

Advances in Community Services Research

[This Work is Licensed under a Creative Commons Attribution 4.0 International License](#)

Community Accounting School: Basic accounting training for administrators of cooperatives, foundations and community organizations



Muslim Muslim ✉ Yaya Sonjaya<sup>2</sup> Septyana Prasetyaningrum<sup>3</sup>

✉ Universitas Muslim Indonesia, Makassar, Indonesia  
<sup>2,3</sup> Universitas Yapis Papua, Jayapura, Indonesia

Received: 2025-06-13 Accepted: 2025-07-31  
Available online: 2025-08-31

Corresponding author. Muslim Muslim  
✉ [muslim.ak@umi.ac.id](mailto:muslim.ak@umi.ac.id)

ABSTRACT	
<p><b>Keywords:</b> accounting literacy; community accounting school; community of practice; institutional empowerment; financial management.</p> <p><b>Conflict of Interest Statement:</b> The author(s) declare that the research was conducted in the absence of any commercial or financial relationships that could be construed as a potential conflict of interest.</p> <p><b>Copyright © 2025 ACSR. All rights reserved.</b></p>	<p><b>Purpose:</b> This study aims to evaluate the effectiveness of basic accounting training developed through the Community Accounting School approach for administrators of cooperatives, foundations, and community organizations at the grassroots level. The primary focus is to understand how this training contributes to improving accounting literacy, financial transparency, and institutional accountability.</p> <p><b>Research Design and Methodology:</b> This study uses a Systematic Literature Review (SLR) approach by critically examining findings from various relevant scientific articles, both national and international. The analytical framework is based on the Community of Practice (CoP) approach, which emphasizes the importance of collaborative and contextual learning within communities of practitioners.</p> <p><b>Findings and Discussion:</b> The main findings indicate that accounting literacy in community organizations remains low, which has a negative impact on their financial management. Practical accounting training, such as cash recording and simple report preparation, has been proven to increase awareness of transparency and shape a culture of collective accountability. The social and participatory learning process strengthens the community's identity as an entity capable of managing its finances independently.</p> <p><b>Implications:</b> This study provides practical contributions to local governments, educational institutions, and community empowerment agencies in developing more adaptive training programs based on local needs. The Community Accounting School model offered can be widely replicated to strengthen community institutional capacity sustainably.</p>

Introduction

Accounting as a financial information system plays a strategic role in ensuring transparency, accountability, and efficiency in resource management, not only within large corporations but also in community-based organizations such as cooperatives, foundations, and community organizations. In an increasingly complex socio-economic order, an organization's ability to accurately record, manage, and report its finances is an essential indicator in maintaining sustainability and building public trust (Masrukhan et al., 2024). Therefore, accounting literacy is no longer an exclusive need for professionals, but has become an urgent requirement for various elements of society involved in managing public or social funds. This is in line with the global push to strengthen community-based

institutional capacity in order to promote inclusive and sustainable development (World Bank, 2022). However, in reality, most cooperatives, foundations, and community organizations in Indonesia still face serious challenges in terms of accountable financial management. Based on data from the Ministry of Cooperatives and SMEs (2023), it is recorded that around 65% of active cooperatives in Indonesia are still unable to compile financial reports that meet simple accounting standards, with the main obstacle being the low level of competence of administrators in basic accounting. On the other hand, many social foundations and community organizations do not have adequate financial recording systems, making it difficult for them to account for the use of grants or public donations. This phenomenon shows a significant gap between the need for transparent financial management and limited access to accounting training that is appropriate to the context and capacity of community organizations. This issue is an important basis for designing a more adaptive and applicable community accounting education approach.

Recent studies highlight the importance of contextual accounting education and practices tailored to the characteristics of community organizations such as cooperatives, foundations, and other organizations. In the context of cooperatives, the use of accounting software, such as ACCOSOFT, has been shown to improve management and financial reporting efficiency (Luciano et al., 2025). Financial literacy is also a key variable in empowering communities, as demonstrated by Kyeyune & Ntayi (2025) in their study in Uganda, which shows the importance of financial literacy in supporting sustainable development in rural areas. For foundations, Rahman et al. (2025) propose the application of Islamic distributive justice principles in payroll systems as a solution to the inequalities that often arise from capitalist systems. In addition, the formation of practice communities such as CSEAR is considered effective in facilitating collective learning and knowledge sharing in the fields of social and environmental accounting (Rodrigue & Russell, 2024). Lee & Perdana (2023) found that the experiential service-learning approach can increase student engagement and sustainability awareness in accounting education. Simple accounting training has also been proven effective in increasing public understanding of financial reporting (Ghofirin & Wahyuningtyas, 2021), while community activities such as accounting clubs build relevant work skills (Tan et al., 2022). Other studies also show that citizen involvement in public accounting literacy (Karatzimas, 2020) and the involvement of community trainers in financial education programs (Hakizimfura et al., 2020) can increase participation, financial planning, and the efficiency of community organizations.

Although various studies have shown the importance of community-based accounting education and its benefits in improving the capacity of community organizations, there is still a significant gap between the theoretical approaches offered and practical implementation in the field. Studies such as those conducted by Luciano et al. (2025), Kyeyune & Ntayi (2025), and Rahman et al. (2025) emphasize the importance of technology, financial literacy, and fair payroll systems. However, these studies have not specifically integrated the concept of accounting training that is systematically formulated and applied to key actors in grassroots organizations, such as cooperative administrators, foundations, and local communities, who often do not have a formal background in accounting. Theoretically, studies on accounting education still tend to focus on the formal academic realm and the context of for-profit organizations. There are not many studies that comprehensively discuss how informal accounting training can be tailored to the practical needs of non-profit and community-based entities. On the other hand, although several community-based training initiatives have been implemented (Lee & Perdana, 2023; Ghofirin & Wahyuningtyas, 2021), these approaches are generally local in nature, have not been systematically documented, and have not been thoroughly evaluated in terms of their long-term effectiveness and replicability. This condition indicates a need to fill the literature gap through a systematic review that traces, compares, and formulates adaptive, applicable, and sustainable community accounting training models.

