

Village financial accountability and local empowerment strategy in achieving Indonesia Emas 2045: A case study in Amplas Village

M. Safii Murad Dauly¹, Uswatun Hasanah^{1*}, Ayunda Fatmasari¹, Oppie Meisya Tanjung¹, Oki Prayogi¹, Hajatina²

¹Department of Management, Universitas Tjut Nyak Dhien Medan, Jl. Gatot Subroto/Gg. Rasmi No.28, Sei Sikambing C. II, Medan Helvetia District, Medan City, North Sumatra 20123, Indonesia

²Department of Business Management, Academy of Commerce and Business (APIPSU), Jl. Gatot Subroto/Gg. Rasmi No.28, Sei Sikambing C. II, Medan Helvetia District, Medan City, North Sumatra 20123, Indonesia

e-mail: uswatun.hasanah@utnd.ac.id

Received 25 July 2025

Revised 28 August 2025

Accepted 17 September 2025

ABSTRACT

This study aims to explore village financial accountability and management strategies implemented for community economic empowerment toward the Indonesia Emas 2045 vision, using Amplas Village in Percut Sei Tuan District as a case study. A descriptive qualitative method was applied through field practice and direct interviews with the village head and local residents of the village. The results show that the village has established a Merah Putih Cooperative as a collective platform for managing agricultural and livestock products, which is officially registered and plays a key role in improving access to capital and product values. Additionally, government support programs, such as the Family Hope Program (PKH) and microenterprise training, have encouraged local community participation in economic activities. However, challenges remain, including unequal aid distribution and a lack of routine outreach. The study concludes that financial accountability through cooperatives and participatory village management strategies has contributed positively to economic empowerment, although further improvements are needed in reporting transparency and equal access to programs. These findings are expected to provide input for village policymakers in designing community-based financial and empowerment policy.

Keywords: Economic Empowerment, Financial Accountability, Indonesia Emas, Village Management, Cooperative.

priviet lab.
RESEARCH & PUBLISHING



1. INTRODUCTION

Village financial management is a critical instrument for realizing fair, transparent, and community-oriented governance. As village fund allocations continue to grow—over IDR 64 trillion per year—the complexities surrounding accountability, equal distribution of aid, and public engagement have increased (Adam et al., 2024). Even though different policies have been created to enhance accountability, practically, weaknesses such as unsatisfactory financial reporting, restricted access to budget information, and limited public scrutiny continue to exist (Afrita et al., 2023; Fitrianti & Sari, 2024). This shows that there remains a gap between the de jure policy and the de facto practices of accountability at the village level, which have not satisfactorily met participatory and people-centered development requirements.

Earlier research has pointed to the significance of transparency and accountability in village fund management to build public confidence and enrich good governance (Arum et al., 2024; Arianto & Sopiarti, 2022). Information systems such as SISKEUDES have been shown to improve reporting quality and reduce the risk of fund misappropriation (Kesa et al., 2024; Maharani & Widodo, 2024). However, the effectiveness of such systems largely depends on the capacity of village officials, technological infrastructure, and community participation (Damayanti & Sujana, 2024; Pahlawan et al., 2020). However, the role of village cooperatives as local economic institutions has received little attention in the context of financial accountability. However, cooperatives hold a strategic position in managing community-based economic activities and distributing empowerment programs, especially in rural areas driven by agriculture and livestock (Bakar et al., 2024; Nazeri et al., 2024).

Local empowerment strategies represent a development approach that emphasizes the active involvement of communities in planning, implementing, and evaluating village development programs, as highlighted in several studies that underscore the significance of participatory mechanisms rooted in local wisdom and collaborative governance (Kurniawan et al., 2019; Siswanto, Sadhana, & Tomo, 2017; Sari, 2017). In line with the vision of Indonesia Emas 2045, villages are no longer seen as underdeveloped areas but rather as economic centers of local knowledge and microenterprises. Cooperatives' empowerment, business education, and access to finance have been included in this transformation process. Several studies affirm that strengthening local economic capacity enhances village competitiveness and reduces reliance on external assistance, in line with inclusive and sustainable development agendas (Nazeri et al., 2024; Bakar et al., 2024; Adam et al., 2024).

