

ASSISTANCE IN BUDGET PREPARATION AND FINANCIAL REPORTING FOR THE KARANG TARUNA IN MANGKUKUSUMAN URBAN VILLAGE, EAST TEGAL DISTRICT, TEGAL CITY, CENTRAL JAVA

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Abstract

This study aims to analyze the implementation of assistance in budget preparation and financial reporting for the Karang Taruna Youth Organization in Mangkukusuman Urban Village, East Tegal District, Tegal City, Central Java. The study employed a qualitative descriptive approach using observation, interviews, documentation, and participatory mentoring activities as data collection techniques. The mentoring program consisted of financial literacy training, budget preparation workshops, bookkeeping simulations, and financial reporting practices. The results showed that the assistance program successfully improved participants' understanding and skills in budgeting, transaction recording, financial documentation, and accountability reporting. Participants became more capable of preparing structured budgets, organizing financial evidence systematically, and implementing transparent financial administration practices. The mentoring activities also strengthened organizational accountability, transparency, and administrative discipline within the Karang Taruna organization. However, several challenges were identified, including differences in participants' financial literacy levels and limited technological skills. Overall, the study concludes that participatory mentoring and financial literacy programs are effective strategies for improving financial governance and organizational professionalism in youth and community organizations.

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Introduction

Karang Taruna is a youth-based social organization that plays a strategic role in community development at the village and urban village levels in Indonesia. The organization serves as a platform for youth empowerment in social, educational, economic, cultural, and community activities. In the context of participatory development, Karang Taruna functions not only as a social organization but also

as a partner of local government in supporting inclusive and sustainable community development. Nurlinah and Haryanto (2024) emphasized that community and youth organizations significantly contribute to strengthening local development through participatory governance and active civic engagement. Therefore, the sustainability and effectiveness of youth organizations highly depend on their organizational management

capacity, particularly in financial administration and accountability.

In practice, many youth organizations at the local level still experience difficulties in preparing budgets and financial reports. Common problems include limited financial literacy, inadequate understanding of budgeting procedures, weak transaction recording systems, and the absence of standardized financial reporting mechanisms. These limitations often result in poor financial accountability and low transparency in organizational fund management. Kuryadi et al. (2026) stated that the low capacity of local organizational human resources in financial administration remains one of the primary causes of weak transparency and accountability in community organizations. Consequently, strengthening financial management skills becomes essential to improve organizational governance and public trust.

Financial accountability and transparency are fundamental principles in modern organizational governance, including youth organizations. Proper budgeting and financial reporting systems enable organizations to manage resources effectively, evaluate program implementation, and provide transparent accountability to members, stakeholders, and the community. According to Ardiputra et al. (2025), participatory and accountable financial governance can improve organizational effectiveness and support sustainable local development. Transparent financial management also encourages member participation and enhances institutional credibility within the community.

Mangkukusuman Urban Village, located in East Tegal District, Tegal City, Central Java, has active youth participation through the Karang Taruna organization. The organization is involved in various social and community activities, such as youth empowerment programs, educational activities, sports events, social services, and neighborhood development initiatives. However, similar to many community-based organizations

in Indonesia, financial administration and accountability practices are often conducted conventionally and lack systematic documentation. Astawa et al. (2026) explained that many local organizations still face challenges in strengthening administrative systems, budget planning, and accountable financial reporting due to limited managerial competencies and insufficient financial training.

Budget preparation is an important component of organizational management because it functions as a planning, controlling, and evaluation tool for organizational activities. A well-structured budget allows organizations to allocate resources efficiently, prioritize programs effectively, and minimize the risk of financial mismanagement. In addition, financial reports serve as an essential instrument for demonstrating organizational accountability and transparency. Dakhi and Situmorang (2025) argued that strengthening the financial management capacity of community organizations can improve the effectiveness of community empowerment programs and support good organizational governance practices.

