



Accountability and Transparency Of Financial Reporting Village Owned Business Entities

Dimas Wegig Tri Hartanto¹, Labib Muttaqin²

¹ Faculty of Law, Muhammadiyah University of Surakarta, Indonesia.

E-mail: c100200359@student.ums.ac.id

² Faculty of Law, Muhammadiyah University of Surakarta, Indonesia.

E-mail: lm812@ums.ac.id

Abstract: This research aims to determine the concepts and regulations regarding the accountable and transparent BUMDes financial reporting process and its implementation at BUMDes Sumber Rejeki Jati Batur. This research is empirical legal research. Data collection was carried out through observations and interviews in the field as well as collecting relevant literature. Data analysis techniques and data presentation by collecting field information are then connected to theories and regulations obtained from literature studies. Based on the research conducted, 2 (two) conclusions were found, namely: (a) The concept of regulating BUMDes financial reports that is accountable and transparent includes semi-annual and annual periodic reports. Furthermore, the annual report is submitted in the village deliberation forum/inter-village deliberation. Ultimately, the report is published to the wider public to ensure the principles of accountability and transparency; and (b) Administratively BUMDes Sumber Rejeki Jati Batur has implemented the principles of accountability and transparency as mandated by existing regulations. However, technically it cannot be exactly the same as the applicable regulatory mandate.

Keywords: : BUMDes, financial reports, accountable, transparent

1. Introduction

The flow of village development and empowerment began to grow after the enactment of Law Number 6 of 2014 concerning Villages on 18 December 2013. The main implication of this regulation is the recognition and granting of authority from the supra-village government, which in this case is the central government to villages which is balanced with granting budget transfers in larger amounts than before. The budget transfer takes the form of village funds originating from the central government and village fund allocations originating from the district/city government. Since the recognition and granting of authority and budget, villages have begun to innovate to improve the welfare of all village communities, one of which is through the establishment of Village-Owned Enterprises, hereinafter referred to as BUMDes.¹

As we all know, after the regulations that provide legal certainty regarding the establishment of BUMDes, all villages throughout the Republic of Indonesia are competing to establish BUMDes. This effort was carried out with the aim of increasing

¹ Abdul Manan dan Wahyunadi, *BUMDesa Penggerak Ekonomi Desa*, Jakarta: Pusat Data dan Informasi Badan Penelitian dan Pengembangan, Pendidikan dan Pelatihan, dan Informasi Kementerian Desa, Pembangunan Daerah Tertinggal dan Transmigrasi, 2019, hlm. 8-9.

the competitiveness and welfare of villages through managing existing village potential. Budget transfers provided by the supravillage government are used by villages as the main capital for establishing BUMDes. However, in practice there are many problems related to the establishment and continued existence of BUMDes. Many BUMDes that were established not in accordance with the potential of the village ended up dying in the middle of the road.²

One of the villages that established BUMDes after the promulgation of Law Number 6 of 2014 concerning Villages was Jati Batur Village, Gemolong District, Sragen Regency with the name "Sumber Rejeki Jati Batur Village-Owned Enterprise". BUMDes Sumber Rejeki Jati Batur, one of its business fields, is managing Sendang Kun Gerit, which is a leading potential in Jati Batur Village. The author is interested in researching BUMDes Sumber Rejeki Jati Batur because of the innovation carried out, namely managing Sendang Kun Gerit not only as a nature-based tourist attraction, but also as a mutual cooperation-based economic vehicle with the characteristic that the majority of capital/shares owned belong to local residents. This enthusiasm and participation in capital participation by local residents is a point in itself that is superior and differentiates it from BUMDes owned by other villages. Many BUMDes have larger assets, however, capital participation from the residents concerned is low. In line with the high enthusiasm and participation of Jati Batur Village residents to invest in BUMDes Sumber Rejeki Jati Batur, this must be balanced with accountability and transparency from the management of BUMDes Sumber Rejeki. Accountability and transparency can be realized if the managers in managing BUMDes obey and adhere to existing regulations, in this case Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises.

Based on this explanation, the author wants to research the accountability and transparency of BUMDes reporting according to Government Regulation Number 11 of 2021 concerning Village-Owned Enterprises (Case Study of Sumber Rejeki Jati Batur Village-Owned Enterprises).

