

Harnessing Natural Resources to Inspire Financial Growth and Enhance the Well-being of the Randegan Village Community

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ABSTRACT

Good financial management is a key factor in determining the sustainability of village development. Through planned, transparent, and accountable management, natural resources (NR) can be optimally utilized to improve community welfare. Socially, unequal income distribution and weak financial accountability often lead to inequality and declining public trust. Randegan Village, despite NR potential, faces such challenges due to the absence of a structured financial management strategy. This study aims to formulate a financial management strategy based on NR utilization, emphasizing transparency, accountability, community participation, and the self-reliance of Randegan Village. A descriptive qualitative approach was employed to illustrate the community's experience in managing income based on local natural resources. The research method was carried out by exploring the experiences and perspectives of residents, the neighborhood head, and youth groups in managing village assets. Data were obtained through interviews, observations, and documentation, then analyzed using a descriptive qualitative method by elaborating, describing, and explaining the findings to provide a comprehensive understanding. Findings show that utilizing natural resources as a source of income, which is then distributed in the form of basic necessities, is considered fairer and more beneficial for the community, despite differing preferences regarding distribution. This mechanism not only brings economic benefits but also fosters the village economy and enhances community welfare through the utilization of local potential. In conclusion, NR-based financial management in Randegan Village can serve as an alternative model to enhance village independence, provided that accountability systems are strengthened and local potential is further diversified to support sustainability.

Keywords : Community Welfare; Financial Management; Natural Resources; Village.

I. INTRODUCTION

Good financial management is a key factor in determining the sustainability of village development. As the smallest unit of government, villages have great potential to build economic independence through the utilization of natural resources (NR). Various regions in Indonesia rely on agriculture, plantations, fisheries, and forestry as the backbone of their local economies. However, without a structured financial management strategy, this potential is often not optimally utilized and thus fails to contribute sustainably to community welfare. This phenomenon also occurs in Randegan Village, which has plantation potential but does not yet have a clear, transparent, and participatory NR-based financial management system. This condition results in limited economic benefits and a decline in community trust in village governance.

Several previous studies have highlighted the issue of village financial management. Ferina et al. (2020) found that limited human resources weaken the governance of Village-Owned Enterprises (*BUMDes*). Wijayanti (2022) showed that a lack of transparency and technological mastery hinders the effective use of village funds. Meutia and Liliana (2017) emphasized the need to align regulations with village capacity to ensure financial accountability. Meanwhile, studies by

Rahayu (2017) and Kasih et al. (2023) highlighted local strength-based strategies as solutions to improve community welfare. Nevertheless, most of these studies are still focused on financial governance in general and have not specifically integrated the utilization of local natural resources (NR) as a source of revenue managed within the village financial framework.

This limitation creates a research gap the absence of studies that position NR as the main basis in formulating sustainable village financial management strategies. This study offers novelty by integrating financial management theory, sustainable development, and community participation through an interpretative phenomenological approach. Thus, the experiences and perceptions of Randegan Village residents are used as a conceptual foundation for designing a financial management strategy model that is not only oriented toward economic aspects but also considers social and environmental dimensions.

The purpose of this study is to formulate an NR-based financial management strategy model that is transparent, accountable, and participatory, so that it can enhance village independence and accelerate Randegan Village's transformation into a self-reliant village. Through this research, it is expected that a model will emerge that can be

replicated in other villages with similar characteristics and serve as a reference for village governments in sustainably managing local potential.

II. RESEARCH METHOD

In this study, the method used is descriptive qualitative. This research method was chosen because it is able to provide an in-depth description of the phenomena being studied based on field data without manipulating the variables under investigation. According to Djam'an Satori (2011), descriptive qualitative research is a method grounded in the processing of descriptive data. Bahri (2017) emphasizes that descriptive qualitative research is conducted to explain phenomena without giving special treatment to the research object, but rather by conducting direct interviews.

Furthermore, Sukmadinata (2011) explains that descriptive qualitative research aims to provide an overview of various phenomena with a focus on understanding the characteristics, qualities, and relationships among the activities that occur. This method was chosen because it allows the researcher to portray the experiences of the individuals studied without applying special treatment to the research object. Similarly, Sugiyono (2018) states that descriptive qualitative research is used to provide descriptions, explanations, comparisons, and understanding of

the data obtained. In addition, this approach is used to understand the actual conditions of village financial management based on the utilization of natural resources (NR), as well as the strategies employed by the community in their daily practices.

This study aims to analyze financial management strategies derived from local natural resources (NR). The research population consists of the community of Randegan Village, RT 01 RW 02, Mojokerto City. Informants were purposively selected based on their direct involvement in financial management, natural resources (NR) utilization activities, and its distribution. The research sample includes the neighborhood head (RT leader), youth groups, and community members. Data collection techniques include interviews, observations, and documentation to identify both the existing practices and the community's needs regarding NR-based village financial management. Data analysis was carried out using a descriptive qualitative analysis method, namely by elaborating, describing, comparing, and explaining the data. The analysis process included transcribing interview results, identifying key themes, coding the data, conducting thematic analysis, and developing a descriptive narrative.