Assistance and mentoring programs in budget preparation and financial reporting are therefore necessary to improve the managerial capacity of Karang Taruna organizations. Such assistance not only provides technical knowledge related to budgeting, bookkeeping, and financial reporting but also enhances awareness regarding the importance of accountability and transparency in organizational governance. Wibowo et al. (2026) found that financial literacy training and mentoring programs significantly improve the ability of community organizations to manage financial resources professionally and sustainably. Through mentoring activities, organizational administrators are expected to gain practical skills in preparing activity budgets, recording financial transactions, and preparing accountable financial reports.

Furthermore, the development of digital governance and modern administrative systems

has encouraged community organizations to adopt more systematic and transparent financial management practices. Khaerah et al. (2025) explained that digital transformation in budgeting and financial governance can improve the efficiency of planning, budgeting, and reporting processes while strengthening principles of good governance. Therefore, improving the financial administrative capacity of Karang Taruna administrators becomes increasingly important in supporting organizational professionalism and sustainability.

Based on these conditions, assistance in budget preparation and financial reporting for the Karang Taruna Youth Organization in Mangkukusuman Urban Village, East Tegal District, Tegal City, Central Java, is expected to become a strategic effort to address organizational financial management problems. This activity aims to improve the understanding and skills of Karang Taruna administrators regarding budget planning, transaction recording, financial reporting, and the implementation of transparency and accountability principles. Ultimately, the mentoring program is expected to strengthen organizational governance, increase public trust, and support the sustainability of youth empowerment programs within the community.

Literature Review

1. Youth Organizations and Community Empowerment

Youth organizations play a significant role in promoting community participation, social development, and local empowerment. In Indonesia, Karang Taruna serves as a community-based youth organization that facilitates social activities, educational programs, economic initiatives, and neighborhood development. According to Nurlinah and Haryanto (2024), youth and community organizations contribute substantially to strengthening participatory governance and sustainable rural development through active civic engagement and collaborative community actions. The

involvement of youth organizations in local governance also enhances social inclusion and supports the implementation of community development programs.

Similarly, Foo and Yusof (2026) explained that youth empowerment organizations positively influence socioeconomic development through community participation, leadership development, and collaborative planning. Active youth participation in organizational management encourages accountability, transparency, and stronger community trust. Moreover, Margareth and Rachmawati (2026) emphasized that youth participation in community-based organizations improves program effectiveness because young people contribute innovative ideas, volunteerism, and social engagement that support organizational sustainability.

Youth organizations are increasingly expected to adopt professional governance practices, including proper financial management, budgeting, and accountability systems. Chow et al. (2024) found that empowering youth organizations through capacity-building programs significantly improves organizational responsibility, decision-making, and operational management. Therefore, strengthening the managerial and financial competencies of youth organizations is essential for ensuring sustainable organizational performance and community impact.

2. Financial Management in Community Organizations

Financial management is a fundamental aspect of organizational governance because it determines how organizations plan, allocate, control, and report financial resources. Effective financial management supports organizational sustainability, transparency, and accountability. Finkler, Calabrese, and Smith (2025) stated that financial management practices in nonprofit and community organizations involve budgeting, financial reporting, internal control systems, and

performance evaluation to ensure organizational accountability and operational effectiveness.

Budget preparation is one of the most important elements in financial management because it functions as a planning and control mechanism. Budgets help organizations allocate resources efficiently, identify funding priorities, and evaluate program implementation. Dakhi and Situmorang (2025) explained that effective budgeting practices contribute to community empowerment by ensuring that organizational resources are distributed according to strategic priorities and community needs. They further argued that accountable budgeting practices improve transparency and reduce the risk of financial mismanagement.

In community organizations, financial reporting also serves as a tool for accountability to stakeholders, members, donors, and local governments. According to Ghoorah et al. (2026), financial reporting enhances organizational transparency by providing clear information regarding resource allocation, operational performance, and program outcomes. Transparent reporting systems also strengthen stakeholder confidence and organizational legitimacy.

Furthermore, financial literacy has become an essential component of organizational sustainability. Hidalgo-Mayorga and Puente-Riofrio (2025) argued that financial literacy improves budgeting behavior, financial planning, and responsible financial decision-making within organizations. Organizations with higher financial literacy levels are more capable of maintaining accountability and implementing sustainable financial governance practices.