2. Method

This legal research uses empirical legal research methods. Empirical legal research is a research method that uses empirical facts in the field which are human behavior. The human behavior in question includes interviews and field observations.³

There are 3 (three) methods for collecting empirical legal research data, namely: interviews, questionnaires and observation. The data used includes 2 (two) data, namely: primary data and secondary data. Primary data is data obtained directly from the field. Meanwhile, secondary data is data collected through literature study that is relevant to the research object. Secondary data is grouped into 3 (three) legal materials, namely: (1) primary legal materials, related to relevant regulations; (2) secondary legal materials, related to legal libraries in the form of books, journals and relevant articles; and (3)

² M Eko Yulianto dkk, *BUMDesa Pilar Kekuatan Indonesia: Bungai Rampai Pemikiran & Praktik Pembangunan Desa*, Jakarta: Prasetya Mulya Publishing, 2019, hlm. 245.

³ Mukti Fajar dan Yulianto Achmad, *Dualisme Penelitian Hukum Empiris & Normatif*, Yogyakarta: Pustaka Pelajar, 2010, hlm. 280.

tertiary legal materials which support explanations of primary and secondary legal materials, in the form of dictionaries and encyclopedias.⁴

The research location is BUMDes Sumber Rejeki Jati Batur, Jati Batur Village, Gemolong District, Sragen Regency, Central Java Province. The speakers are Mr Sugiman as Chairman of BUMDes Sumber Rejeki Jati Batur, Mr Muhammad Ali Imron as Secretary of BUMDes Sumber Rejeki Jati Batur, and Mr Tarwanto as a local resident and representative of shareholders in BUMDes Sumber Rejeki Jati Batur.

The technique for data analysis and data presentation is by collecting data and information from field observations and interviews and then analyzing it qualitatively descriptively. Then it is connected with theory and regulations obtained from literature study. So that answers to the problems studied in this research are obtained.

3. Discussion

3.1. Concepts and Regulations regarding the Accountable and Transparent Financial Reporting Process for Village-Owned Enterprises

Several things that need to be appreciated after the enactment of Law Number 6 concerning Villages is the discourse on village economic independence. With this law, it is possible for villages to have business entities.⁵ The aim of forming a business entity will be related to the productivity and economic mobility of the local community. The business entity in question is BUMDes.⁶ Articles 87 to 90 of Law Number 6 of 2014 concerning Villages provide very broad opportunities for villages to form BUMDes. Villages have the opportunity to develop their innovation and creativity to form BUMDes. With the existence of BUMDes, villages are expected to be able to become independent in developing the village and its people so that they can improve welfare.⁷ Normatively, the BUMDes financial reporting process is regulated in Chapter.⁸ These periodic reports include semi-annual reports and annual reports. The semi-annual report is submitted to the advisor, containing: (a) a semi-annual financial position report and a semi-annual profit and loss calculation and explanation thereof; and (b) details of problems that arose during 1 (one) semester that affected the activities of BUMDes/BUMDes together.

The annual report is submitted to the Village Deliberation/Inter-Village Deliberation after being reviewed by advisors and supervisors. The annual report must contain at least:

(a) annual calculations consisting of a report of the financial position at the end of the financial year that has just ended and a calculation of profit and loss from the relevant financial year and an explanation thereof;

⁴ *Ibid.*, hlm. 161.

⁵ Aprillia, Ade Rani dkk, 2021, "Systematic Literature Review (SLR): Keberhasilan dan Kegagalan Kinerja Badan Usaha Milik Desa (BUMDes)", *Jurnal Akuntansi Terapan dan Bisnis*, Vol. 1, No. 1, 2021, hlm. 35.

⁶ Anom Surya Putra, Ponggok, *Inspirasi Kemandirian Desa*, Yogyakarta: LKiS, 2019, hlm. v.

⁷ Ibrahim, *Manajemen Badan Usaha Milik Desa*, Yogyakarta: Penerbit Deepublish, 2018, hlm. 1.

⁸ Faiz Zamzani dkk, *Pengelolaan Keuangan Badan Usaha Milik Desa Sesuai PP No. 11 Tahun 2021*, Yogyakarta: Gajah Mada University Press, 2022, hlm. 54.

