the qualitative analysis model developed by Miles and Huberman, which consists of interconnected and iterative stages: data collection, data reduction, data display, and conclusion drawing and verification. Interview data were systematically examined to assess the conformity between actual financial management practices and prevailing regulatory provisions. The collected data were reduced through organization, classification, and transcription to ensure analytical focus and eliminate irrelevant information. Subsequently, findings were presented in narrative and descriptive forms, with qualitative insights articulated systematically and numerical data, such as Village Financial Statements, described analytically. The final stage involved synthesizing the findings to formulate conclusions that address the research objectives and evaluate regulatory compliance in Village Fund management.

3. Results and Discussion

The Village Financial Management Cycle based on Minister of Home Affairs Regulation No. 20 of 2018 consists of five stages: (1) Planning, (2) Implementation, (3) Administration, (4) Reporting, and (5) Accountability. The utilization of Village Funds by Bantarjati Village in Fiscal Year 2022 was guided by Bogor Regent Regulation No. 63 of 2022 concerning Village Fund utilization priorities.

Based on semi-structured interviews conducted with five village officials, and referring to the aforementioned regulatory framework, the findings are presented as follows:

Table 1. Planning Stage

Assessment Component / Sub-Component	Status
Preparation of Village Government Work Plan (RKP Desa)	Implemented
Drafting of Village Budget (APBDes) coordinated by Village Secretary	Implemented
Conducting Village Deliberation (Musyawarah Desa) and Village Development Planning Meeting (Musrenbang Desa)	Implemented
Drafting Village Regulation on APBDes	Implemented
Submission of Draft Village Regulation on APBDes accompanied by supporting documents:	
– Cover Letter	Implemented
– Draft Village Head Regulation on APBDes elaboration	Implemented
– Village Regulation on RKP Desa	Implemented
– Village Regulation on village authority based on origin rights and local-scale authority	Implemented
– Village Regulation on reserve funds (if applicable)	Implemented
– Village Regulation on capital participation (if applicable)	Implemented
– Minutes of BPD deliberation	Implemented

Assessment Component / Sub-Component	Status
Approval of Draft Village Regulation on APBDes by Regent/Mayor	Implemented

Discussion:

The planning stage in Bantarjati Village was conducted in accordance with regulatory provisions. All procedural requirements stipulated in Permendagri No. 20 of 2018 were fulfilled, including participatory deliberation and formal approval mechanisms. This indicates regulatory compliance and structured financial planning practices.

Table 2. Implementation Stage

Assessment Component / Sub-Component	Status
Village Treasury Bank Account available	Implemented
Receipt of Village Fund disbursement (Phase I, II, III) on time	Implemented
Activity Implementation Officers (Kaur and Kasi) prepare Budget Implementation Document (DPA)	Implemented
Financial Officer prepares Village Cash Plan (RAK Desa) based on approved DPA	Implemented
Activities implemented in accordance with DPA	Implemented
Utilization aligned with priority programs (Economic Recovery, National Priority Programs, Disaster Mitigation)	Mostly implemented; adjustment occurred in economic recovery component
Preparation of Budget Plan (RAB) verified and approved	Implemented
Use of activity subsidiary ledger for cash expenditure recording	Implemented
Submission of Payment Request Letter (SPP) with activity progress report	Implemented
Supporting documents attached to SPP (proof of goods/services receipt and statement of accountability)	Implemented
Verification by Village Secretary and approval by Village Head	Implemented
Fund disbursement by Financial Officer	Implemented
Tax withholding and remittance on expenditures	Implemented

Discussion:

The implementation stage demonstrates strong procedural adherence. Although a modification occurred in the economic recovery allocation, overall Village Fund utilization remained aligned with regulatory priorities. Administrative controls such as verification, documentation, and tax compliance were properly executed.