3. Accountability and Transparency in Financial Reporting

Accountability and transparency are central principles of good governance in both public and nonprofit organizations. Accountability refers to the obligation of organizations to explain and justify their activities and financial decisions to stakeholders, while

transparency refers to openness in providing accurate and accessible information regarding organizational activities and financial performance.

Ardiputra et al. (2025) emphasized that accountable financial governance strengthens participatory development and improves organizational effectiveness. Their study showed that participatory budgeting and transparent reporting systems encourage greater public trust and community engagement in local development programs. Transparent financial reporting also minimizes opportunities for corruption, misuse of funds, and administrative inefficiencies.

Similarly, Vambia, Septiana, and Putra (2025) found that compliance with financial governance regulations significantly improves accountability in village budgeting and financial administration. Organizations that implement systematic budgeting and reporting procedures are more likely to achieve effective governance and better program outcomes.

In addition, Yusuf, Saliha, and Ikbal (2026) highlighted that participatory budgeting practices involving youth and community groups enhance democratic governance and strengthen financial accountability at the local level. Community participation in budgeting processes allows stakeholders to monitor financial activities more effectively and encourages transparent organizational decision-making.

The importance of accountability is also evident in nonprofit and religious organizations. Ika and Falikhatun (2026) explained that transparent financial reporting strengthens organizational trustworthiness and increases stakeholder confidence in nonprofit financial management. Their findings indicate that accountability practices improve institutional credibility and encourage broader community participation in organizational programs.

4. Capacity Building and Financial Literacy

Capacity building refers to efforts aimed at improving organizational competencies, managerial skills, and institutional performance. In community organizations, capacity-building programs are essential for enhancing leadership quality, administrative systems, and financial management practices.

According to Wibowo et al. (2026), financial literacy and training programs significantly improve the ability of community organizations to manage funds professionally and sustainably. Organizations that receive financial management mentoring demonstrate better budgeting practices, improved transaction recording systems, and more transparent financial reporting.

Yasa, Putri, and Harwindito (2026) also emphasized that human resource competency and financial literacy strongly influence organizational success in community-based initiatives. Their study found that organizations with adequate financial literacy skills are more capable of implementing accountable budgeting and reporting systems.

Furthermore, Gaitan-Angulo and Gómez-Caicedo (2026) argued that financial literacy supports responsible financial behavior, budgeting discipline, and organizational autonomy. Financial literacy training enables organizational members to understand financial planning concepts, bookkeeping procedures, and accountability mechanisms more effectively.

Capacity-building programs are therefore important for youth organizations such as Karang Taruna because many local organizations still rely on conventional and informal financial management systems. Through mentoring and training activities, youth organizations can improve their administrative quality, financial transparency, and governance effectiveness.

5. Digital Governance and Financial Administration

The development of digital technology has transformed financial governance practices in community organizations. Digital systems facilitate budgeting, financial recording, reporting, and monitoring processes, thereby improving administrative efficiency and accountability.

Khaerah et al. (2025) explained that digital budgeting reforms enhance transparency, efficiency, and participatory governance in community organizations and local governments. Digital financial systems enable organizations to maintain accurate records, improve accessibility to financial information, and strengthen accountability mechanisms.

Astawa, Wirata, and Sulandari (2026) further stated that digital public participation improves organizational responsiveness and supports inclusive governance practices. Community organizations that adopt digital administrative systems are more capable of managing organizational activities systematically and transparently.

Digital transformation is therefore highly relevant for Karang Taruna organizations because many youth organizations still use manual financial recording systems that are vulnerable to administrative errors and data loss. Implementing digital financial administration can improve organizational professionalism and facilitate transparent financial reporting practices.

6. Previous Studies and Research Gap

Several previous studies have examined financial governance, accountability, and community empowerment in local organizations. Ardiputra et al. (2025) focused on participatory budgeting and governance in village development, while Dakhi and Situmorang (2025) examined budgeting policies for community empowerment. Vambia et al. (2025) analyzed compliance in village budgeting systems, whereas Wibowo et al. (2026) discussed financial literacy and organizational empowerment.