(b) financial position report and calculation of consolidated profit and loss statement of BUMDes/joint BUMDes business units;

(c) reports regarding the condition and operation of joint BUMDes/BUMDes as well as the results that have been achieved;

(d) main activities of joint BUMDes/BUMDes and changes during the financial year;

(e) details of problems that arose during the financial year that affected BUMDes/joint BUMDes activities; and

(f) reports regarding management duties by operational executors, supervision by supervisors, and provision of advice by advisors which have been carried out during the financial year just ended. In addition to periodic reports, operational implementers can at any time provide special reports to supervisors and/or village deliberations/inter-village deliberations. Article 59 explains in more detail regarding village deliberations that the results of village deliberations and/or inter-village deliberations related to annual reports are published through mass media and the dissemination of public information that is easily accessible to village communities. The village meeting decides on the acceptance of the BUMDes/joint BUMDes annual report and decides on the use of the results of joint BUMDes/BUMDes businesses that are part of the village. Acceptance of the joint BUMDes/BUMDes annual report by village deliberations/inter-village deliberations releases the responsibility of advisors, operational implementers and supervisors for the implementation of duties and authority in the financial year ending.⁹ Village Deliberation is a village-level development planning forum in Indonesia. Village Deliberation (or Musdes for short) is a form of community participation in decision making regarding development and resource utilization at the village level. This deliberative process is governed by Act No. 6 of 2014 on Villages. Some important points related to village councils in Indonesia include:

a. Role of Community: Village Recommendations emphasize the active role of the community in determining the direction of development in the village. This creates citizen participation and participation in the decision-making process;

b. Collective decision-making: Village discussions are a forum where the people of the village discuss and decide development policies. This includes setting development priorities, budget allocation and use of village resources;

c. Development Planning: One of the main objectives of the village conference is to prepare a village development plan. This plan covers various aspects, such as economic, social and environmental, according to the needs and potential of the village;

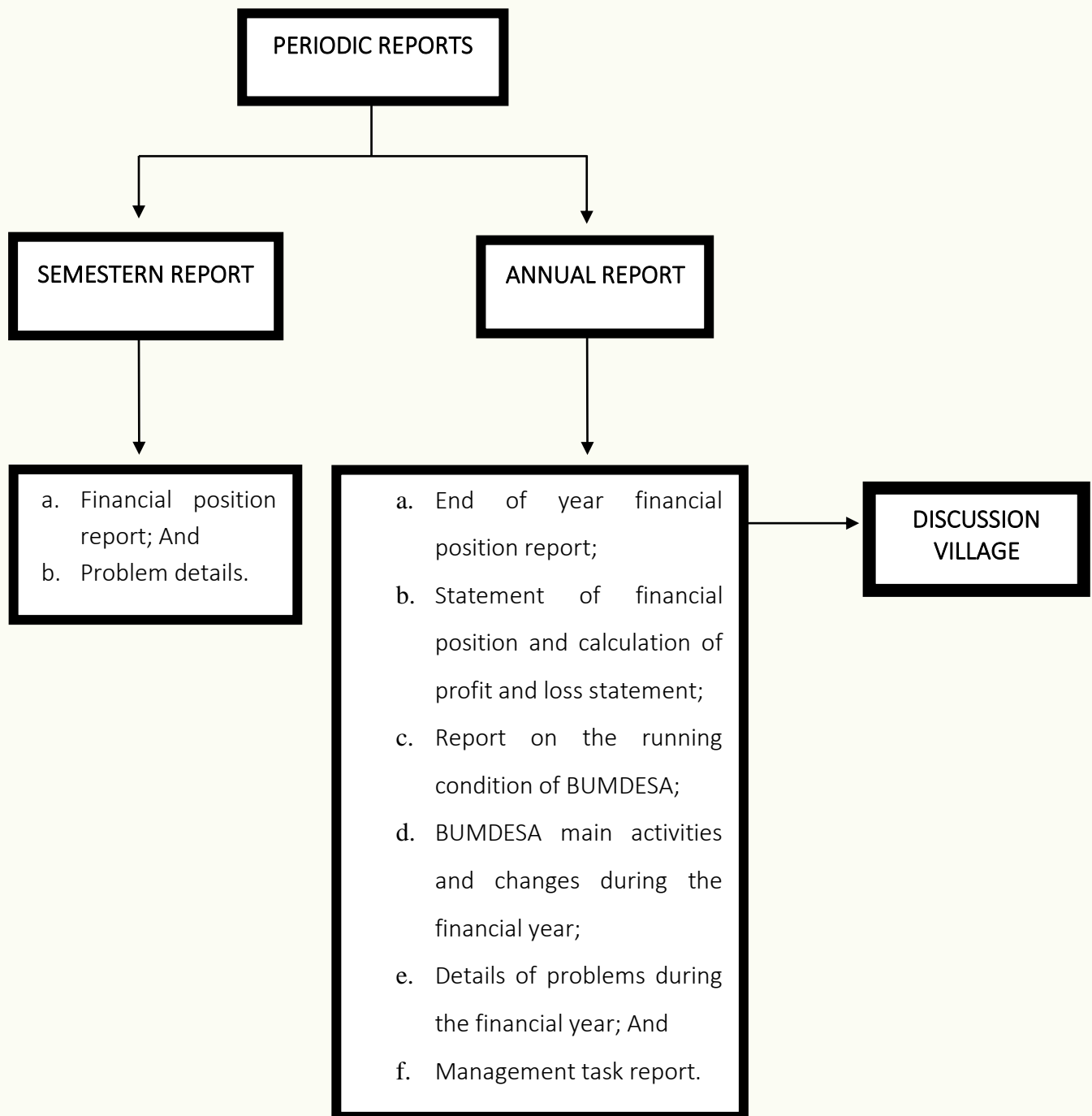
d. Expressing expectations: Villagers can express their expectations and needs at the village conference. This gives people the opportunity to talk directly about the problems they face and find solutions together;