Amplas Village, located in the Percut Sei Tuan Sub-district, established a village cooperative known as Koperasi Merah Putih, serving as a platform for collective economic management. The cooperative was formed to support the marketing of agricultural products, livestock processing, and distribution of small business assistance. Although the village has made efforts to build an inclusive governance system, there is a lack of empirical research examining how the cooperative applies the principles of financial accountability and the extent to which the community is involved in decision-making, fund distribution, and oversight processes.

Based on this background, this study aims to examine village financial accountability mechanisms through village cooperatives as part of the strategy to empower the local economy. This study focuses on the interplay between transparency, financial reporting, and community participation in Amplas Village. The novelty of this research lies in its approach, which not only examines formal reporting systems but also explores the social and institutional dynamics of village cooperatives as key actors in local financial management. Using a qualitative case study approach based on field interviews, this study aims to provide empirical contributions to the development of more participatory, transparent, and sustainable village financial governance in support of the Indonesia Emas 2045 vision.

Based on the aforementioned background, this study seeks to answer the following three research questions. The questions are as follows: (1) How are the principles of transparency and financial reporting implemented by Koperasi Merah Putih in Amplas Village?; (2) To what extent is the community involved in decision-making and financial oversight within the village cooperative?; (3) What are the challenges and strategies of the village cooperative in supporting local economic empowerment toward the Indonesia Emas 2045 vision?

2. METHODOLOGY

This study adopts a qualitative approach with a single case study design to explore financial accountability practices and local empowerment strategies through the village cooperative, *Koperasi Merah Putih*, in Amplas Village, Percut Sei Tuan Sub-district, North Sumatra, Indonesia. A qualitative design was chosen to enable a deeper understanding of the social, cultural, and institutional dynamics underlying financial governance and community participation at the village level.

This study adopts a qualitative case study approach to explore the implementation of village financial accountability and local empowerment strategies through the operations of *Koperasi Merah Putih* in Amplas Village, Percut Sei Tuan District. Primary data were collected through semi-structured interviews, direct observations, and document reviews. Although seven individuals were initially interviewed, only three were deemed relevant for the in-depth analysis. These included the Village Head (Informant 1) and two cooperative management representatives (Informants 2 and 3). The interviews focused on exploring three key aspects: (1) implementation of financial transparency and reporting, (2) level of community participation in decision-making and monitoring, and (3) challenges and strategies of the cooperative in advancing local economic empowerment aligned with the Indonesia Emas 2045 vision. In addition to the interviews, field observations were conducted during a community socialization session related to village cooperative programs, aiming to capture the actual practices and interactions between cooperative leaders and citizens. Relevant documents, such as financial records, village planning reports, and internal cooperative guidelines, were also reviewed to support data triangulation.

The data analysis process followed the interactive model by Miles and Huberman (1994), which consists of three concurrent steps: (1) data reduction – selecting, focusing, and simplifying raw data; (2) data display – organizing information into visual and descriptive formats for easier interpretation; and (3) conclusion drawing and verification – identifying patterns and themes, followed by their validation against multiple sources. Triangulation techniques were used to ensure the credibility of the findings by comparing the interview results, observation notes, and documents. All informants participated voluntarily and were assured of anonymity. Names and personal identifiers have been omitted and replaced with neutral labels (Informant 1, Informant 2, etc.) to maintain confidentiality.

3. RESULT AND DISCUSSION

3.1 Result

3.1.1. Implementation of Transparency and Financial Reporting

Based on interviews with three key informants, the implementation of transparency and financial reporting principles by *Koperasi Merah Putih* in Amplas Village reveals a predominantly manual and informal practice, yet it is oriented toward openness to the community. Financial transparency is achieved through verbal disclosure during community gatherings, such as farmers' group meetings and post-harvest assembly.

Informant 1 indicated that financial reports are delivered directly in such forums, with explanations regarding fund allocation, although the reporting system has not yet adopted digital tools for this purpose. As stated, *“We present the report during farmers' group meetings or when the villagers gather, for example, after the harvest. We explain how the money was used, although we don't use computerized systems yet.”*

Informant 2 affirmed that the reporting system remains handwritten and is not systematically documented digitally. Nevertheless, cooperative managers are open to disclosing financial information when requested by the community members. The informant explained, *“We're not using any online system yet; it's all handwritten. However, anyone can ask the managers to see the records. We're transparent.”*

Informant 3 highlighted that social trust in cooperative managers plays a vital role in maintaining transparency. While formal documentation is limited, community members feel involved and trust the

cooperative's financial management. This is reflected in the following statement: *"The people in the cooperative are honest. All aid is distributed. We are invited to discuss things, even though the reporting isn't as formal as in an office."*

Overall, the findings indicate that the principles of transparency and financial reporting in *Koperasi Merah Putih* are applied through direct communication and community deliberation. This approach reflects a participatory culture and strong social values at the grassroots level, although limitations remain in terms of formal documentation and the use of financial information systems. While such practices are effective in building internal trust, they pose risks to external accountability and administrative compliance required in modern cooperative governance.

