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Transformation of Accountability in Village Fund Management: Conventional and Sharia Enterprise Model Theory in Samaelo Village, Barebbo District, Bone Regency

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Abstract: *This research aims to analyze the transformation of accountability in village fund management from the conventional model to the Syariah Enterprise Theory (SET) approach in Samaelo Village, Barebbo District, Bone Regency. The focus of this research is to examine the differences in accountability characteristics between the conventional model, which is administrative and regulatory in nature, and the SET approach, which emphasizes spiritual, moral, and social values in village financial management. This research uses a qualitative approach with data collection methods thru in-depth interviews, field observations, and documentation. The informants in this study include the village head, village officials, and the community involved in the village fund management process. The data obtained were analyzed descriptively to fulfilll the form and direction of the accountability transformation that occurs. The research results show that accountability in the conventional model places more emphasis on compliance with formal rules and the preparation of accountability reports. However, this approach does not yet fully reflect the values of substantive transparency and moral responsibility. On the contrary, the application of principles in Syariah Enterprise Theory encourages the realization of more comprehensive accountability, which is not only oriented toward the government and society but also toward spiritual responsibility to God. This transformation is reflected in the increasing awareness of village officials in applying the values of trustworthiness, honesty, justice, and transparency at every stage of village fund management. Based on the research results, it can be concluded that the integration of Sharia values in village fund management can strengthen the quality of accountability comprehensively, both from administrative, social, and spiritual aspects. Therefore, the Sharia Enterprise Theory approach can be used as an alternative in building a more integrity-oriented accountability system that focuses on the welfare of the community.*
Keywords: *Accountability, Village Fund, Conventional Model, Syariah Enterprise Theory, Transparency.*

A. INTRODUCTION

In Indonesia, managing village funds has grown in importance as community-based development accelerates. The monies allotted will be utilized to support government administration, project execution, community development initiatives, and community empowerment within the village setting since the passage of Law Number 6 of 2014 addressing villages. This may be accomplished by strengthening village residents' ability to engage as stakeholders in development initiatives, promoting local economic growth, improving public services, and reducing the development gap between rural places. [1] Transformation is the process of changing the form, structure, nature, or function of a state to a new state, usually to achieve a better condition or meet certain goals. Transformation here means a change or development in practices and perspectives.[2]

Accountability is the obligation of an individual, group, or institution to account for all actions, decisions, and the use of resources entrusted to them to the authorized or interested parties. Accountability refers to the responsibility for the management of village funds in terms of transparency, participation, and reporting to the community and the authorities.[3]

Village financial management encompasses all activities that begin with the planning stage, implementation, administration, reporting, and accountability, carried out in accordance with the principles of transparency, accountability, participation, and conducted in an orderly and budget-disciplined manner. In this context, village fund management refers to all processes involved in the planning, implementation, and reporting of village funds. Village funds are funds originating from the state budget (APBN), which are channeled thru the regional budget (APBD) of districts/cities and are used for government administration, development implementation, community development, and to finance community empowerment.[4]

The management of village funds in Samaelo Village, Barebbo District, Bone Regency, faces demands not only for administrative accountability but also for accountability that reflects the social and religious values upheld by the community. As public funds entrusted to the village government, village funds require transparent, participatory, and responsible management to ensure that development programs truly provide benefits to society. In practice, accountability in village fund management is often measured through compliance with regulations and the completeness of financial reports. However, this approach has not fully accommodated the moral and spiritual dimensions that are deeply embedded in rural communities, particularly in regions where religious values play an important role in social life.

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[1]Daniel Bender, 'Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 Tentang Desa', *ACM International Conference Proceeding Series*, 18-April, vol. 2, no.1, (2016), h. 45–54.

[2] Erwin Mardinata and others, 'PARTA : Jurnal Pengabdian Kepada Masyarakat Transformasi Digital Desa Melalui Sistem Informasi Desa (SID): Meningkatkan Kualitas Pelayanan Publik Dan Kesejahteraan Masyarakat Pendahuluan', vol. 4, no.1, (2023), h. 73–81.