This research offers novelty by designing a systematic literature review (SLR) that specifically maps the approaches, models, and effectiveness of community-based accounting training aimed at cooperative administrators, foundations, and community organizations. Unlike previous studies that tended to focus on separate aspects such as the use of technology (Luciano et al., 2025), strengthening financial literacy (Kyeyune & Ntayi, 2025), or the value of fairness in the payroll system (Rahman et al., 2025), this study integrates these various findings into a comprehensive framework to address real

needs at the community level. Another novelty lies in its focus on non-profit entities and grassroots organizations, which have received little attention in accounting literature despite their strategic role in local socio-economic development. This study not only identifies the strengths and weaknesses of existing training approaches but also explores their relationship with financial management effectiveness, increased accountability, and community empowerment. Using an SLR approach, this study systematically and critically compiles scientific evidence to develop a strong conceptual basis and practical recommendations that can be replicated in various local contexts. The main objective of this study is to formulate a relevant, structured, and sustainable community accounting education model that can bridge the gap between theory and practice and strengthen the institutional capacity of communities to manage resources transparently and responsibly.

## Literature Review

### Community of Practice Theory

The Community of Practice (CoP) theory was first introduced by Wenger (1999) as an approach that explains how social learning is formed through active participation in communities that share common interests and practices. Wenger defines a Community of Practice as a group of people who regularly engage in shared activities, learn from each other, share experiences, and build collective knowledge based on the practices they carry out daily. CoP is not just a work group or discussion forum. However, a community of learners that lives and develops within a social framework, with continuous interaction, shared identity, and mutually understood practical goals (Wenger, 1998). In its post-2018 development, this theory continues to be expanded and critically examined in various contexts, such as organizations, education, health, and knowledge management. For example, Van Houten (2023) explains that CoP is part of the landscape of practice, which is an interconnected and mutually influential community where learning occurs not only within one community but also crosses boundaries between communities through open and reflective practices. Thus, learning in CoP is not linear but dialogical, participatory, and highly contextual.

In the context of the practical application of CoP theory, various important findings have emerged regarding the social mechanisms underlying the effectiveness of these communities. Van Houten (2023), in his study of tacit knowledge sharing practices, highlights that successful CoPs depend not only on formal structures but also on individual agency, social boundaries, and a commitment to engage reflectively in the community. This means that learning within CoPs is not the result of direct instruction or a rigid curriculum, but instead the active involvement of members in creating meaning from their shared experiences. Venkatraman & Venkatraman, (2018) even developed an implementative framework for CoPs in the context of knowledge management through the BTOPP (Benefits, Tools, Organization, People, Process) model, which emphasizes that the success of CoPs requires synergy between digital tools, supportive organizational structures, member participation, and continuous learning processes. Furthermore, Fronzetti Colladon et al. (2022), through their study of virtual CoPs in the health sector, emphasized the importance of rotating leadership and social network structures in building a healthy and growing community dynamic. These findings reinforce the argument that the success of a community is not only determined by the substance of the material discussed, but also by the social connections between members and their capacity to build mutually supportive relationships.

The CoP approach also demonstrates high relevance in creating inclusive and collaborative learning environments in various types of organizations. Koivisto & Taipalus (2025) found that in large-scale organizations, the application of CoP principles can be a solution to barriers in knowledge management caused by bureaucratic structures and team fragmentation. By fostering communities based on real-world practices, CoP enables cross-functional and cross-level dialogue, which ultimately accelerates the process of adaptation and innovation. Singh & Dhir (2023) also emphasize that knowledge transfer mechanisms in multinational companies cannot be separated from CoP principles, where knowledge moves dynamically through social interaction and direct engagement between individuals. In many cases, CoP helps members of the organization not only acquire new technical skills but also develop a deeper understanding of their work context. In addition to shaping professional identity, CoP also facilitates the process of collective reflection on work practices and encourages the

creation of adaptive shared learning norms. In this case, the Community of Practice theory serves not only as a framework for understanding the learning process but also as a strategy for organizational design and social intervention, encouraging collaboration, capacity building, and sustainable growth within the community.

#### Basic Accounting Concepts

Basic accounting knowledge refers to an individual's ability to understand, record, classify, and compile simple financial statements in accordance with generally accepted accounting principles. This competency includes knowledge of the accounting cycle, financial transactions, recording systems, and the ability to read and analyze basic financial statements. Apostolou et al. (2020) state that basic accounting literacy is an important foundation in accounting education because it determines an individual's readiness to enter advanced accounting understanding and accounting practice at the organizational level. This is supported by a literature review showing that mastery of basic accounting concepts, such as the basic accounting equation, general journal, ledger, and income statement, is a prerequisite for accurate and responsible financial decision-making (Apostolou et al., 2019). In the context of formal education, basic accounting instruction must be able to develop both conceptual understanding and technical skills that can be applied in real life and the world of work.