3.1.2 Community Participation in Decision-Making and Financial Oversight

The findings show that community involvement in decision-making and financial oversight within *Koperasi Merah Putih* in Amplas Village is deeply rooted in informal, trust-based relationships. These interactions are driven by strong social bonds and shared economic goals, even though cooperatives lack formal governance bodies or oversight structures.

Community members play an active role in key decisions, especially when it comes to distributing loans and using cooperative funds to support the poor. One informant shared that these decisions are typically made during regular community or farmers' meetings. As they explained, "We always talk things through with the community. For example, if there's assistance or a loan to be given out, the cooperative leaders call us together to decide who qualifies."

Another informant stressed the value of open discussion and mutual agreement over strict, formal procedures. Participation goes beyond simply approving decisions—it involves meaningful dialogue. "It's not like a formal meeting with reports," the informant said. "It's more like an open forum where the community shares input and the leaders listen."

A third informant pointed out the cooperative's inclusive nature, noting that everyone—from men and women to small farmers and livestock breeders—is encouraged to speak up. Although the process may seem informal, it reflects strong democratic values. "Anyone involved, especially those receiving aid, can ask questions and share concerns. We're also asked to help monitor how things are done," they added. However, the research highlights a gap: there are no formal tools for financial oversight or consistent monitoring systems. While trust in leadership helps bridge this gap, it raises concerns about long-term sustainability and the risk of financial mismanagement. Community involvement is strong and sincere, but without structured governance, it may fall short of meeting broader standards and external accountability. In summary, the cooperative's approach offers a powerful example of grassroots accountability. However, the lack of formal financial checks could limit its resilience and transparency in the long run.

3.1.3 Challenges and Strategies of the Cooperative in Supporting Local Economic Empowerment

The study identifies that *Koperasi Merah Putih* in Amplas Village is facing various significant challenges in developing community-led economic empowerment. One significant challenge is poor cooperative literacy among residents and inactive involvement from members of society. According to one of the informants, "Most people still view the cooperative as just a place to save and borrow funds without being aware that it can further be used as a vehicle to do marketing and conduct business activities." Such misconceptions reflect a lack of awareness regarding the larger mandate of the cooperative, thus impacting the success of community-led economic activities.

Another challenge lies in the cooperative's manual financial management and reporting processes. Informant 3 explained, *"We still record everything in books, not using a digital system. Sometimes when there is a lot of data, it becomes difficult to compile reports quickly."* This limitation not only affects the timeliness of reporting but also raises concerns regarding accuracy and accountability. This issue is compounded by the lack of regular training and capacity-building programs for both cooperative managers and members. As noted by Informant 1, *"Training is essential, but the village budget for business mentoring is still very limited."*

To address these challenges, the *Koperasi Merah Putih* has begun implementing adaptive strategies. The village government, through the head of the village, actively promotes community outreach and education

regarding the cooperative's strategic function. Informant 1 stated, *"We go directly to the community to explain the role of the cooperative. The goal is for people to feel ownership and become more actively involved."* Another strategy includes establishing partnerships with external institutions for training and marketing products. Long-term strategies being considered include digitizing financial records and engaging the village's younger generation in the cooperative's operations. Informant 3 shared, *"We are thinking about how to involve the youth so that the cooperative continues to grow and is not just run by the older generation."* These initiatives align with the broader vision of Indonesia Emas 2045, positioning the cooperative not only as an economic institution but also as a cornerstone of transparent, participatory, and sustainable local financial governance.

3.2. Discussion

3.2.1 Financial Transparency and Reporting in Village Cooperative Management

Transparency is a fundamental principle for achieving accountable village financial governance. However, numerous studies have shown that transparency in village financial management has not been fully realized in practice. [Adam et al. \(2024\)](#) emphasized that institutional constraints—such as limited human resources and suboptimal use of technology—remain significant barriers to effective financial disclosure at the village level.