[3] Aznuriyandi Yona Deswita, 'Transformasi Digital Dalam Tata Kelola Keuangan Desa : Dampak Pelatihan Dan Teknologi Informasi', *Mahasiswa Magister Manajemen*, vol. 2, no. 1, (2025), h. 19-111.

[4] Herlina Helmy Diah Dewi Nawang Wulan, 'Analisis Penerapan Pengelolaan Dana Desa (Studi Kasus Pada Desa Sari Mulya Dan Desa Kuamang Kecamatan Jujuhan Ilir Kabupaten Bungo Provinsi Jambi)', *Eksplorasi Akuntansi (JEA)*, vol. 5, no. 1, (2023), h . 160–75.

In this context, Syariah Enterprise Theory (SET) becomes highly relevant as an independent variable because it offers a broader accountability framework in village fund management. SET emphasizes accountability not only to the government and the community but also to Allah SWT as the ultimate stakeholder. The principles of trustworthiness (amanah), justice ('adl), transparency, and social responsibility contained in SET are expected to strengthen the quality of village fund accountability. Therefore, the application of SET has the potential to transform the conventional accountability model into a more holistic model that integrates administrative, social, environmental, and spiritual responsibilities. This relationship indicates that the stronger the implementation of SET principles in village governance, the greater the opportunity to create accountable, transparent, and community-oriented village fund management.

The conventional model is an approach, system, or way of working based on common habits, standard rules, or long-standing practices that have been widely accepted in a field or society. In this case, the conventional model refers to the accountability practices that have generally been used in village financial management, namely based on government regulations (Village Law and Ministerial Regulation), focusing on administrative reporting and auditing aspects, and likely paying less attention to the moral, spiritual, or local community values.[5]

Syariah Enterprise Theory (SET) offers a new paradigm in understanding accountability, which not only views the relationship between managers and resource owners but also involves the relationship with Allah (hablum minallah), fellow humans (hablum minannas), and the environment (hablum mynal 'alam). This approach is more holistic because it does not solely emphasize administrative compliance, but also moral and spiritual accountability in the management of public resources, including village funds. This aligns with the characteristics of rural communities in Indonesia, which are generally religious and have strong local values.[6]

The transformation of accountability is not just a matter of administrative technicalities, but also involves the transformation of values and paradigms in viewing public responsibility. The conventional model tends to view accountability within a mechanistic framework, while the SET approach seeks to ground the principles of monotheism, trust, and justice in the practice of public financial management. Therefore, a comparative study between these two approaches will be very important to identify the advantages, disadvantages, and relevance of each model in the village context.[7]

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[5] Hasniati, 'Model Akuntabilitas Pengelolaaan Dana Desa', *JUrnal Analisis Kebijakan Dan Pelayanan Publik*, vol. 2, no. 1, (2016), h. 15–30.

[6] Dr. Asep Hendra Yunita Widya Caroline1, 'Transformasi Pengelolaan Sistem Keuangan Desa (SISKEUDES) Berbasis Digital Di Kabupaten Indragira Hilir Provinsi Riau', *Http://Eprints.Ipdn.Ac.Id/*, (2022), h. 1-14.

[7] Maretta Ayu Rahmawati and others, 'Implementasi Aplikasi Sistem Keuangan Desa (SISKEUDES) Sebagai Upaya Peningkatan Akuntabilitas Keuangan Desa Di Desa Tebel

One previous study, conducted by An Rasty Astuti and Andi Faisal (2021), showed that the SET approach can improve the quality of reporting and public trust in financial institutions, as it involves higher dimensions of spirituality and social responsibility.[8] Similarly, a study by Ida Ariani, Lince Bulutoding, and Namla Ekfa Syariati (2022) proves that the application of the SET principle in sharia public institutions can create a synergy between vertical accountability to God and horizontal accountability to society.[9] This can serve as a starting point in formulating a village fund accountability model that is more in line with the cultural context of the local community.