⁹ Joni Emirzon dkk, *Badan Usaha Milik Desa (BUM Desa): Paradigma Baru dalam Hukum Bisnis Indonesia*, Depok: Rajawali Pers, 2021, hlm. 98.

e. Involvement of village administration: Village administration participates in village discussions, facilitates the decision-making process and assists in the implementation of agreed development plans.

Village debate plays an important role in raising community awareness of the importance of sustainable development and participation. With this thinking, it is hoped that development can be more in line with the real needs of village communities and bring them maximum benefits.

BUMDES FINANCIAL REPORTING PROCESS CHART ACCORDING TO PP NO. 11 OF 2021



The principles of BUMDes management refer to the 2006 general guidelines for Indonesian Good Corporate Governance, including:

a. Transparency;

To maintain objectivity in running a business, you must provide material information that is relevant, easily accessible and understood by stakeholders.

b. Accoutabilit;

Companies must be able to account for their performance transparently and fairly.

c. Responsibilit;

Companies must comply with laws and regulations and carry out responsibilities towards society and the environment so that long-term business continuity can be maintained and received recognition as a good corporate citizen.

d. Independenc; and

Companies must be managed independently so that each company organ does not dominate each other and cannot be intervned by other parties.

e. Fairness.

In carrying out its activities, companies must always pay attention to the interests of shareholders and other stakeholders based on the principles of fairness and equality.¹⁰

If you look at the provisions in Law Number 6 of 2014 concerning Villages and its implementing regulations, there is no explanation regarding the examination of the financial reports of the Village Revenue and Expenditure Budget, let alone the examination of BUMDes financial reports by the Financial Audit Agency. However, because village and BUMDes funds come from state finances, village funds are a sub-system of state finance, the Financial Audit Agency should have the authority to carry out audits of BUMDes finances, considering that there is capital participation from village funds there.¹¹ However, because the number of villages reached 83,794 (eighty three thousand seven hundred and ninety four) villages.¹² In line with the large number of BUMDes that exist, especially the geographical area and limited personnel, joint supervision synergy between the community, the Supreme Audit Agency, the Inspectorate and the Financial and Development Audit Agency is needed.

¹⁰ V Wiratna Sujarweni, *Akuntansi BUMDes (Badan Usaha Milik Desa)*, Yogyakarta: Pustaka Baru Press, 2023, hlm. 34.

¹¹ Akmal Hidayat, *Hukum BUM Desa: Pendirian, Pengurusan, Pengelolaan dan Pembubaran BUM Desa, Badan Hukum dan Pertanggungjawaban Hukum BUM Desa*, Yogyakarta: Penerbit Samudra Biru, 2018, hlm. 97.

¹² Sadya, Sarnita, "Ada 83.794 Desa/Kelurahan di Indonesia pada 2022, Ini Sebarannya", <https://dataindonesia.id/varia/detail/ada-83794-desakelurahan-di-indonesia-pada-2022-ini-sebarannya>, diunduh 1 November 2023 Pukul 20.00 WIB.