This concern is reflected in [Afrita et al. \(2023\)](#), who discovered that posting financial reports on bulletin boards as a form of symbolic transparency without active dissemination is inadequate to deliver meaningful public interaction. Transparency should go beyond making data available and ensure that data are easily accessible, comprehensible, and usable by the public. [Istanto and Mursyidah \(2024\)](#) presented a progressive position, disclosing that non-cash systems and digital reporting instruments profoundly enhance accountability while diminishing fiscal mismanagement risk. Sadly, most villages have not internalized such practices owing to infrastructure and change aversion. More importantly, [Fitrianti and Sari \(2024\)](#) underline that substantive transparency should cover three critical dimensions: timeliness of information provision, completeness of financial data, and accessibility for the people. Verbal descriptions at public forums being the exclusive source of transparency usually results in an information divide, with consequential implications for public confidence in management at the cooperative level. According to a good governance viewpoint by [Arianto and Sopiarti \(2022\)](#), village heads and cooperative executives are important linchpins behind a transparency culture within villages. When transparency assumes a face-saving function or administrative duty, rather than being a critical condition for performance and outcomes, the social control function of the public regarding fiscal activities is defeated. Substantive transparency ought to be nurtured by reforms that include the capacity development of digital reporting systems, enhancement of fiscal literacy at the village level, and a categorical commitment by village authorities to create platforms that foster monitoring and evaluation participation. These positions are upheld by [Sulistyowati et al. \(2024\)](#), whose research verified that the presentational quality of financial reports and accessibility independently contribute to enhanced village fund management accountability.

3.2.2 Community Participation in Decision-Making and Oversight

Public involvement is very important to keep the accountability of the program and the successful execution of village development programs ([Arifin et al, 2020](#)). However, fieldwork in Amplas Village shows that participation is still mostly formal and symbolic. As stressed by Informant 2, participation in the community is generally confined to structured activities, such as musyawarah desa (village deliberation), where the flow of information is one-way and dominated by village heads. This is consistent with the results of [Damayanti and Sujana \(2024\)](#) where the formal structure of participation does not provide the villagers with real power as the agent for changers.

The research by [Kesa et al. \(2024\)](#) emphasizes that true participatory governance requires more than attendance; it necessitates shared decision-making power, access to relevant information, and continuous dialogue between citizens and administrators. In Amplas Village, Informant 3 indicated that

while cooperative reports are presented annually, most community members are unaware of the content or implications because of the technical nature of the reports and limited follow-up discussion.

Moreover, community-based monitoring mechanisms remain underdeveloped. Informant 1 admitted that although financial information is displayed publicly, there is no structured feedback mechanism for villagers to voice their concerns or suggest improvements. This gap in participatory oversight reflects the critique by [Arum et al. \(2024\)](#), who argue that the lack of institutional support for bottom-up control diminishes the accountability function of citizens.

Cultural and power habituation factors also play a role in passive participation. As reported by Informant 2, it is a cultural phenomenon for many villagers to try to hold back in meetings out of respect for hierarchy and their desire to avoid confrontation. This is similar to the results of the study by [Maharani and Widodo \(2024\)](#), which found that social norms often hinder more active participation in the community, especially in rural cooperatives.

The policy suggests that capacity building, financial literacy programmes, cooperative management tracts, and overall feedback loops should be utilized to improve participatory governance. Empowerment initiatives need to be more than just a request that people come to meetings – they must seek to establish the capacity and the disposition among citizens to engage in a critical and constructive fashion. According to [Nazeri et al. The process of participation \(2024\)](#), when communities have the knowledge and the channels for voice, participation