This study may be limited by its small sample size. To ensure validity and transparency, the

researcher employed data triangulation by comparing observational findings, conducting member checks, and consulting academic experts. Through this descriptive qualitative approach, the study seeks to objectively describe how village finances are managed, while also uncovering the social, cultural, and economic values underlying these practices. Thus, the research findings are expected to provide a foundation for formulating sustainable NR-based financial management strategies.

III. RESULTS AND DISCUSSION

The initial experiences of the Randegan Village community revealed an unequal distribution of mango harvests, where access to the fruit was enjoyed more by residents living near the trees. This created a social reality perceived as unfair, leading to social jealousy. The meaning constructed by the community was that physical proximity to the mango trees determined their economic rights, creating a symbolic boundary between the “*front residents*” and the “*back residents*.” The Head of the Youth Group, Moh. Juwargianto, explained:

“Previously, the harvest from these mango trees could not be enjoyed equally by the community. The front residents could enjoy it, while the back residents got nothing.”

This statement illustrates how physical space (location of one’s house) influenced economic access, which was then interpreted by the community as a form of injustice. This situation eventually led to disharmony among residents. Therefore, the Youth Group requested permission to manage the mango asset so that its benefits could be distributed more fairly. The distribution strategy was then carried out in the form of basic food packages (basic food), which were considered more neutral and useful compared to distributing the fruit directly.

The awareness of the importance of equitable benefit-sharing in village asset management was demonstrated by the initiative of Randegan Village’s youth group. They sought to create a fair distribution system so that all residents could enjoy the mango harvest, not only those living near the trees. This initiative also served as a means of strengthening social ties among residents and solidarity among youth group members. As emphasized by the Youth Leader, Moh. Juwargianto:

“By distributing it this way, there are no feelings of jealousy... everyone can enjoy the results in the form of basic food, while also strengthening the bond among the youths here.”

This statement highlights that NR-based distribution not only addresses economic issues but also serves as a social instrument to maintain harmony among residents. The inequality that once existed between the “front” and “back” residents could be minimized through the system of distributing harvests in the form of basic food. This was reinforced by the view of one resident, Chalimatus Sa’diyah (39 years old), who emphasized the tangible benefits of the new system:

“At least we can get a share, whereas before we got nothing, since the trees were in front, and the back residents couldn’t get any.”

This statement shows that the youth-led distribution succeeded in creating a new sense of fairness that did not exist before. Through simple yet inclusive management, the youth not only acted as economic drivers but also as social actors who strengthened solidarity, fostered justice, and built informal accountability accepted by the community.

The financial management of the mango harvest in Randegan Village is still carried out in a simple way. Records are only manually written by the Youth Leader after the harvest is sold to middlemen. This system is practical but does not yet meet formal accountability standards integrated into the village

administration. This was directly acknowledged by the Youth Leader, Moh. Juwargianto, in the following interview:

“I record the finances myself... after the sale, the middleman gives me a note of how much was earned, then we hold a meeting.”

Financial transparency practices are not fully formalized in reports but are instead shared incidentally through village meetings or the RT 01 RW 02 WhatsApp group. This communication medium serves to inform residents about harvest results, revenues, and benefit distribution. As stated by one resident, Chalimatus Sa’diyah (39 years old):

“It’s posted in the WhatsApp group, explaining how much was earned and how much was divided among households.”

However, the limitations of the village’s financial system remain a challenge. The RT head, M. Amanu (55 years old), stressed that village financial recording in general is still manual and lacks a standardized system:

“The financial records in the village are still manual, there’s no system.”

This fact indicates that the transparency practices carried out by the youth remain limited to social and

informal accountability, not yet institutionalized in the village's formal system. This condition raises sustainability risks, because without institutional support and a more modern recording system, NR-based asset management will be difficult to develop into a long-term, accountable model.

The mango harvest distribution program in the form of basic food was clearly intended for community welfare, and it is expected that residents feel happy and satisfied with the benefits of their village's natural resources. Asviyah (65 years old) said:

"I'm happy to receive basic food... before Mas Giant managed it, I didn't get any share at all."

Her statement shows that she is already satisfied with the current system. It implies that the satisfaction does not necessarily lie in the basic food itself, but rather in the fact that she finally receives a share from the mango harvest, something that was not available before.

Meanwhile, Ainur Rofiq (50 years old) expressed a different view:

"This system is actually damaging, the mango trees are being harmed, they're sold before harvest time... if they were shared as mangoes directly, everyone could enjoy them, we could make rujak together."

This statement reflects Ainur Rofiq's concern that selling mangoes to middlemen damages the natural resource itself—16 mango trees along RT 01, RW 02, Randegan Village. This is not sustainable for the village's long-term asset, which may no longer yield benefits in the coming years. In his opinion, it would be better if the mangoes were distributed directly after ripening, thus preserving both the trees and the social value of communal mango consumption. These two informants illustrate different perceptions toward the revenue-sharing system.