3.2. Accountability and Transparency in Financial Reporting of Sumber Rejeki Jati Batur Village-Owned Enterprises

Village development can be carried out through optimizing village-based local economic empowerment. A village-based local economy can be driven by local capital owners and can also be driven by villages through BUMDes. According to Law Number 6 of 2014 concerning Villages, BUMDes is a business entity whose capital is wholly or largely owned by the village through direct participation originating from separated village assets in order to manage assets, services and other businesses to the greatest extent possible. welfare of village communities. BUMDes is a pillar of economic activity in the village which functions as a social and commercial institution. BUMDes as a social institution supports the interests of the community through its contribution to providing social services. Meanwhile, commercial institutions aim to seek profits through offering local resources (goods and services) to the market.¹³

BUMDes is a form of joint venture at the village level whose establishment is intended to:¹⁴

- a. assist in the administration of village government;
- b. meet the needs of village communities; and
- c. developing business units to utilize economic potential.

As explained previously, in this research the author examines specifically the research object of BUMDes Sumber Rejeki Jati Batur. BUMDes Sumber Rejeki Jati Batur was formed in 2017 through the Decree of the Head of Jati Batur Village Number 17 of 2017 which was then amended through the Decree of the Head of Jati Batur Village Number 10 of 2021, which incidentally has 4 (four) business units, including: village internet network, rental of concrete mixers, office stationery and basic necessities, and tours of the Sendang Kun Gerit baths. This BUMDes has also become a legal entity, which can be proven by the issuance of a Legal Entity Certificate: AHU-00738.A.H.01.33 of 2021. Among the 4 (four) business units of the Sumber Rejeki Jati Batur BUMDes, the most prominent is the Kun Gerit Medium Bathing Tourism. What is interesting about this business unit is the level of participation of local residents in capital participation, namely IDR. 3,720,000,000.00 (three billion seven hundred and twenty million rupiah) with a total of 781 (seven hundred and eighty one) shareholders, while capital participation from the village was only Rp. 130,000,000.00 (one hundred and thirty million rupiah). Of course, the amount of participation and enthusiasm of citizens must be balanced with accountable and transparent accountability. Moreover, BUMDes Sumber Rejeki Jati Batur is also one of the superior innovation programs of Sragen Regency. In principle, every organization needs to carry out recording or bookkeeping to find out daily transaction

¹³ Isis Ikhwanayah dkk, *Badan Usaha Milik Desa (BUMDes)*, Bandung: Keni Media, 2020, hlm. 48.

¹⁴ *Ibid.*, hlm. 49.

activities and to provide accountability for the organization. The objectives to be achieved with the act of recording include¹⁵

- a. know the development of BUMDes from time to time, in terms of development, income, profit/loss, and capital structure;
- b. know potential losses early on, so that in the future they can be circumvented or even avoided;
- c. know the sources and uses of BUMDes so that they can be used as material for evaluating BUMDes' financial performance;
- d. Understand expenditure and income flow transactions;
- e. as information and assessment material for internal and external BUMDes parties; and
- f. knowing the condition of the inventory of goods and services at any time so that it can be used to develop inventory management strategies.

The recording or opening was also carried out by BUMDes Sumber Rejeki Jati Batur. "BUMDes managers in terms of BUMDes financial reporting prepare reports which include: BUMDes capital recap report, BUMDes capital report (capital additions and expenditures), BUMDes business transaction report, BUMDes cash report, asset liability balance, profit and loss report, cash inflow journal exit, recap of cash reports, and report on distribution of remaining business results".¹⁶ Several reports prepared by the management of BUMDes Sumber Rejeki Jati Batur have in principle fulfilled the accountability and transparency of a business entity's financial report, however, in procedural administrative detail they have not fulfilled what is mandated in Article 58 and Article 59 of Government Regulation Number 11 of 2021 concerning Entities Village-Owned Enterprises that are bureaucratic and technocratic in nature.

"The main obstacle to preparing reports in accordance with Government Regulation Number 11 of 2021 is limited human resources, there are no BUMDes administrators/managers who have an institutional accounting background. The important thing is that the management has tried to prioritize accountable and open reports. So far, the focus of BUMDes has been more on performance achievements, this can be seen in the rapid development of business units, especially Sendang Kun Gerit. This condition was followed by high community participation in investing capital in this

¹⁵ Nazafarin Sajida, *Kupas Tuntas Badan Usaha Milik Desa*, Yogyakarta: Penerbit Pixelindo, 2020, hlm. 99.