Table 3. Administration Stage

Assessment Component / Sub-Component	Status
All expenditures acknowledged by Village Head	Implemented
Financial administration conducted by Financial Officer	Implemented
Monthly recording in General Cash Book (BKU)	Implemented

Assessment Component / Sub-Component	Status
Submission of BKU to Village Secretary no later than the 10th of the following month	Implemented with delay (submitted by end of following month)
Verification by Village Secretary and approval by Village Head	Implemented
Preparation of subsidiary cash books (Bank, Tax, Advance)	Implemented; Advance Book not utilized
Administration of expenditure and receipt invoices	Implemented; minor issue of document loss resolved

Discussion:

Financial administration practices were generally compliant. However, minor procedural delays in BKU submission and the non-utilization of the Advance Subsidiary Book indicate areas for procedural strengthening. Nonetheless, internal verification mechanisms functioned effectively.

Table 4. Reporting Stage

Assessment Component / Sub-Component	Status
Submission of First Semester APBDes realization report through District Head	Implemented
APBDes realization report prepared	Implemented
Activity realization report prepared	Implemented
Report submitted no later than second week of July 2022	Implemented
Preparation of Village Fund Absorption Reports (Phase I and II)	Implemented
Recognition of fixed assets financed by Village Funds in Village Asset Register	Implemented

Discussion:

The reporting stage reflects compliance with statutory deadlines and reporting requirements. Financial transparency is demonstrated through systematic reporting and recognition of fixed assets financed by Village Funds.

Table 5. Accountability Stage

Assessment Component / Sub-Component	Status
Submission of APBDes accountability report to Regent/Mayor through District Head at fiscal year-end	Implemented
APBDes realization report	Implemented
Notes to Financial Statements	Implemented
Activity realization report	Implemented
List of sectoral, regional, and other external programs entering the village	Implemented
Submission within three months after fiscal year-end	Implemented
Preparation of Village Fund Accountability Report (Fund Utilization Realization and Consolidated Absorption Report)	Implemented
Public disclosure of accountability report	Implemented

Discussion:

The accountability stage was conducted comprehensively and within regulatory timelines. Public disclosure further indicates adherence to transparency and good governance principles.

4. Discussion

a. Analysis of the Compliance of Village Fund Management in Bantarjati Village with Minister of Home Affairs Regulation No. 20 of 2018 and Bogor Regent Regulation No. 63 of 2022

Based on interview results, the reporting and management of Village Funds in Bantarjati Village have largely complied with Minister of Home Affairs Regulation No. 20 of 2018. Furthermore, the management and disbursement of Village Funds have sufficiently adhered to Bogor Regent Regulation No. 63 of 2022. The planning stage was implemented in accordance with applicable regulations, with complete supporting documentation. The Village Budget (APBDes) of Bantarjati was approved and enacted as a Village Regulation. In the implementation stage, most procedures were executed properly; however, challenges arose in executing priority fund allocations, particularly in the economic recovery sector.

Initially, the village had planned for food security programs to be managed by the Village-Owned Enterprises (BUMDes). However, during the harvest period, the community decided that their produce should not be managed or recognized under the village administration. Additionally, community members applied directly for funding from the Ministry of Villages, Development of Disadvantaged Regions, and Transmigration (Kemendesa-PDPT), which reduced Bantarjati Village's responsibility over the harvest. Consequently, budget allocations for this BUMDes program were removed from the Village Fund plan.

The administrative stage was implemented properly, although one deviation was identified. Permendagri No. 20 of 2018 requires the Financial Officer (Kaur Keuangan) to submit the General Cash Book (BKU) to the Village Secretary by the 10th of the following month. In practice, however, the BKU submission was completed by the end of the subsequent month. Another discrepancy was the non-utilization of the Subsidiary Cash Book for Advances (Buku Kas Pembantu Panjar), which is mandated as a required document but was only planned to be implemented in Fiscal Year 2024.