The importance of basic accounting literacy is also reflected in the practical needs that arise in the world of work and everyday life. Tan & Laswad (2018), through an analysis of job advertisements in the accounting field, identified that basic skills such as recording transactions, preparing simple financial reports, and understanding accounting principles are the minimum qualifications sought by employers. Therefore, accounting education should not only emphasize theoretical aspects but also develop students' ability to understand the practical application of these basic concepts. Rossouw & Steenkamp (2025) add that learning strategies emphasizing explicit teaching and active learning have proven to be more effective in building a basic understanding of accounting than traditional methods. This approach helps students develop critical thinking skills and engage actively in the learning process, which ultimately enhances their understanding of basic accounting material. Beyond the context of formal education, basic accounting literacy is also highly urgent in the general public, especially in communities that have not been exposed to financial education. Kyeyune & Ntayi (2025) show that low accounting and financial literacy is a significant obstacle to fund management in rural communities, making basic accounting training a strategic instrument to support inclusive economic development.

Not only is an understanding of basic accounting important for individuals, but it is also crucial for the success of institutions and organizations. Czech et al. (2024), in their study on the financial literacy of rural communities, emphasized that an understanding of the basics of accounting is necessary to create a neat, accountable, and responsible recording system. The lack of such understanding often leads to errors in record-keeping, fund leakage, and failure to account for the organization's finances. On a broader scale, a basic understanding of accounting is an important component in strengthening the financial management of organizations, both in the public sector and in communities. This is also reinforced by a systematic review presented by Apostolou et al. (2020), which demonstrates a positive correlation between accounting literacy and the effectiveness of financial decision-making, as well as increased accountability. Thus, the development of basic accounting curricula and training programs is not only relevant for educational institutions but should also be part of the community empowerment agenda. In today's digital era, the challenges and opportunities in basic accounting education are even greater, so that adaptive, contextual, and participatory approaches are key to success in improving a comprehensive understanding of basic accounting across all levels of society.

#### Institutional Context: Cooperatives, Foundations, and Community Organizations

Institutional context refers to the characteristics, structure, governance system, and social norms that shape the workings and functioning of an organizational entity within a social and economic sphere. In this case, cooperatives, foundations, and community organizations have unique institutional characteristics that differ from those of conventional business organizations. McKillop et al. (2020) explain that cooperatives are member-based financial and social institutions that operate

democratically, aiming to create collective economic benefits for their members, not just financial profits. Meanwhile, foundations are non-profit institutions established for social, humanitarian, or religious purposes and carry out activities that are not profit-oriented. Community organizations, such as NGOs and local communities, are generally voluntary and formed based on community aspirations to respond to specific social needs. Nordin et al. (2024) emphasize that institutional capacity in the context of foundations and community organizations is primarily determined by their internal ability to manage resources, develop strategies, and maintain social legitimacy amid structural limitations. Therefore, a deep understanding of the institutional context is essential for designing relevant interventions or programs, including in the areas of training and governance.

In cooperative structures, member-based governance is the primary foundation that distinguishes them from ordinary business organizations. Jamaluddin et al. (2023) emphasize that the decision-making system in cooperatives is carried out collectively through the principle of “one member, one vote,” thus demanding high accountability to its members. However, this practice does not always run ideally because there are often challenges in managerial capacity and adequate financial reporting. Mantzari et al. (2024) underscore the need for accounting and financial reporting systems that are tailored to the characteristics of cooperatives, namely that members from diverse educational backgrounds must easily understand them. Thus, the need for transparent, simple, and standardized recording and reporting systems is urgent to maintain member trust and ensure the sustainability of cooperatives. Meanwhile, Benavides & Ehrenhard (2021) show that cooperatives are not only economic entities but also social spaces that foster community solidarity and alternative economic practices. Therefore, the approach to cooperative institutions must include social dimensions, not just administrative or financial ones.

In the context of foundations and community organizations, institutional challenges are more complex because they depend on public legitimacy and success in managing limited resources. McCosker et al. (2022) state that community organizations require institutional capacity building in the form of training, research collaboration, and improved record-keeping systems that support transparency. Foundations, as institutions that often manage grant funds or public donations, are required to have an accountable and reliable reporting system. Nordin et al. (2024) state that the institutional capacity of foundations is closely related to the effectiveness of their social performance, in which governance and administrative capabilities play a vital role. In a literature review on nonprofits, it was found that many community organizations face limitations in managerial and financial documentation capabilities, which ultimately hinder program success and fundraising. Therefore, understanding the institutional context of nonprofit organizations is important not only from a legal structure perspective but also from the perspective of internal dynamics, organizational culture, and organically developed community practices. This entire study shows that cooperatives, foundations, and community organizations require unique and different institutional approaches, as well as management systems tailored to their respective structures, values, and objectives.

#### Community-Based Accounting Training

Community-based accounting training is a form of non-formal education designed to enhance the basic understanding and skills of accounting for community members, local organization administrators, and social entities such as cooperatives, foundations, and civil society groups. This training emphasizes a contextual and participatory approach, where the material, methods, and delivery of lessons are tailored to the specific needs of participants who often lack a formal accounting education background. According to Dempsey-Brench & Shantz (2022), this type of training scheme is often implemented through skills-based volunteering, which involves professionals volunteering to transfer managerial and technical skills to community organizations. In practice, community accounting training usually covers basic material such as recording financial transactions, cash management, preparing simple financial reports, and internal financial control. This is important considering that many community organizations still do not have a structured accounting system, even though they manage public funds, donations, or member deposits. Lee & Perdana (2023) note that the experiential service learning approach, where participants learn through hands-on practice in real-life situations, has proven effective in helping participants gain a deeper understanding of accounting



principles. In addition to strengthening cognitive aspects, this method also builds participants' confidence in applying the skills they have learned to manage their organizations effectively.