¹⁶ Sugiman, *Ketua BUMDes Sumber Rejeki Jati Batur*, wawancara di Sendang Kun Gerit Desa Jati Batur, 17 Oktober 2023.

BUMDes. Of course, this is proof of the high level of trust in the management of BUMDes Sumber Rejeki Jati Batur".¹⁷ The BUMDes Secretary's statement is proof that managers, amidst limited human resources, are trying to fulfill the principles of accountability and transparency in presenting financial reports, which is balanced with optimizing the performance of potential business units, which fosters a sense of public trust, marked by the high level of participation and enthusiasm of citizens in investing in shares/ investment in the Sumber Rejeki Jati Batur BUMDes, especially the Sendang Kun Gerit Bathing Facility business unit. The share price is Rp. 250,000.00 (two hundred and fifty thousand rupiah)/share with a service fee or dividend of 1.5 (one point five) %/year.

"Reports from BUMDes management every 3 (three) months, then at the end of the year there is a deliberation for the annual report. Even though the report is simple, it is transparent and acceptable".¹⁸ Based on interviews with resident representatives, a common thread can be drawn that administratively the financial reporting of BUMDes Sumber Rejeki Jati Batur has made maximum efforts with the existing limitations to present quarterly reports in a simple format and later there will also be an annual report that can be understood. This certainly shows that the BUMDes concerned are accountable and transparent.

Accountability and transparency are part of the pillars of good governance. Accountability is defined as a concept of ethics or responsibility of the government which has the authority to regulate the public administration order. In addition, accountability means the ability to provide answers to higher authorities for the actions of a person or group towards the wider community in an organization.¹⁹

The development of BUMDes institutions certainly needs to be supported by good human resources. Its function is so that networks in the management of BUMDes, especially in production and sales, can be implemented healthily. Networking is important because it helps increase the productivity of BUMDes to sell their products. If human resources do not have this capability, it is possible that the process of developing BUMDes as a village economic institution will be delayed.²⁰ In this case, it is necessary for BUMDes Sumber Rejeki Jati Batur to immediately recruit staff/employees with an accounting background so that in the future the BUMDes' financial reports can be in accordance with those mandated by applicable regulations, namely Government Regulation Number 11 of 2021

¹⁷ Muhammad Ali Imron, *Sekretaris BUMDes Sumber Rejeki Jati Batur*, wawancara di Sendang Kun Gerit Desa Jati Batur, 17 Oktober 2023.

¹⁸ Tarwanto, *Warga setempat/perwakilan pemilik saham di BUMDes Sumber Rejeki Jati Batur*, wawancara di Dukuh Kukungerit Desa Jati Batur, 17 Oktober 2023.

¹⁹ Rukin, *Pembangunan Pedesaan Melalui Badan Usaha Milik Desa*, Jakarta: Penerbit Bumi Aksara, 2021, hlm. 38.

²⁰ Findentus Didakus Darma Saputra, *Badan Usaha Milik Desa: Menilik Kinerja dan Pengembangan Sumber Daya Manusia*, Yogyakarta: Penerbit Deepublish, 2023, hlm. 70-71.

concerning Village-Owned Enterprises. So that not only are the principles of accountability and transparency fulfilled, but administrative technicalities are also fulfilled. The hope is that BUMDes can be in harmony with existing economic, social and cultural potential, that people who own shares will have their rights fulfilled, especially regarding reports and dividends, and in general can realize shared prosperity within the village concerned.

4. Conclusion

Conclusion The concept of regulating BUMDes' accountable and transparent financial reports includes periodic half-year and annual reports submitted to advisors. Furthermore, the annual report is submitted in the village deliberation forum/inter-village deliberation after being reviewed by advisors and supervisors. In the end, the results of village deliberations/inter-village deliberations are published to the wider community to ensure the principles of accountability and transparency.

Administratively BUMDes Sumber Rejeki Jati Batur has implemented the principles of accountability and transparency as mandated by existing regulations. However, technically it cannot be exactly the same as the current regulatory mandate, which in fact is bureaucratic and technocratic in nature. This is due to the limited capacity of management human resources.