3.2.3 Challenges and Strategies of the Village Cooperative

Koperasi Merah Putih, Amplas Village is a community-based institution that is still facing the challenges in its role implementation of economic empowerment that is parallel with the Indonesia Emas 2045 vision. One of the most urgent issues is the limited human resource capacity. Informant 1 admitted that the cooperative's management is not sufficient in terms of training in financial management and reporting systems, which limits the professionalism and transparency of operations. This problem corresponds to the findings of [Bakar et al. \(2024\)](#), who pointed out that the lack of managerial competence is the most common obstacle to the performance of rural cooperatives. Furthermore, the poor participation of younger generations and productive-age citizens is a major challenge. Informant 3 said, "Most of the cooperative activities are run by older residents; the younger generation rarely gets involved, even though they are more familiar with technology." The generational difference is blocking innovation and digital adoption, which are very important for increasing the number of cooperative functions. According to [Adam et al. \(2024\)](#), getting youth into the drive of cooperative activities not only equips young people with necessary business skills but also it is beneficial for innovation and sustainability. Lack of financial capital is the barrier, which is also hindering the growth of the cooperative. Informant 2 said that although the government provides some assistance, it is mostly short-term and project-based, and thus, not sustainable. Additionally, the pursuit of external credit by cooperative organizations has been hindered by a lack of administrative procedures and the absence of guarantees. These financial difficulties are referred to by [Nazeri et al. \(2024\)](#), who stress that the unavailability of long-term funding support is the most critical bottleneck for the resilience of rural cooperatives.

In response, the Koperasi Merah Putih adopted several grassroots strategies. First, it strengthens trust through regular community meetings, although their effectiveness remains limited. Second, the cooperative collaborates with village officials to align development planning with cooperative initiatives. Finally, cooperatives attempt to diversify their services—from agricultural marketing to livestock processing and retailing basic goods—to create a broader member base and revenue streams.

To support these strategies and overcome systemic barriers, multi-stakeholder involvement is necessary. As noted by [Arum et al. \(2024\)](#), successful rural cooperatives benefit from synergistic support among government, academia, and private-sector actors. Furthermore, enhancing institutional governance through training and peer-learning initiatives could help build a culture of accountability and innovation within cooperatives.

4. CONCLUSION

This study examined the financial accountability practices and local empowerment strategies implemented by Koperasi Merah Putih in Amplas Village within the framework of the Indonesia Emas 2045 vision. Through a qualitative case study supported by interviews, observations, and document analysis, the findings reveal that while there is a basic commitment to financial transparency—such as the existence of financial reports and open meetings—implementation remains limited by manual systems, low public awareness, and minimal access to financial data among cooperative members. Community participation in decision-making and financial oversight is still dominated by a small group of senior members, with youth and women being largely uninvolved in governance processes. However, the cooperative has shown initiative in addressing these limitations by hosting socialization events and attempting to broaden its services despite operational challenges and limited funding.

These findings have important implications for both policy and practice. Village cooperatives require not only regulatory support but also capacity-building efforts that enhance transparency, digital literacy, and participatory governance. Encouraging multi-stakeholder collaboration involving local governments, universities, and non-governmental organizations can strengthen institutional capacity and trust in village-based economic institutions. Furthermore, incorporating youth into cooperative ventures should be regarded as a primary objective to foster sustained innovation and facilitate long-term growth.

This study is limited by its focus on a single case, which may not fully capture the diverse dynamics of cooperatives in Indonesia. Additionally, while data were collected from multiple informants, the exclusion of some interviewees due to inconsistencies in responses may have narrowed the scope of insights. Future research should consider comparative studies across different villages or regions and explore the role of digital platforms in enhancing cooperative accountability and transparency. A longitudinal approach can be employed to assess how accountability practices evolve over time in response to policy changes and community engagement.

Ethical Approval

Ethical approval was not required for this study.

Informed Consent Statement

Not Applicable

Author Contributions

MSMD contributed to the conceptualization, methodology, data collection, resources, and supervision. UH contributed to the writing of the original draft, review and editing, project administration, and submission. H and OP contributed to formal analysis. AF contributed to the interpretation.

Disclosure Statement

No potential conflicts of interest were reported by the authors.

Data Availability Statement

The data presented in this study are available upon request from the corresponding author for privacy reasons.

Funding

This study received no external funding.

Notes on Contributors

M. Safii Murad Daulay

<https://orcid.org/0009-0008-1178-0125>

M. Safii Murad Dauly is a lecturer at the Faculty of Business and Humanities, Department of Management, Universitas Tjut Nyak Dhien Medan. He teaches courses on the Indonesian Economy, International Economics, Management Information Systems, and Strategic Management. In addition to teaching, he is actively engaged in research and scholarly publications in the fields of management and economics

Uswatun Hasanah

<https://orcid.org/0009-0005-9513-1058>

Uswatun Hasanah is a lecturer at the Faculty of Business and Humanities, Department of Management, Universitas Tjut Nyak Dhien Medan. She teaches accounting and research methodology courses within the management program, with academic interests in Management Accounting, Financial Management, and Behavioral Accounting. In addition to teaching, she is actively engaged in research and regularly publishes scholarly articles.