Additional challenges included the loss of purchase receipts at the end of the year, which initially caused administrative difficulties. This issue was resolved by reprinting the missing receipts from the suppliers, restoring documentation completeness on time. Reporting and accountability stages were executed according to regulations, with no significant findings noted by the Inspectorate in Fiscal Year 2022. Previous improvements from Fiscal Year 2021 were fully implemented. Out of 46 sub-points of regulatory requirements for Village Fund management and reporting, Bantarjati Village successfully completed 42 points perfectly, with only four minor shortcomings, one of which involved procedural aspects. Therefore, with over 90% of assessment components realized, Village Fund management and disbursement in Bantarjati Village can be considered well-executed.

b. Supporting and Inhibiting Factors in the Management and Disbursement of Village Funds

Supporting Factors

Village Fund reporting in Bantarjati Village has been conducted according to the flow outlined in Permendagri No. 20 of 2018, while fund disbursement and accountability have complied with Bogor Regent Regulation No. 63 of 2022. Interviews with five informants—comprising the Village Head, Village Secretary, Financial Officer (Kaur Keuangan), Planning Officer (Kaur Perencanaan), and Welfare Officer (Kasi Kesejahteraan)—indicated that the success of Village Fund management is largely due to full realization of planned programs. Even with the removal of BUMDes-related harvest programs from the budget, all other programs were successfully executed.

The successful implementation was facilitated by structured procedural stages defined by Permendagri. Oversight by the Village Consultative Body (BPD) ensured continuous

monitoring, leaving minimal opportunities for misuse. Additionally, a Village Facilitator (Pendamping Desa) appointed by the central government provided guidance, particularly given the relatively new appointments of village officials who required support and supervision.

The presence of the SISKEUDES application further supported internal and external monitoring. SISKEUDES provides step-by-step guidance for reporting, enabling the Village Secretary to perform internal oversight while external supervision is conducted by the sub-district and central authorities. Any missing documents trigger warnings, either verbal or in the form of halted fund disbursement. Regular monthly meetings among village officials foster effective communication, resolving disputes promptly and ensuring coordinated decision-making.

Inhibiting Factors

Despite achieving 100% fund absorption, several challenges hindered the management process. External constraints included delays in fund disbursement, which slowed project implementation and compressed the timeline for financial reporting. Infrastructure projects often experienced delays due to permitting issues, necessitating additional deliberations and documentation, which further delayed reporting and program execution.

Misunderstandings with the community regarding food security programs and BUMDes operations also posed challenges, as community members withdrew from initial agreements and applied directly for central government funding, leaving allocated Village Funds unused. Other external pressures, such as the distribution of BHPRD funds and the implementation of the Regent's Samisade program, diverted focus from Village Fund management.

Internal constraints arose from village officials themselves, including motivation issues, inconsistent performance, and inadequate time management among married personnel balancing professional and personal responsibilities. Age and education disparities sometimes affected collaboration, with older officials often demonstrating greater commitment and discipline compared to younger or highly educated staff whose performance occasionally did not meet expectations. These internal factors occasionally required the Village Secretary to take on additional responsibilities beyond their core duties, which temporarily affected efficiency.

5. Conclusion, Implications, and Recommendations

The management of Village Funds in Bantarjati Village follows five stages: Planning, Implementation, Administration, Reporting, and Accountability, led by the Village Head and executed by village officials. Overall, the process complies with applicable regulations, including Permendagri No. 20 of 2018 and Bogor Regent Regulation No. 63 of 2022, although minor deficiencies remain, such as reporting delays, challenges in economic programs, and limited utilization of digital tools like the village website.

Oversight by the BPD, central and sub-district government, and the SISKEUDES application facilitated compliance, while regular communication among village officials supported problem-solving and consensus-building. Nevertheless, performance improvement among village officials remains necessary, particularly in reporting efficiency and fund disbursement. Age and education levels do not always predict performance; older officials or those with lower formal education sometimes demonstrate higher motivation and work ethic.

Bantarjati Village has demonstrated compliance, communication, collaboration, and organizational commitment in executing Village Fund procedures. This study provides insights for local government and central authorities regarding the real conditions in villages and perceptions of Village Fund management, which can inform future governance and oversight. Future research is recommended to expand the study across multiple villages over two to five fiscal years to analyze trends and improvements in Village Fund management and utilization.

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