Although these studies provide important insights into financial governance and community empowerment, limited research specifically discusses mentoring and assistance programs for budget preparation and financial reporting in youth organizations such as Karang Taruna at the urban village level. Most previous studies focused on village governments, nonprofit institutions, or public sector organizations rather than youth community organizations.

Therefore, this study seeks to fill the existing research gap by examining assistance in budget preparation and financial reporting for the Karang Taruna Youth Organization in Mangkukusuman Urban Village, East Tegal District, Tegal City, Central Java. The study emphasizes organizational capacity building, financial accountability, budgeting practices, and transparent financial reporting within a youth-based community organization context.

Method

1. Research Design

This study employed a qualitative descriptive approach to analyze the implementation of assistance in budget preparation and financial reporting for the Karang Taruna Youth Organization in Mangkukusuman Urban Village, East Tegal District, Tegal City, Central Java. A qualitative descriptive method was selected because it enables researchers to understand social phenomena, organizational behavior, and participants' experiences comprehensively within their natural context. According to Vaughn (2024), qualitative descriptive research is effective for exploring organizational practices, financial management experiences, and community-based problem-solving processes through direct participant involvement and contextual analysis.

The study also adopted a participatory mentoring approach because the research focused not only on observing organizational conditions but also on providing direct assistance and capacity-building activities to participants.

Participatory approaches are widely used in community empowerment research because they encourage active involvement, collaboration, and knowledge transfer between facilitators and participants. Taylor, Afshan, and Lawrence (2025) emphasized that participatory approaches strengthen organizational accountability and social equity by involving community members directly in planning, budgeting, and decision-making processes.

This research was conducted as a community service-based research activity emphasizing practical problem-solving and organizational capacity development. The mentoring activities included financial literacy training, budget preparation assistance, financial reporting practice, and organizational administrative guidance.

2. Research Location and Participants

The study was conducted at the Karang Taruna Youth Organization in Mangkukusuman Urban Village, East Tegal District, Tegal City, Central Java, Indonesia. The location was selected because the organization actively organizes community and youth empowerment activities but still experiences challenges in budgeting and financial reporting practices.

The participants in this study consisted of administrators and active members of the Karang Taruna organization. Participants were selected purposively based on their involvement in organizational management and financial administration activities. The purposive sampling technique was used because qualitative research requires participants who possess relevant knowledge and experiences related to the research topic. According to Wilson (2023), purposive sampling allows researchers to obtain in-depth information from individuals who directly understand organizational financial practices and governance issues. The participants included:

- a. The head of the Karang Taruna organization;
- b. The treasurer and financial administrators;
- c. Organizational secretaries;

- d. Program coordinators; and
- e. Active youth members are involved in organizational activities.

3. Data Collection Techniques

Data were collected using several qualitative data collection methods, namely observation, interviews, documentation, and participatory mentoring activities.

a. Observation

Observation was conducted to identify the initial condition of organizational financial administration, budgeting practices, and financial reporting systems. During the observation process, researchers examined administrative documents, transaction recording procedures, accountability reports, and organizational financial management practices.

Observation is important in qualitative research because it allows researchers to understand actual organizational behavior and administrative practices directly. Gaitan-Angulo and Gómez-Caicedo (2026) explained that observational methods help researchers analyze financial literacy practices, budgeting behavior, and organizational financial decision-making processes comprehensively.

b. Interviews

Semi-structured interviews were conducted with organizational administrators and members to obtain information regarding:

- 1) Financial management practices;
- 2) Budget preparation procedures;
- 3) Financial reporting challenges;
- 4) Administrative constraints; and
- 5) Participants' experiences during mentoring activities.

Semi-structured interviews provide flexibility for researchers to explore participants' perspectives in depth while maintaining consistency with the research objectives.