Community-based accounting training not only provides technical knowledge about financial recording and reporting, but also plays an important role in social empowerment and strengthening the institutional capacity of community organizations. Gilchrist et al. (2023) explain that one of the main challenges faced by non-profit organizations is the inability to compile financial reports that can be used for the public interest, due to limited resources and low internal financial literacy. In this context, community-based training equips organizational administrators with skills that they can apply directly in their daily managerial practices. Ebirim et al. (2024) demonstrate that voluntary training conducted in low-income communities not only enhances financial literacy but also strengthens residents' ability to make informed financial decisions for the common good. Moreover, this type of training also creates a space for dialogue that brings together various parties—administrators, members, and other stakeholders—to understand the importance of accountability and transparency in community fund management. McCosker et al. (2022) emphasize that a participatory approach to training, in which participants are involved in planning and implementing the training, will increase a sense of ownership and build trust among community members. Thus, community-based accounting training can be a gateway to social transformation through the strengthening of collective values and the improvement of the capacity for sustainable and contextual local organizational governance.

Community-based accounting training also has important implications for strengthening local organizational governance and improving institutional capacity in the long term. Nordin et al. (2024) state that the capacity of a nonprofit organization is primarily determined by its ability to manage and account for its resources. Accounting literacy is an integral part of this capacity because it directly relates to an organization's ability to prepare financial reports, make budget plans, and carry out internal control functions. Through training that is designed to be participatory and contextual, community organizations are not only equipped with technical skills but also facilitated to develop internal systems that are more organized and responsive to the needs of the organization. In this context, Araque (2025) emphasizes that training tailored to the characteristics of the organization, including in financial management and accounting, can increase volunteer participation, build collective motivation, and create a broader social impact. With a community-based training approach, the learning process not only occurs top-down from the trainer to the participants, but also through the exchange of knowledge and experiences among community members. This pattern enables the creation of an active and sustainable learning community, where accounting skills become part of the organizational culture.

## **Research Design and Methodology**

This study employs a qualitative approach, utilizing the Systematic Literature Review (SLR) method, which aims to identify, select, and critically analyze relevant literature on community-based accounting training. The SLR approach was chosen because it provides a systematic, transparent, and replicable framework for summarizing findings from previous studies scattered across many disciplines and geographical contexts. The subjects in this study are scientific journal articles, academic books, and research reports that explicitly discuss the topics of accounting training, community financial education, or grassroots organizational capacity building. The literature population studied is limited to English and Indonesian publications published between 2015 and 2025, with the primary sources coming from internationally indexed publishers such as Elsevier, Emerald, Wiley, and Springer.

Data was collected through a systematic search process in reliable academic databases such as Scopus, ScienceDirect, Emerald Insight, and SpringerLink. The keywords used included: “community-based accounting training,” “financial literacy for nonprofits,” and “accounting education in grassroots organizations.” The instrument used was a literature review protocol, which included inclusion and exclusion criteria, an article quality checklist, and a data extraction form. Data analysis was conducted using a thematic method that integrated manual coding and narrative synthesis approaches. The collected data were analyzed based on key themes that emerged consistently from various sources. The results of the analysis were used to identify research trends, knowledge gaps,

and relevant conceptual and practical recommendations for the development of community-based accounting training.

## Findings and Discussion

### *Findings*

#### The Real Need for Accounting Training in Non-Profit Communities

Accounting training in non-profit communities has become an urgent need as the complexity of financial management in cooperatives, foundations, and community organizations increases. Many of these grassroots organizations are run by individuals who do not have a formal accounting background. This results in a low ability to prepare financial reports that meet standards, a lack of transparency, and weak institutional accountability (Gilchrist et al., 2023). Low financial literacy also increases the risk of errors in fund management and hinders the potential for organizational sustainability (Czech et al., 2024). Ebirim et al. (2024) emphasize that communities in poor areas tend to lack access to financial education, which ultimately exacerbates economic inequality. In the context of cooperatives, a study by Jamaluddin et al. (2023) shows that good financial governance and reporting play an important role in building member trust and operational effectiveness. However, there is still a wide gap between the need for and availability of accounting resources. A systematic study by Benavides & Ehrenhard (2021) found that most cooperatives in developing countries lack training and tools to support efficient accounting functions. Therefore, community accounting training needs to be designed not only as a transfer of knowledge but also as a strategy for empowerment and long-term institutional capacity building, capable of responding to real challenges in the field practically and contextually.

#### Accounting Training Models and Characteristics That Have Been Developed

Various accounting training models have been implemented in various regions, ranging from experiential learning approaches, volunteer-based training, to simple modules tailored to community needs. Ghofirin & Wahyuningtyas (2021) demonstrate the effectiveness of simple, practice-oriented accounting training in improving the understanding of micro-entrepreneurs in Surabaya regarding financial reports. However, many of these training programs are still local in nature, undocumented, and not yet integrated into a systematic and sustainable training system. Araque (2025) emphasizes the importance of organized volunteer management in conducting impactful community training. Meanwhile, Dempsey-Brench & Shantz (2022) highlight the potential of skills-based volunteering in bridging the skills gap, especially in the context of non-profit organizations. Masrukhan et al. (2024) also note that family- and community-based training has its own effectiveness in improving financial literacy, although it tends to be limited in scale. Apostolou et al. (2020) suggest that community accounting training should include interactive and case-based elements to build critical and applied thinking skills. The characteristics of existing models show that the success of training is primarily determined by a contextual, participatory approach that is tailored to the capacity of participants. However, the lack of documentation and long-term evaluation of existing training programs is an obstacle to the development of replicable and standardized training models.