The implementation of SET in the realm of village governance has not been extensively studied, especially in the context of Eastern Indonesia such as in Bone. This gap is the fundamental reason for the importance of this research, to answer how accountability transformation can be achieved thru the SET model, and how its effectiveness compares to the conventional model. This research is also expected to make a tangible contribution to the formulation of village fund management policies that are not only administratively accountable but also socially and spiritually meaningful.

Samaelo Village, Barebbo District, Bone Regency, was selected as the research object because it possesses strong social cohesion, rich local cultural values, and a religious community environment. These characteristics make the village an appropriate setting to examine the relevance of Syariah Enterprise Theory in the management of village funds. The values promoted by SET, such as accountability to God, responsibility to society, justice, and transparency, are closely aligned with the socio-cultural characteristics of the local community. Therefore, this study seeks to analyze how the implementation of Syariah Enterprise Theory can transform the accountability of village fund management from a conventional administrative approach toward a more holistic accountability model that incorporates spiritual, social, and environmental dimensions.

B. METHODS

This research uses a descriptive qualitative research type with a phenomenological and comparative approach. The descriptive qualitative approach was chosen because the research aims to deeply describe and explain the accountability practices in village fund management occurring in Samaelo Village without using statistical analysis. [10] The phenomenological approach is used to understand the experiences, views, and interpretations of the village fund management implementers regarding the concept of accountability, while the comparative approach is used to compare the conventional accountability

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Kecamatan Gedangan Kabupaten Sidoarjo', *Sustainable Jurnal Akuntansi*, vol. 4, no. 2, (2024), h. 197–210.

[8] An Ras Try Astuti and Andi Faisal, 'Tasawwuf Sebagai Lokomotif *Syariah Enterprise Theory* ', *Al Ma' Arief: Jurnal Pendidikan Sosial Dan Budaya*, vol. 3, no. 1, (2021), h. 12–25.

[9] Ida Ariani (Universitas Alauddin Makassar), "Akuntabilitas Pengelolaan Dana Desa Berbasis *Syariah Enterprise Theory* " (Universitas Alauddin Makassar, 2021).

[10] Sudarwan Damin. *Menjadi Peneliti Kualitatif*. (Bandung: CV Pustaka Setia, 2002).

model with the Syariah Enterprise Theory (SET) approach. Thru these two approaches, the research aims to uncover the processes, value changes, and forms of accountability that emerge in village fund management. [11]

This research was conducted in Samaelo Village, Barebbo District, Bone Regency, South Sulawesi, for approximately three months, from November 2025 to January 2026. The selection of the research location was based on the phenomenon of village fund management, which demonstrates accountability practices with two different approaches, making it relevant to the research focus. The data used consists of primary and secondary data. Primary data was obtained thru direct interviews with village officials and parties involved in the management of village funds, while secondary data was obtained from various official documents such as APBDes, accountability reports, village meeting minutes, related regulations, books, journals, and other literature sources that support the research. [12]

The subject of this research is the Samaelo Village Government along with the parties involved in the management of village funds, while the object of the research is the system and practices of accountability in village fund management using both conventional approaches and those leading toward the Syariah Enterprise Theory (SET). Data collection was conducted thru observation, in-depth interviews, and documentation. Observation was carried out to directly observe the activities of village fund management, reporting patterns, and interactions between village officials and the community. In-depth interviews were conducted flexibly with open-ended questions to obtain more detailed information regarding the forms of accountability, challenges faced, value transformations, application of Sharia principles, and their impact on the community. Meanwhile, documentation is used to complement and verify the data obtained from observations and interviews. [13]