According to Kasonde (2025), interviews are effective in exploring participants' understanding of financial literacy, budgeting practices, and mentoring experiences within community organizations.

c. Documentation

Documentation techniques were used to collect supporting data related to:

- 1) Organizational activity reports;
- 2) Financial records;
- 3) Budget plans;
- 4) Accountability reports;
- 5) Attendance lists;
- 6) Photos of mentoring activities; and
- 7) Training materials.

Documentation analysis helps strengthen research validity because written evidence can support observational and interview findings. Wilson (2023) noted that organizational documents and financial reports are essential sources for evaluating accountability practices and administrative improvements in nonprofit organizations.

4. Participatory Mentoring Activities

The mentoring process served as both an intervention and a data collection technique. Researchers actively assisted participants in preparing budgets, recording financial transactions, and developing simple financial statements. The mentoring activities included:

- a. Financial literacy training;
- b. Budget preparation workshops;
- c. Financial reporting simulations;
- d. Group discussions; and
- e. Evaluation sessions.

Participatory mentoring enables researchers to observe participants' behavioral changes and skill development directly during the implementation process. Margareth and Rachmawati (2026) explained that mentoring and practical training significantly improve organizational effectiveness, youth participation,

and managerial competency in community organizations.

5. Data Analysis Technique

The data collected were analyzed using qualitative descriptive analysis techniques. The analysis process consisted of several stages, namely:

a. Data Reduction

Data reduction involved selecting, categorizing, and simplifying information obtained from observations, interviews, and documentation. The researcher focused on information related to budgeting practices, financial reporting, organizational accountability, and mentoring outcomes.

b. Data Organization

The reduced data were organized into thematic categories, including:

- 1) Financial literacy;
- 2) Budget preparation;
- 3) Financial reporting;
- 4) Accountability practices;
- 5) Administrative challenges; and
- 6) Organizational capacity improvement.

c. Data Presentation

The organized data were presented descriptively in narrative form to explain the mentoring process, participant experiences, and organizational improvements systematically.

d. Conclusion Drawing

Conclusions were drawn based on patterns, relationships, and findings identified during the analysis process. The researcher interpreted how mentoring activities influenced organizational financial management practices and administrative accountability.

According to Vaughn (2024), qualitative descriptive analysis is appropriate for examining organizational experiences, administrative

processes, and community empowerment outcomes because it enables researchers to interpret participants' perspectives contextually and comprehensively.

6. Research Validity and Reliability

To ensure the validity and reliability of the findings, this study applied triangulation techniques, including:

- a. Source triangulation;
- b. Method triangulation; and
- c. Documentation triangulation.

Source triangulation was conducted by comparing information obtained from different participants, such as organizational leaders, treasurers, and members. Method triangulation involved comparing findings from observations, interviews, and documentation. Documentation triangulation was conducted by reviewing organizational financial records and activity reports to validate interview findings.

According to Taylor et al. (2025), triangulation enhances research credibility because it allows researchers to verify findings through multiple sources and methods. The use of triangulation is particularly important in qualitative community-based research to ensure data accuracy and trustworthiness.

7. Ethical Considerations

This study considered several ethical principles throughout the research process. Participants were informed about the objectives and procedures of the study before data collection activities began. Participation was voluntary, and participants had the right to withdraw from the study at any time. Confidentiality and privacy were maintained by ensuring that personal information and sensitive organizational data were not disclosed publicly without permission.

Additionally, the mentoring activities were conducted respectfully and collaboratively to ensure that participants benefited directly from the research process. The study emphasized

empowerment and organizational capacity-building rather than merely collecting research data.

Result

1. Initial Condition of Financial Management

The preliminary observation showed that the Karang Taruna Youth Organization in Mangkukusuman Urban Village still experienced several challenges in budget preparation and financial reporting. Financial administration activities were conducted manually using simple recording methods without standardized reporting formats. Most financial reports were prepared only for specific accountability purposes after activities had been completed.

The observation results also indicated that organizational administrators had limited understanding regarding:

- a. Budget planning procedures;
- b. Financial transaction recording;
- c. Preparation of accountability reports;
- d. Classification of organizational expenditures; and
- e. Documentation management.