In the interview, Juwargianto also explained the mechanism for distributing the mango harvest to residents:

"The mechanism is, after selling, we hold a meeting, then request data from the RT on who has paid the waste collection and funeral funds. So, only registered households here who pay these contributions can receive the basic food. If they haven't paid, they don't get a share."

This statement reveals that harvest distribution is tied to residents' participation in fulfilling social obligations. The Youth Leader explained that basic food recipients must be households in the RT who have paid their waste and funeral fund contributions. Juwargianto viewed this system as an incentive for community compliance. Residents

are expected to participate by fulfilling their obligations. When asked about weaknesses in this system, Ninik Ayucha (45 years old) responded:

"I feel happy, I don't see any weaknesses, I think it's already good."

This suggests that residents have no issue with the requirements, since paying waste and funeral contributions is already considered a civic duty.

The majority of residents expressed hope that the mango asset management program would continue, as it is seen to bring real benefits to the community. Asviyah (65 years old) emphasized:

"I hope it continues, so everyone can get their share."

This reflects gratitude and appreciation toward a distribution system perceived as fairer than before, when only some residents could enjoy the mango harvest. Similarly, Ninik Ayucha (45 years old) expressed her wish for the program to be sustained:

"I hope it just continues, with the results shared with RT residents."

These positive responses demonstrate strong social support for the cooperative, community-based model initiated by the youth leader.

However, in terms of program sustainability, significant limitations remain. The Youth Leader admitted that there is still no plan for further development, and the management relies solely on the existing mango trees. This makes the program vulnerable to risks such as crop failure due to weather or pests, as well as market price fluctuations that may affect the economic value of the harvest. Without further development planning, the program's long-term continuity may be difficult to maintain. Therefore, despite strong community enthusiasm, sustainability challenges must be addressed through more comprehensive planning to ensure that program benefits can be sustained equitably and consistently in the future.

The findings indicate that community involvement, particularly by youth groups, in managing local assets can provide a more equitable distribution of benefits compared to previous conditions. Through the distribution system in the form of basic food, most residents feel they have received their fair share, no longer limited to those living near the mango trees. This practice not only solves the issue of unequal harvest distribution but also contributes to building social solidarity among residents and creating informal accountability accepted by the community. Thus, community participation in managing local assets

delivers not only economic benefits but also strengthens social cohesion.

Nevertheless, the study also identifies several limitations that must be considered. Financial records are still manually kept and shared only through meetings and WhatsApp groups, making them vulnerable to inaccuracies and falling short of formal village accountability standards. Moreover, the managed asset is still limited to mango trees, making the program vulnerable to crop failure and market fluctuations. Differences in perception also emerged among residents, some view basic food distribution as a fair solution, while others criticize selling mangoes to middlemen as harmful to the sustainability of the trees and diminishing the social value of communal mango consumption. This shows that distribution strategies cannot be viewed solely from an economic perspective but must also take into account social, cultural, and long-term sustainability aspects of the asset.

IV. CONCLUSION

In general, the understanding and awareness of the importance of financial management based on the utilization of natural resources (NR) have been revealed in this study. The primary goal of financial management in Randegan Village is to create a more equitable distribution of benefits, strengthen social solidarity, and enhance collective

welfare through local assets, namely mango trees. This study reveals that the utilization of natural resources (NR) as a source of income, distributed in the form of basic necessities, is considered more equitable and beneficial for the community of Randegan Village. This mechanism not only provides economic impact but also fosters the village economy and enhances community welfare through the utilization of local potential. The system established by the Youth Group is understood as an effort to ensure transparency and accountability, while also providing a solution to the unfair distribution of harvests that were previously enjoyed only by a portion of residents.

Nevertheless, this study also found substantive limitations in practice. These limitations include the still manual financial recording system, incidental transparency practices, and the high dependence on a single type of asset (mango trees). In addition, there are differences in community perceptions regarding the form of benefit distribution. Some residents perceive basic food as more beneficial and less prone to conflict, while others believe that direct distribution of mangoes would be fairer and foster greater togetherness. These differences indicate a “dilemma” in choosing the most appropriate distribution model between economic efficiency and collective social satisfaction.

Theoretically, this study contributes to the development of an understanding of NR-based financial management at the village level by emphasizing the integration of community participation, social solidarity, and sustainability strategies. The findings show that local asset management can serve as an alternative instrument to support village independence but requires stronger accountability systems, asset diversification, and innovations in processing harvests to create added value.

At the practical and policy levels, this study provides input for village governments and stakeholders to design NR-based financial management models that are not merely ad hoc but structured and sustainable. Village financial management regulations and policies need to be carefully formulated by taking into account the socio-cultural context of the local community so that the strategies produced are truly relevant and applicable.

Finally, future research could expand the scope of assets studied, involve more informants, and apply different research approaches (such as quantitative or mixed methods) to obtain a more comprehensive picture of the effectiveness of NR-based financial management strategies. Thus, this study can serve as an initial foundation for developing concepts and practices of village financial

management that are fair, participatory, and sustainable.

V. REFERENCES

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