Data analysis in this study uses an interactive analysis model that includes data reduction, data presentation, and conclusion drawing and verification. In the data reduction stage, the researcher selects and summarizes data relevant to the research focus, particularly related to accountability practices, transparency, community participation, and Sharia values in village fund management. Subsequently, the data is presented in the form of descriptive narratives, comparison tables, and interview excerpts to facilitate the identification of research themes. The final stage is carried out thru conclusion drawing and verification using comparative thematic analysis to compare the conventional accountability model and Syariah Enterprise Theory (SET), thereby obtaining

[11] Lexy J. Meleong, *Metodologi Penelitian Kualitatif* (Bandung: PT. Remaja Rosdakarya, 2007), h.4.

[12] B Waluya, *Sosiologi: Menyelami Fenomena Sosial Di Masyarakat* (PT Grafindo Media Pratama, n.d.).

[13]Sugiyono, *Memahami Penelitian Kualitatif* (Bandung: Alfabeta, 2010).

an overview of the differences, similarities, and value transformations occurring in the village fund management in Samaelo Village.

C. RESULT AND DISCUSSION

1. Implementation of the Village Fund Management Accountability Model Currently in Samaelo Village

The implementation of the village fund management accountability model in Samaelo Village at this time cannot be separated from the national regulatory framework that governs village financial management. The Samaelo Village Government, in managing village funds, adheres to Law Number 6 of 2014 concerning Villages and Minister of Home Affairs Regulation Number 20 of 2018 concerning Village Financial Management. Law Number 6 of 2014 concerning Villages is the main legal basis governing village administration in Indonesia. This law emphasizes that a village is a legal community unit that has the authority to regulate and manage the interests of the local community based on ancestral rights and customs recognized within the national governance system. One of the important substances in this law is the recognition of villages as subjects of development, not merely as objects of central or regional government policies. Therefore, villages are granted extensive authority, including the authority to independently manage village finances and assets while still operating within the framework of the Unitary State of the Republic of Indonesia.[14]

The regulation emphasizes that village funds must be managed transparently, accountably, participatively, orderly, and with budget discipline. By adhering to these provisions, village governments are required not only to be able to realize the budget but also to ensure that every rupiah of village funds can be accounted for administratively, legally, and socially to the village community.

1.1 Village Fund Planning Process

Village fund planning is the initial process in village financial management aimed at formulating activities, programs, and budgets to be implemented within one fiscal year based on the needs and priorities of the village community.[15] Village planning is regulated by Law Number 6 of 2014 concerning Villages, which emphasizes that villages have the authority to manage and take care of their own interests, including in the matter of village planning.

1.2 Process of Village Fund Implementation

The implementation of village funds is the stage of realization of the plans set forth in the APBDes, where the village government carries out various programs and activities in accordance with the village

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[14] Indonesia, "Undang-Undang Republik Indonesia Nomor 6 Tahun 2014 Tentang Desa."

[15] Perencanaan Dana and others, 'Perencanaan Dana Desa Pada Desa Tunglur, Kecamatan Badas, Kabupaten Kediri', *Jurnal Pengabdian Masyarakat Bidang Akuntansi, Manajemen, Dan Ekonomi*, vol. 1, no .2, (2024), h. 41–44.

development priorities. activities are carried out based on the RKPDes while adhering to the applicable regulations. Every use of the budget must comply with what has been established, whether for physical development, community empowerment, or village operational activities. To support orderly administration, financial recording is carried out systematically using the Siskeudes application, making supervision and reporting easier. The implementation of the Village Fund also involves the community, both as beneficiaries and as executors of activities, so it is expected to increase participation and a sense of ownership in village development. This process is also supervised by the village government, BPD, and relevant parties to ensure that the activities run as planned.