Ayunda Fatmasari

<https://orcid.org/0009-0003-2819-3238>

Ayunda Fatmasari is a lecturer at the Faculty of Business and Humanities, Department of Management, Universitas Tjut Nyak Dhien Medan. She teaches courses in Introduction to Macroeconomics, Risk Management, Indonesian Economy, Operations Research, Strategic Management, and Introduction to Business. In addition to teaching, she is actively engaged in research and academic publications in the fields of management and economics.

Oppie Meisya Tanjung

<https://orcid.org/0009-0001-9931-3204>

Oppie Meisya Tanjung is a lecturer at the Faculty of Business and Humanities, Department of Management, Universitas Tjut Nyak Dhien Medan. She teaches courses in Business Communication, Management Information Systems, Operations Research, and Managerial Economics. In addition to teaching, she is actively involved in research and scholarly publications in the fields of management and business.

Oki Prayogi

<https://orcid.org/0009-0000-6133-6120>

Oki Prayogi is a lecturer at the Faculty of Business and Humanities, Department of Management, Universitas Tjut Nyak Dhien Medan. He teaches courses in Statistics I, Business Feasibility Studies, Marketing Management, and Strategic Management. In addition to teaching, he is actively engaged in research and academic publications in the fields of management and marketing.

Hajatina

<https://orcid.org/0009-0008-4108-776X>

Hajatina is a lecturer at the Department of Business Management, Academy of Commerce and Business (APIPSU). She teaches courses in Entrepreneurship, Business Feasibility Studies, Human Resource Management, and Human Resource Management II. In addition to teaching, she is actively engaged in research and academic writing in the field of management, particularly focusing on human resource development and entrepreneurship.

REFERENCES

- Adam, L., Sambodo, M. T., Purwanto, P., Purnagunawan, R. M., Sarana, J., Ermawati, T., ... & Suryanto, J. (2024). *Village fund and Indonesia rural development: Rethinking institutional capacity and governance*. *Journal of Infrastructure, Policy and Development*, 8(1), 112–128. <https://doi.org/10.24294/jipd.v8i1.3873>