5. References

Book:

- Emirzon, Joni dkk, 2021, *Badan Usaha Milik Desa (BUM Desa): Paradigma Baru dalam Hukum Bisnis Indonesia*, Depok: Rajawali Pers.
- Fajar, Mukti dan Yulianto Achmad, 2010, *Dualisme Penelitian Hukum Empiris & Normatif*, Yogyakarta: Pustaka Pelajar.
- Hidayat, Akmal, 2018, *Hukum BUM Desa: Pendirian, Pengurusan, Pengelolaan dan Pembubaran BUM Desa, Badan Hukum dan Pertanggungjawaban Hukum BUM Desa*, Yogyakarta: Penerbit Samudra Biru.
- Ibrahim, 2018, *Manajemen Badan Usaha Milik Desa*, Yogyakarta: Penerbit Deepublish.
- Ikhwanisyah, Isis dkk, 2020, *Badan Usaha Milik Desa (BUMDes): Strategi Pemberdayaan Potensi BUMDes*, Bandung: Keni Media.
- Manan, Abdul dan Wahyunadi, 2019, *BUMDesa Penggerak Ekonomi Desa*, Jakarta: Pusat Data dan Informasi Badan Penelitian dan Pengembangan, Pendidikan dan Pelatihan, dan Informasi Kementerian Desa, Pembangunan Daerah Tertinggal dan Transmigrasi.
- Putra, Anom Surya, 2020, *Ponggok, Inspirasi Kemandirian Desa: Menjelajahi Badan Hukum BUM Desa*, Yogyakarta: LKiS.
- Putra, I Nyoman Nugraha Ardana dkk, 2019, *Mengukur Kinerja BUMDesa*, Jakarta: Pusat Data dan Informasi Badan Penelitian dan Pengembangan, Pendidikan dan Pelatihan, dan Informasi Kementerian Desa, Pembangunan Daerah Tertinggal dan Transmigrasi.
- Rukin, 2021, *Pembangunan Pedesaan Melalui Badan Usaha Milik Desa*, Jakarta: PT Bumi Aksara.
- Sajida, Nazafarin, 2020, *Kupas Tuntas Badan Usaha Milik Desa*, Yogyakarta: Penerbit Pixelindo.
- Saputra, Fidentus Didakus Darma, 2023, *Badan Usaha Milik Desa: Menilik Kinerja dan Pengembangan Sumber Daya Manusia*, Yogyakarta: Penerbit Deepublish.

- Sujarweni, V Wiratna, 2023, *Akuntansi BUMDes (Badan Usaha Milik Desa)*, Yogyakarta: PT Pustaka Baru.
- Yulianto, M Eko dkk, 2019, *BUMDESA Pilar Kekuatan Indonesia: Bunga Rampai Pemikiran & Praktik Pembangunan Desa*, Jakarta: Prasetya Mulya Publishing.
- Zamzani, Faiz dkk, 2022, *Pengelolaan Keuangan Badan Usaha Milik Desa Sesuai PP No. 11 Tahun 2021*, Yogyakarta: Gadjah Mada University Press.

Journal

- Aprillia, Ade Rani dkk, 2021, "Systematic Literature Review (SLR): Keberhasilan dan Kegagalan Kinerja Badan Usaha Milik Desa (BUMDes)", *Jurnal Akuntansi Terapan dan Bisnis*, Vol. 1, No. 1, 2021.

Internet

- Sadya, Sarnita, "Ada 83.794 Desa/Kelurahan di Indonesia pada 2022, Ini Sebarannya", <https://dataindonesia.id/varia/detail/ada-83794-desakelurahan-di-indonesia-pada-2022-ini-sebarannya>, diunduh 1 November 2023 Pukul 20.00 WIB.

Conflict of Interest Statement: The author(s) declares that the research was conducted in the absence of any commercial or financial relationship that could be construed as a potential conflict of interest.

Copyright: © Jurnal Hukum dan Kenotariatan. This is an open access article distributed under the terms of the Creative Commons Attribution 4.0 International License (CC-BY 4.0), which permits unrestricted use, distribution, and reproduction in any medium, provided the original author and source are credited.

Jurnal Hukum dan kenotariatan is an open access and peer-reviewed journal published by Master Of Notarial, Universitas Islam Malang, Indonesia.

Open Access 