#### The Role of Technology and Practice Communities in Accounting Education Communities

Technology plays an important role in democratizing access to accounting training in grassroots communities. One example is the use of accounting software such as ACCOSOFT, which was developed specifically for farmer cooperatives by Luciano et al., (2025). This system not only simplifies transaction recording but also enables more accurate and accountable reporting. In the context of education, learning communities such as CSEAR have proven the effectiveness of the co-learning approach in improving understanding of social and environmental accounting (Rodrigue & Russell, 2024). Wenger (1999), in his theory of communities of practice, explains that collaborative and contextual learning is essential in shaping relevant practical knowledge. This finding aligns with the results of Fronzetti Colladon et al. (2022), which demonstrate that sharing knowledge through professional social networks accelerates the strengthening of community institutional capacity. Venkatraman & Venkatraman (2018) also support the use of community-based knowledge management

systems to overcome human resource constraints in the non-profit sector. When technology and practice communities are strategically combined, they create a sustainable learning ecosystem, enabling communities to continuously improve their accounting capacity independently. Therefore, the integration of simple technology and social learning approaches should be an essential component of any community-based accounting training design.

#### Integration of Social and Cultural Values in Training Design

One important finding in the literature is that community-based accounting training cannot be separated from the social and cultural context of the local community. Training that only emphasizes the technical aspects of accounting risks failure if it does not take local values into account. Rahman et al. (2025) propose an Islamic distributive justice accounting model in the foundation's payroll system as a response to the inequalities that often occur due to the dominance of the capitalist system. This approach demonstrates the importance of training designs that not only instill technical skills but also values of justice, togetherness, and social responsibility. Lee & Perdana (2023) emphasize that community service-based experiential learning can foster sustainability awareness and build civic values in participants. In a broader context, Karatzimas (2020) explains that government accounting literacy accompanied by an understanding of democratic values can increase citizen participation in public budget oversight. Thus, community-based accounting training should ideally not only focus on improving technical skills but also serve as a medium for strengthening the social, spiritual, and cultural values that form the foundation for community institutional sustainability. This integration is the basis for creating programs that are contextually relevant and can be accepted and implemented by the target community.

#### The Gap Between Theory and Practice: Lack of an Integrated Approach

Although the literature on community accounting is growing, there is a clear gap between the theory produced in academia and practice in the field. Most previous studies remain fragmented, each focusing on specific aspects, such as technology, financial literacy, or student participation in community service. Apostolou et al., (2019) note that many accounting education studies still focus on formal learning outcomes and have not sufficiently explored how this education is applied collectively in grassroots communities. McCosker et al., (2022) emphasize the importance of a participatory approach in building data and reporting capacity for non-profit organizations. However, the implementation of this method is often not integrated into broader community-based accounting education policies. Nordin et al. (2024) in their study on the capacity of non-profit organizations state that accounting literacy will only have a significant impact if it is accompanied by a systemic approach that combines governance, social values, and technological support. The lack of integration between these dimensions often causes training programs to be unsustainable and difficult to replicate in other communities. Koivisto & Taipalus (2025) remind us that knowledge management failures can occur due to a lack of alignment between systems, organizational contexts, and the real needs of the community. Therefore, there is a need for holistic training designs that combine these various aspects into a systematic framework in order to produce community accounting interventions that are adaptive, replicable, and have a broad social impact.

#### Recommendations for Developing a Community Accounting School Model

In response to various previous findings, this study recommends the development of a "Community Accounting School" model as a systematic, adaptive, and sustainable approach to accounting training for grassroots organizations. This model can be designed based on collaborative principles between academics, professional volunteers, and local communities, promoting a participatory and context-based learning philosophy. Rossouw & Steenkamp (2025) emphasize the importance of active learning methods in improving the critical thinking skills of accounting students, which is also relevant when applied in a community setting. Through this approach, the community is not only the object of training, but also an active subject in the process of building its accounting capacity. Kyeyune & Ntayi (2025) underscore that community empowerment will only be effective if financial education is accompanied by institutional management strengthening. In practice, this model can be facilitated



through learning communities such as CSEAR, the use of simple technology such as ACCOSOFT (Luciano et al., 2025), and contextual training modules developed based on local values. The integration of these three pillars will create a learning ecosystem that allows for cross-regional replication. Thus, Community Accounting Schools are not only a technical training concept, but also an instrument for institutional, social, and cultural strengthening in promoting transparent, accountable, and inclusive community financial management in the long term.

## Discussion

This study systematically reveals that community-based accounting training is an urgent need at the grassroots level, especially among cooperative administrators, foundations, and community organizations. Based on a review of the literature, it was found that the majority of community organizations are run by individuals who do not have a formal accounting education background. They carry out financial functions using an informal approach that tends to be intuitive and minimizes documentation. This results in a low ability to compile financial reports systematically and accurately. In the context of organizations that manage public funds or member dues, this knowledge gap poses significant risks. The inability to record transactions accurately results in invalid financial reports, leading to various problems, including fund leakage, weak accountability, and a decline in trust from external parties, such as donors, partners, and the broader community. This fact shows that accounting training in communities can no longer be viewed as a supplement or merely a technical activity, but rather as an institutional empowerment strategy. When organization administrators are equipped with a basic understanding of accounting principles and financial recording techniques, they have the tools to build a more transparent and accountable internal financial system. This study found that several communities that received training experienced significant improvements in the quality of their daily cash reports, savings and loan reports, and simple balance sheet preparation. The training not only increased participants' knowledge but also encouraged institutional behavioral changes, such as cash recording routines, periodic reporting, and financial discussions among administrators, which had not occurred previously.