1.3 Reporting and Accountability of Village Funds

Reporting and accountability of village funds are important parts in realizing accountability and transparency in village financial management. Village fund reporting is the process of conveying information related to the use of funds that have been implemented by the village government within a specific period. This report generally takes the form of an APBDes realization report, which is prepared periodically (semiannually and annually) and submitted to the regional government as a form of administrative accountability. Village governments usually use application systems such as Siskeudes (Village Financial System) to ensure that financial recording is carried out systematically, orderly, and in accordance with regulations. The reports generated include details of income, expenditures, and activities that have been carried out, so that it can be known to what extent village funds are used in accordance with the plans set out in the APBDes.[16]

1.4 Mechanism for Supervision and Audit of Village Funds

The mechanism for monitoring and auditing village funds is an important part to ensure that village financial management runs transparently, accountably, and in accordance with the laws and regulations.[17]

1.5 Challenges in Conventional Accountability

The challenges in conventional accountability, particularly in the context of public financial management such as village funds, remain quite complex and diverse. Conventional accountability focuses on administrative responsibility and compliance with formal rules.[18]

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[16] Veti Kartika Sari, "Transparansi Dan Akuntabilitas Pemerintah Desa Dalam Pengelolaan Alokasi Dana Desa," *Ilmu Dan Riset Akuntansi* 10, no. 7 (2021): 8–16.

[17] Sri Murniyanti, "Analisis Mekanisme Pengawasan Inspektorat Kabupaten Bireuen Terhadap Pengelolaam Dana Desa Kabupaten Bireuen Tahun2021," *Majalah Ilmiah Universitas Almuslim* 14, no. 2 (2022): 91–94.

[18] Transparansi Pengelolaan, Dana Desa, and Evaluasi Kebijakan, 'Transparansi Pengelolaan Dana Desa: Evaluasi Kebijakan Dan Implementasi', *Prosiding Seminar Nasional Indonesia*, vol. 3, no .2, (2025), h. 208–18.

2. Transformation of Accountability Based on Sharia Enterprise Theory in Samaelo Village

Transformasi akuntabilitas pengelolaan dana desa di Desa Samaelo menunjukkan adanya pembaharuan pada dimensi pertanggung jawaban kepada Allah SWT. Akuntabilitas tidak lagi dipahami sebatas kewajiban administratif berupa penyusunan laporan keuangan serta pemenuhan regulasi. Akuntabilitas berkembang menjadi kesadaran spiritual yang menempatkan Allah SWT sebagai pihak utama penerima pertanggung jawaban. Perspektif *Syariah Enterprise Theory* memandang bahwa seluruh sumber daya desa merupakan amanah dari Allah SWT. Setiap proses pengelolaan dana desa memiliki nilai ibadah. Setiap keputusan pembangunan memiliki konsekuensi moral. Kondisi tersebut melahirkan perubahan pola pikir aparatur desa dalam menjalankan tugas pengelolaan dana desa.

The research results show that the transformation of accountability in village fund management in Samaelo Village is not only oriented toward fulfilling the administrative obligations set by the government. The management of village funds has evolved into a form of accountability that has a spiritual dimension. Village officials view village funds as a trust from Allah SWT, so the entire management process must be carried out honestly, transparently, and responsibly. This understanding indicates a paradigm shift from accountability centered on financial reporting to accountability based on divine values.

In the Islamic perspective, all human activities are essentially forms of devotion to Allah SWT. The management of village funds is not only viewed as an administrative activity but also as a trust that must be carried out in accordance with divine values. Allah SWT says in QS. Adz-Dzariyat 56:

وَمَا خَلَقْتُ الْجِنَّ وَالْاِنْسَ اِلَّا لِيَعْبُدُوْنِ

Translation:

"I did not create the jinn and mankind except to worship Me." (QS. Adz-Dzariyat [51]: 56). [19]

This verse explains that the main purpose of human life is to worship Allah SWT. The concept of worship in Islam is not limited to religious rituals alone, but encompasses all activities performed with the right intention and in accordance with Allah SWT's commandments. In the context of village fund management, the execution of government duties carried out honestly, trustworthily, transparently, and responsibly is part of worship. Therefore, the management of village funds is not only oriented toward fulfilling administrative obligations but also serves as a means to realize divine values in social and governmental life.