In addition, several financial documents such as receipts, attendance lists, and expenditure evidence were not archived systematically. Some participants also admitted that organizational expenditures were occasionally mixed with personal expenses because there was no clear separation mechanism for financial management.

The interview results revealed that most organizational members had never participated in formal financial literacy or bookkeeping training before the mentoring activities were conducted. Consequently, financial management practices within the organization were based mainly on previous habits and informal administrative experiences.

2. Implementation of Mentoring Activities

The mentoring program was implemented through several stages consisting of:

- a. Financial literacy training;
- b. Budget preparation workshops;
- c. Financial reporting simulations;
- d. Group discussions; and
- e. Practical mentoring sessions.

During the implementation process, participants actively participated in discussions and practical exercises. The mentoring activities focused on improving participants' understanding regarding:

- a. Budget preparation techniques;
- b. Organizational financial planning;
- c. Transaction recording procedures;
- d. Preparation of simple financial reports; and
- e. Accountability documentation.

The training sessions used participatory approaches that allowed participants to practice directly using standardized budgeting and reporting templates. Participants were guided to prepare activity budgets, classify expenditures, and record organizational transactions systematically.

The results of the mentoring activities showed that participants demonstrated improved understanding of budgeting concepts and financial administration procedures. Most participants became capable of preparing:

- a. Activity budget plans;
- b. Cash flow records;
- c. Income and expenditure reports; and
- d. Simple accountability reports.

Participants also learned how to organize supporting financial documents more systematically for accountability purposes.

3. Improvement of Financial Literacy and Administrative Skills

After participating in the mentoring activities, participants showed significant improvement in financial literacy and

administrative competencies. The improvements included:

- a. Better understanding of budgeting concepts;
- b. Increased ability to record financial transactions systematically;
- c. Improved skills in preparing accountability reports;
- d. Increased awareness regarding financial transparency; and
- e. Better organizational documentation practices.

Participants became more disciplined in recording organizational income and expenditure. Financial transactions were documented more consistently, and supporting documents were archived properly. Organizational administrators also started implementing routine financial recording practices after each organizational activity.

The mentoring activities additionally improved participants' confidence in managing organizational finances. Several participants stated that they previously felt uncertain about preparing financial reports because they lacked knowledge of financial management. However, after receiving practical guidance and mentoring, they became more confident in performing financial administration tasks.

4. Development of Accountability Practices

The mentoring activities encouraged the implementation of more transparent and accountable financial management practices within the organization. Participants started applying several accountability measures, including:

- a. Routine financial reporting;
- b. Transparent budget discussions;
- c. Systematic financial documentation;
- d. Organized expenditure archives; and
- e. Regular financial evaluations.

Organizational meetings increasingly involved discussions regarding budget allocation and financial accountability. Members became

more actively involved in monitoring organizational expenditure and evaluating financial reports.

In addition, the organization began implementing standardized financial report formats introduced during the mentoring sessions. These standardized formats simplified financial administration processes and improved the clarity of accountability reports.

5. Challenges During Program Implementation

Several challenges were encountered during the implementation of the mentoring activities. One of the main challenges was the different educational and financial literacy backgrounds among participants. Some participants required more intensive guidance because they had limited experience in bookkeeping and financial reporting.

Another challenge involved limited participant availability due to educational, occupational, and family responsibilities. As a result, some mentoring sessions had to be adjusted according to participants' schedules.

Technological limitations also became an obstacle during the introduction of digital financial administration practices. Some participants had limited ability in using spreadsheet applications and digital bookkeeping tools. Therefore, facilitators simplified the reporting templates and provided additional practical assistance during the mentoring process.

Discussion

The results of this study indicate that mentoring and assistance activities significantly contributed to improving budgeting and financial reporting capacities within the Karang Taruna Youth Organization in Mangkukusuman Urban Village. The findings demonstrate that community-based organizations often experience financial management problems due to limited financial literacy, inadequate administrative skills, and weak accountability systems. These findings are consistent with Hidalgo-Mayorga and Puente-

Riofrio (2025), who explained that financial literacy strongly influences budgeting behavior, financial planning, and accountability practices within organizations.