The training programs reviewed in this study had various forms and approaches. Some used simple accounting modules tailored to community operational activities, such as the management of savings and loan cooperatives or foundation social funds. This approach proved to be more effective because participants could directly relate the training material to their daily financial activities. In addition, the experiential learning method—where participants learn through simulations and hands-on practice—also showed better results than conventional lecture methods. This approach allowed participants to experience firsthand the process of recording transactions, compiling reports, and evaluating the financial data they produced. This participatory learning process fosters a deeper understanding and encourages the continuous internalization of skills. Another important finding is the involvement of professional accounting volunteers who assist in the training process. The presence of mentors from the practitioner or academic community not only improves the quality of the training but also gives participants confidence. They feel valued and gain direct access to knowledge that has traditionally been considered exclusive to professionals. In some cases, communities that previously had no financial reporting system began to establish internal financial structures, such as cash managers, transaction recorders, and simple internal audit mechanisms, after the training. This shows that intensive and collaborative community accounting training can create gradual institutional transformation.

An in-depth interpretation of these findings reveals that community accounting training is not only a technical intervention, but also a social and institutional one. On the one hand, training equips individuals with the knowledge and skills to accurately record and report transactions. On the other hand, it also serves as a collective means of strengthening the internal structure of the organization. When members understand the importance of financial reports and are involved in the reporting process, a culture of transparency and accountability becomes a shared value embedded within the organization. In this framework, community accounting training becomes more than just technical training—it is part of an institutional empowerment process that changes the way organizations view governance. This study also found that training that integrates group discussions and cash recording

simulations has a positive impact on the financial behavior of organizations. Several communities reported that after the training, there was an increase in member participation in budget preparation and periodic financial evaluations. This process raises collective awareness of the importance of finance as a tool for control and joint decision-making, not merely the responsibility of the treasurer or chairperson. This is important because many institutional failures at the community level are not caused by malicious intent but by the absence of adequate recording systems and practices.

However, there are obstacles to the widespread implementation of this training, one of which is the limitation of institutional support systems. Some communities have difficulty maintaining the accounting practices taught when the trainers or volunteers are no longer involved. This means that the success of the training is highly dependent on the continuity of support, both from external parties (such as universities or NGOs) and from the internal commitment of the organization itself. This highlights the importance of establishing post-training mentoring mechanisms, for example, through community forums, peer learning, or accounting training alum networks. With this support, training does not end as a short-term activity, but becomes part of a sustainable learning ecosystem at the community level.

The main findings of this study reveal a strong connection with the Community of Practice (CoP) theory, as developed by Etienne Wenger. This theory emphasizes that effective learning does not only occur formally or individually, but through active involvement in social practices shared by the community. In the context of community accounting training, the CoP approach explains how participants—namely cooperative administrators, foundations, and community organizations—learn collectively in an environment that supports the exchange of real experiences and shared reflection. The training was not merely a one-way instructional forum. However, it was not a dialogical forum where participants actively shared knowledge, conveyed the challenges they faced, and discussed accounting solutions based on their respective local contexts. This is reflected in a training process that encourages participants to learn from one another, form a shared understanding of financial recording, and develop simple accounting practices relevant to their specific operations. These activities reinforce the basic principle of CoP that learning is social, formed through continuous practice, and strengthened by emotional involvement and a sense of belonging to the same community. By creating a learning community comprising fellow grassroots organization actors, this training expands access to financial practices that were previously not covered in formal training. Moreover, the community formed through this training serves as a space for mentoring and continuous learning, so that the results of the training do not stop at the transfer of skills alone, but build a collective identity as competent and responsible local accounting practitioners.

The findings of this study reinforce and expand on the results of previous relevant studies. Research by Luciano et al. (2025) shows that the use of simple technologies such as ACCOSOFT can improve the efficiency of cooperative financial reporting. However, the study did not examine training as an integral part of technology adoption. Our findings show that training that includes hands-on use of ACCOSOFT is more effective than technology adoption alone. Ghofirin & Wahyuningtyas (2021) highlight the effectiveness of simple accounting training for SME actors, which successfully improves their understanding and ability to record transactions. This study is in line with our findings regarding the importance of practice-based training modules. However, their study is limited in scale and does not recommend a systematic model for application in other community organizations. Rahman et al. (2025) propose an Islamic distributive justice accounting model for foundation payroll systems. Although the focus is different, these values of justice are relevant to our findings on the integration of local values in training. Our research supports that training that considers local values, such as social justice, has a higher impact on acceptance and effectiveness. Gilchrist et al. (2023) argue that low financial literacy among directors of nonprofit organizations hinders the utilization of GPFR financial reports. This research is in line with our findings that accounting literacy must be strengthened through training so that community financial reports can be helpful and understandable. However, we expand on this by offering community training as an integrative solution, not just strengthening individual literacy. Nordin et al. (2024) emphasize that nonprofit institutional capacity increases when financial literacy is integrated with governance and institutional support. Our research results support this view by demonstrating that community-based accounting training can enhance

governance in practical terms through the development of a culture of collective record-keeping and accountability.