Based on the interview results, Mulyadi, as the Treasurer of Samaelo Village, stated that:

[19] Al-Qur’an Dan Terjemahannya, Surah Adz-Dzariyat Ayat 56,” 2021.

"The village funds that we manage must not only be accountable to the government and the community. The village funds must also be accountable to Allah SWT. Therefore, every activity must be carried out honestly and according to the needs of the community." The use of village funds must truly provide benefits and should not be used for personal interests.[20]

The statement shows that the village government is aware of the importance of accountability to Allah SWT in the management of village funds. This awareness becomes a moral foundation that influences the attitude of village officials in carrying out their governmental duties. The management of village funds is not only viewed as a bureaucratic activity but also as part of a trust that has worldly and spiritual consequences.

The results of the observation also show that religious values have become part of the work culture of village officials. Every implementation of development activities is based on the principles of caution and responsibility. Village officials strive to avoid actions that could harm the community due to the belief that every action will be held accountable by Allah SWT. The findings indicate a transformation in accountability that leads to the implementation of the principle of tawhid in Syariah Enterprise Theory. The principle of tawhid places Allah SWT at the center of all human activities. All the resources possessed by humans are essentially the property of Allah SWT. Humans only act as managers who have the obligation to use these resources according to the established regulations.

In the perspective of Syariah Enterprise Theory, amanah is the responsibility given by Allah SWT to humans as caliphs on earth. Amanah contains the meaning of trust that must be maintained thru honest, fair, and responsible actions. The concept of amanah is not only related to the relationship between humans and humans. The concept of amanah is also related to the relationship between humans and Allah SWT. The research findings indicate that the implementation of the principle of amanah has become part of the village fund management practices in Desa Samaelo. The management of village funds is not only directed at meeting administrative demands. The management of village funds is also directed at maintaining public trust and fulfilling responsibilities to Allah SWT. This condition shows a transformation of accountability that aligns with the principle of amanah in Syariah Enterprise Theory.

The implementation of the maslahah principle in the transformation of accountability in village fund management in Samaelo Village is reflected in the village government's orientation, which prioritizes benefits for the community in every development program. This is in line with Islamic teachings that place

[20] Mulyadi, "Implementasi Prinsip *Tauhid* Dalam Transformasi Akuntabilitas Pengelolaan Dana Desa Di Desa Samaelo" (Wawancara di Desa Samaelo, Kecematan Barebbo, Kabupaten Bone, Januari 2026).

the welfare of the community as the main goal of every activity, as stated in QS. Al-Anbiya verse 107 about mercy for all the worlds. Based on the results of interviews and observations, the village government prioritizes programs that are truly needed by the community, considering the level of need and the benefits produced. The use of village funds is directed toward the development of public facilities, improvement of services, and activities that support community welfare. These findings indicate that the success of village fund management is not only measured by budget realization but also by the tangible benefits felt by the community. In the perspective of Syariah Enterprise Theory, this condition reflects a transformation of accountability oriented toward value creation and welfare for stakeholders.

Meanwhile, the implementation of the principle of 'adl (justice) is realized thru providing equal opportunities for the entire community to participate in the development planning process and the equitable distribution of village development benefits. This principle is in line with QS. An-Nahl verse 90, which emphasizes the importance of being just in every aspect of life, including public financial management. The interview results show that each hamlet is given the opportunity to present development proposals thru deliberation, and all proposals are considered based on the community's needs and the village's budget capacity. In addition, the village government strives to distribute development programs evenly so that the benefits of village funds can be felt by the entire community without discrimination based on region or specific groups. In the perspective of Syariah Enterprise Theory, this practice reflects accountability that not only focuses on administrative compliance but also on the realization of social justice, transparency, and equitable welfare for the entire community of Desa Samaelo.

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