- Afrita, N., Safelia, N., Erwati, M., & Jambi, U. (2023). *The influence of accountability, transparency and community participation on the management of village fund allocations in villages in Jambi District*. <https://doi.org/10.55927/fjas.v2i11.6582>
- Arianto, B., & Sopiarti, N. (2022). Pengaruh transparansi dan akuntabilitas terhadap partisipasi masyarakat dalam pengelolaan dana desa. *Jurnal Akuntansi dan Sistem Teknologi Informasi*, 1(2), 79–86. <https://doi.org/10.55642/jasti.v1i2.120>
- Arifin, S., Abdullah, S., Radjab, M., & Raf, N. (2020). *Achieving accountability through community involvement: A case study of Makassar City, Indonesia*. https://www.researchgate.net/profile/Suryanto-Arifin-2/publication/343095825_ACHIEVING_ACCOUNTABILITY_THROUGH_COMMUNITY_INVOLVEMENT_A_CASE_STUDY_OF_MAKASSAR_CITY_INDONESIA/links/5f1655aa92851c1eff23c499/ACHIEVING-ACCOUNTABILITY-THROUGH-COMMUNITY-INVOLVEMENT-A-CASE-STUDY-OF-MAKASSAR-CITY-INDONESIA.pdf
- Arum, N. C., Pramudi, H., & Astuti, Y. (2024). Pengaruh transparansi dan akuntabilitas terhadap kinerja pengelolaan keuangan desa. *Jurnal Ekonomi dan Akuntansi*, 7(1), 15–24. <https://doi.org/10.47637/jea.v7i1.506>
- Bakar, A., Pratiwi, W., Marlina, E., Rusnaini, S., Mardiansyah, Jesika, S., ... & Hamirul, H. (2024). Financial inclusion and rural development: Empowering micro-entrepreneurs in Lubuk Beringin, Bungo Regency, Jambi, Indonesia. *Indonesian Community Empowerment Journal*, 4(2), 196–210. <https://doi.org/10.37275/icejournal.v4i2.60>
- Damayanti, E., & Sujana, E. (2024). Peran partisipasi masyarakat dalam pengelolaan dana desa yang akuntabel di Provinsi Bali. *Jurnal Ekonomi dan Pembangunan Indonesia*, 24(1), 44–56. <https://doi.org/10.15294/ep.v24i1.45077>
- Fitrianti, E., & Sari, M. I. (2024). Transparansi dan akuntabilitas pengelolaan keuangan desa dalam perspektif perangkat desa. *Jurnal Ilmiah Ekonomi Global Masa Kini*, 14(1), 25–32. <https://doi.org/10.36982/jiegm.v14i1.2273>
- Indonesian Journal of Law and Economics Review, 19(4). <https://doi.org/10.21070/ijler.v19i4.1189>
- Kesa, H. H., Arumsari, N. P. D., & Pratiwi, K. A. (2024). Analisis penggunaan aplikasi SISKEUDES dalam meningkatkan transparansi pengelolaan keuangan desa. *Jurnal Akuntansi dan Teknologi Informasi*, 17(1), 24–35. <https://doi.org/10.24123/jati.v17i1.6040>
- Kurniawan, Handrie & Yulianto, Yulianto & Setiawan, Refly & Mladenov, Stanislav & Ardiansyah, M. (2023). Sustainable Development Through Community Empowerment Based On Local Wisdom. *International Journal of Progressive Sciences and Technologies*. 41. 164. <https://ijpsat.org/index.php/ijpsat/article/view/5719/3593>
- Maharani, F. A., & Widodo, W. (2024). Implementasi sistem pengelolaan keuangan desa berbasis aplikasi SISKEUDES dalam mewujudkan akuntabilitas keuangan. *Jurnal Ekonomi dan Manajemen*, 18(2), 97–108. <https://doi.org/10.30656/jem.v18i2.5147>
- Miles, M. B., & Huberman, A. M. (1994). *Qualitative data analysis: An expanded sourcebook* (2nd ed.). Thousand Oaks, CA: Sage Publications. [https://books.google.com/books?hl=id&lr=&id=U4IU_wJ5QEC&oi=fnd&pg=PA10&dq=Miles,+M.+B.,+%26+Huberman,+A.+M.+\(1994\).+Qualitative+data+analysis:+An+expanded+sourcebook+\(2nd+ed.\).+Thousand+Oaks,+CA:+Sage+Publications.&ots=kGXH_KUU0W&sig=XYGOeefSj9HzsOSBAj_WSPFBOTA](https://books.google.com/books?hl=id&lr=&id=U4IU_wJ5QEC&oi=fnd&pg=PA10&dq=Miles,+M.+B.,+%26+Huberman,+A.+M.+(1994).+Qualitative+data+analysis:+An+expanded+sourcebook+(2nd+ed.).+Thousand+Oaks,+CA:+Sage+Publications.&ots=kGXH_KUU0W&sig=XYGOeefSj9HzsOSBAj_WSPFBOTA)
- Nazeri, A. A., Ramli, M. F., & Ghazali, A. H. A. (2024). Strategi koperasi desa dalam meningkatkan kesejahteraan petani: Studi kasus koperasi agro. *Jurnal Pengembangan Koperasi dan UMKM*, 10(1), 57–70. <https://doi.org/10.33096/jpkumkm.v10i1.795>
- Pahlawan, I. R., Nugraha, N. M., & Ramadhan, T. A. (2020). Pengaruh kapasitas aparat desa terhadap implementasi SISKEUDES. *Jurnal Akuntansi dan Pemerintahan Daerah*, 4(1), 89–102. <https://doi.org/10.33701/japd.v4i1.1123>
- Sari, R. A. (2017). *Community empower through the local railway of rural area*. In *Proceedings of the International Conference on Social Science* (pp. 146–151). <https://doi.org/10.5220/0007037401460151>

- Siswanto, B., Sadhana, K., & Ardianto, Y. T. (2017). Community participation and stakeholders in village fund management. *Journal of Economics and Sustainable Development*, 8(20), 42-47. <https://www.iiste.org/Journals/index.php/JEDS/article/view/39308>
- Sulistiyowati, A., Riskanita, D., & Andriani, J. (2024). *The effect of financial report presentation and accessibility on the accountability of village financial management*. *Jurnal Ilmiah Raflesia Akuntansi*, 10(2), 866–873. <https://doi.org/10.53494/jira.v10i2.652>.