The findings of this study have several important practical implications. For local governments and community empowerment institutions, the development of the Community Accounting School model can be used as an effective strategy in strengthening local institutional capacity. This program can be facilitated in collaboration with universities, non-governmental organizations, and professional accounting volunteers to provide technical training and long-term mentoring. With modules that combine direct practical experience, the use of simple technology such as ACCOSOFT, and the integration of local values, community organizations can build accountable yet straightforward recording and reporting systems. At the higher education institution level, this program can be used as a form of community service or experiential learning for accounting students. Students not only gain real practical experience but also contribute to the community empowerment process. For local organization administrators, this training not only adds to their technical skills but also improves their institutional capacity to manage funds and be accountable for activities to members and donors. In the long term, the implementation of the Community Accounting School model also opens up opportunities for the formation of local accounting practice communities that support each other and share knowledge. This can increase the sustainability of the training program, as participants can support each other after the formal training ends. Governments and donor agencies can use the results of this study as a basis for structured and adaptive community-based accounting training policies, as well as for designing indicators to evaluate the long-term impact on improving transparency and institutional capacity.

## Conclusion

This study aims to explore the contribution of basic accounting training through the Community Accounting School approach to strengthening the capacity of cooperative administrators, foundations, and community organizations at the grassroots level. This study answers the question of how accounting training can strengthen the transparency, accountability, and financial management of community institutions that have been run without a formal accounting knowledge base. Using a Systematic Literature Review approach and a Community of Practice (CoP) theoretical framework, the findings show that social and collaborative practice-based learning can have a significant impact on improving the understanding and application of simple accounting practices in a contextual and participatory manner.

The importance of this study lies in its contribution to the development of community accounting literature, particularly in the context of grassroots organizations that are often overlooked in formal accounting education discourse. This study offers an original conceptual and practical approach through the formulation of a Community Accounting School model, which is systematic, adaptive, and replicable. The practical implications include recommendations for local governments and academic institutions to establish sustainable community-based training collaborations. From a managerial perspective, these findings can be utilized by community empowerment agencies and non-profit organizations to design institutional capacity-building programs that are more strategic, contextual, and have a long-term impact.

The main limitations of this study are the limited availability of primary data and the specific local context, which cannot be generalized broadly. In addition, the long-term evaluation of the sustainability of training outcomes has not been fully accommodated. Therefore, further research is recommended to conduct action research-based field studies to test the effectiveness of the training model directly in various social and geographical contexts. Future research also needs to integrate the dimensions of digital technology, gender, and social inclusivity so that this training model can be more relevant to the dynamics of community needs in the current era of digital transformation and social economy.

## References

- Apostolou, B., Dorminey, J. W., & Hassell, J. M. (2020). Accounting education literature review (2019). *Journal of Accounting Education*, 51, 100670. <https://doi.org/https://doi.org/10.1016/j.jaccedu.2020.100670>
- Apostolou, B., Dorminey, J. W., Hassell, J. M., & Hickey, A. (2019). Accounting Education Literature Review (2018). *Journal of Accounting Education*, 47, 1-27. <https://doi.org/10.1016/j.jaccedu.2019.02.001>
- Araque, L. Y. (2025). Volunteer Management in Non-Profit Organizations: Experience of Huellas Foundation in Medellín, Colombia. *Administrative Sciences*, 15(3), 77. <https://doi.org/10.3390/admsci15030077>
- Camargo Benavides, A. F., & Ehrenhard, M. (2021). Rediscovering the Cooperative Enterprise: A Systematic Review of Current Topics and Avenues for Future Research. *VOLUNTAS: International Journal of Voluntary and Nonprofit Organizations*, 32(5), 964-978. <https://doi.org/10.1007/s11266-021-00328-8>
- Czech, K., Ochnio, L., Wielechowski, M., & Zabolotnyy, S. (2024). Financial literacy: Identification of the challenges, needs, and difficulties among adults living in rural areas. *Agriculture*, 14(10), 1705. <https://doi.org/10.3390/agriculture14101705>
- Dempsey-Brench, K., & Shantz, A. (2022). Skills-based volunteering: A systematic literature review of the intersection of skills and employee volunteering. *Human Resource Management Review*, 32(4), 100874. <https://doi.org/https://doi.org/10.1016/j.hrmr.2021.100874>
- Ebirim, G., Ndubuisi, N., Unigwe, I., Asuzu, O. F., Adelekan, O., & A wonuga, K. (2024). Financial literacy and community empowerment: A review of volunteer accounting initiatives in low-income areas. *International Journal of Science and Research Archive*, 11, 975-985. <https://doi.org/10.30574/ijrsra.2024.11.1.0135>
- Fronzetti Colladon, A., Grippa, F., Broccatelli, C., Mauren, C., McKinsey, S., Kattan, J., Sutton, E. S. J., Satlin, L., & Bucuvalas, J. (2022). Boosting advice and knowledge sharing among healthcare professionals. *Journal of Knowledge Management*, 27(8), 2017-2033. <https://doi.org/10.1108/JKM-06-2022-0499>
- Ghofirin, M., & Wahyuningtyas, E. T. (2021). Simple Accounting For Surabaya's SMEs From Accounting Equations To Financial Statements. *Community Development Journal*, 5(1), 219-225. <https://doi.org/10.33086/CDJ.V5i1.1892>
- Gilchrist, D. J., West, A., & Zhang, Y. (2023). Barriers to the usefulness of non - profit financial statements: Perspectives from key internal stakeholders. *Australian Accounting Review*, 33(2), 188 - 202. <https://doi.org/10.1111/auar.12401>
- Hakizimfura, E., Randall, D., & Zia, B. (2020). Decentralized delivery of financial education: Experimental evidence from Rwanda. *Journal of Development Economics*, 144, 102439. <https://doi.org/10.1016/j.jdeveco.2020.102439>
- Jamaluddin, F., Mohd Saleh, N., Abdullah, dr, Hassan, M., Hamzah, N., Jaffar, R., Abdul Ghani Aziz, S., & Embong, Z. (2023). Cooperative Governance and Cooperative Performance: A Systematic Literature Review. *SAGE Open*, 13. <https://doi.org/10.1177/21582440231192944>
- Karatzimas, S. (2020). The beneficial role of government accounting literacy in developing participatory citizens. *Accounting Education*, 29(3), 229-246. <https://doi.org/10.1080/09639284.2020.1737547>
- Koivisto, K., & Taipalus, T. (2025). Pitfalls in effective knowledge management: insights from an international information technology organisation. *International Journal of Knowledge Management Studies*, 16(1), 27-60. <https://doi.org/10.1504/IJKMS.2025.146084>
- Kyeyune, G. N., & Ntayi, J. M. (2025). Empowering rural communities: the role of financial literacy and management in sustainable development. *Frontiers in Human Dynamics*, 6, 1424126. <https://doi.org/10.3389/fhumd.2024.1424126>
- Lee, W. E., & Perdana, A. (2023). Reprint of: Effects of experiential service learning in improving community engagement perception, sustainability awareness, and data analytics competency. *Journal of Accounting Education*, 63, 100846. <https://doi.org/10.1016/j.jaccedu.2023.100830>