The improvement in participants' budgeting skills after the mentoring activities confirms that practical financial literacy training can strengthen organizational governance capacity. Participants became more capable of preparing activity budgets, classifying expenditures, and recording transactions systematically. Similar findings were reported by Gaitan-Angulo and Gómez-Caicedo (2026), who found that financial literacy education improves budgeting competence, financial responsibility, and organizational financial autonomy.

The findings also show that participatory mentoring approaches are effective in increasing participants' understanding and practical competencies. Through direct practice and interactive discussions, participants developed stronger confidence in preparing financial reports and managing organizational finances. Wibowo et al. (2026) similarly concluded that mentoring-based financial literacy programs significantly improve organizational accountability and sustainable financial governance practices in community organizations.

Another important finding is the improvement of accountability and transparency practices within the organization. Before the mentoring activities, financial reporting was conducted irregularly and lacked proper documentation. After the mentoring process, participants implemented more organized financial recording systems and standardized accountability procedures. This result supports the argument of Taylor, Afshan, and Lawrence (2025), who emphasized that participatory budgeting and transparent financial governance strengthen accountability and democratic organizational practices.

The implementation of standardized financial reporting formats also improved

administrative discipline among organizational members. Financial reports became easier to prepare, evaluate, and monitor. According to Finkler, Calabrese, and Smith (2025), standardized financial administration systems are essential for improving organizational transparency, monitoring financial performance, and ensuring accountability in nonprofit and community organizations.

Despite these positive outcomes, several implementation challenges were identified. Differences in participants' educational backgrounds and financial literacy levels influenced the speed of learning during mentoring sessions. Additionally, limited technological skills among participants became an obstacle during the introduction of digital financial administration practices. These findings are consistent with Khaerah et al. (2025), who explained that organizational transformation toward accountable and digital governance requires gradual adaptation processes, especially in local community organizations with limited administrative capacity.

The study also highlights the importance of continuous mentoring and organizational capacity-building programs. Short-term training alone may not be sufficient to establish sustainable accountability systems within community organizations. Continuous assistance, periodic evaluations, and follow-up mentoring are necessary to ensure the long-term implementation of transparent financial management practices. Magfiroh (2025) similarly argued that sustainable mentoring programs significantly contribute to strengthening organizational governance and administrative accountability in community institutions.

Overall, the mentoring activities successfully improved the budgeting, bookkeeping, and financial reporting capacities of the Karang Taruna Youth Organization. The program contributed positively to strengthening organizational accountability, improving financial transparency, and enhancing administrative

professionalism. These findings indicate that participatory mentoring and financial literacy programs can become effective strategies for improving governance quality in youth and community-based organizations.

Conclusion

The assistance program on budget preparation and financial reporting for the Karang Taruna Youth Organization in Mangkukusuman Urban Village successfully improved participants' financial literacy, budgeting skills, and accountability practices. Before the mentoring activities, the organization experienced challenges related to limited financial management knowledge, non-standardized bookkeeping, and weak financial documentation systems.

Through participatory training and mentoring activities, participants became more capable of preparing structured budgets, recording financial transactions systematically, and compiling transparent financial reports. The implementation of standardized financial administration procedures also improved organizational discipline and accountability. These findings are consistent with Gaitan-Angulo and Gómez-Caicedo (2026), who stated that financial literacy education strengthens budgeting competence and financial responsibility in organizations.

The study also found that participatory mentoring approaches effectively increase organizational transparency and member involvement in financial decision-making. Taylor, Afshan, and Lawrence (2025) emphasized that participatory budgeting practices enhance accountability, trust, and organizational governance.

Despite several challenges, such as differences in participants' educational backgrounds and limited technological skills, the mentoring program contributed positively to strengthening organizational professionalism and sustainable financial governance. Therefore, continuous mentoring and financial literacy

programs are necessary to support accountable and transparent financial management in youth and community organizations.

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