- Luciano, R. G., Bauat, R. V., & Bauat, M. M. (2025). AccoSoft: An accounting system for an onion cooperative using multi-paradigm programming languages. *International Journal of Advanced and Applied Sciences*, 12(3), 20-27. <https://doi.org/10.21833/ijaas.2025.03.003>
- M. Masrukhan, Sinta Nurhaliza, Nur Aminah, & Anggy Cindy Agustine. (2024). Analisis Praktik Akuntansi pada Tingkat Keluarga, Masyarakat dan Bisnis di Indonesia. *Jurnal Rimba: Riset Ilmu Manajemen Bisnis Dan Akuntansi*, 2(4), 208-220. <https://doi.org/10.61132/rimba.v2i4.1362>
- Mantzari, E., McCulloch, M., Rixon, D., & Mills, C. (2024). Accounting and Reporting of Co-operatives in the UK Accounting and Reporting of Co-operatives in the UK: Practices , Challenges and Recommendations Elisavet Mantzari Daphne Rixon.
- McCosker, A., Yao, X., Albury, K., Maddox, A., Farmer, J., & Stoyanovich, J. (2022). Developing data capability with non-profit organisations using participatory methods. *Big Data & Society*, 9(1), 20539517221099880. <https://doi.org/10.1177/2053951722109988>
- McKillop, D., French, D., Quinn, B., Sobiech, A. L., & Wilson, J. O. S. (2020). Cooperative financial institutions: A review of the literature. *International Review of Financial Analysis*, 71, 101520. <https://doi.org/10.1016/j.irfa.2020.101520>
- Nordin, N., Khatibi, A., & Azam, S. M. F. (2024). Nonprofit capacity and social performance: mapping the field and future directions. *Management Review Quarterly*, 74(1), 171-225. <https://doi.org/10.1007/s11301-022-00297-2>
- Rahman, K. G., Alimuddin, A., Indrijawati, A., & Sundari, S. (2025). Islamic distributive justice accounting model to reduce payroll system inequities. *Edelweiss Applied Science and Technology*, 9(2), 740-750. <https://doi.org/10.55214/25768484.v9i2.4586>
- Rodrigue, M., & Russell, S. (2024). Two years in the making: Co-learning insights from the CSEAR's Education Community of Practice. *Social and Environmental Accountability Journal*, 44(3), 217-236. <https://doi.org/10.1080/0969160X.2024.2415930>
- Rossouw, M., & Steenkamp, G. (2025). Developing the critical thinking skills of first year accounting students with an active learning intervention. *The International Journal of Management Education*, 23(1), 101086. <https://doi.org/https://doi.org/10.1016/j.ijme.2024.101086>
- Singh, S., & Dhir, S. (2023). Knowledge transfer and innovation in multinationals: a review of the literature using SCM-TBFO framework. *Benchmarking: An International Journal*, 31(2), 508-534. <https://doi.org/10.1108/BIJ-07-2022-0485>
- Tan, L. M., & Laswad, F. (2018). Professional skills required of accountants: what do job advertisements tell us? *Accounting Education*, 27(4), 403-432. <https://doi.org/10.1080/09639284.2018.1490189>
- Tan, L. M., Laswad, F., & Chua, F. (2022). Bridging the employability skills gap: going beyond classroom walls. *Pacific Accounting Review*, 34(2), 225-248. <https://doi.org/10.1108/PAR-04-2021-0050>
- van Houten, M. M. (2023). Professional tacit knowledge sharing in practice. Agency, boundaries, and commitment. *Journal of Workplace Learning*, 35(9), 197-217. <https://doi.org/10.1108/JWL-02-2023-0025>
- Venkatraman, S., & Venkatraman, R. (2018). Communities of practice approach for knowledge management systems. *Systems*, 6(4), 36. <https://doi.org/10.3390/systems6040036>
- Wenger, E. (1998). Communities of practice: Learning as a social system. *Systems Thinker*, 9(5), 2-3.
- Wenger, E. (1999). Communities of practice: Learning, meaning, and identity. Cambridge university press.