

## VILLAGE FINANCIAL MANAGEMENT BASED ON LOCAL WISDOM: A THEORETICAL STUDY

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### ABSTRACT

*Village financial management is required to generate the village economy as a whole in order to achieve community welfare. With the large number of village funds managed by the village, the role of the village government is increasingly vital in improving public services and must be able to manage its organization. one of the management applications that can be adopted in village financial management in the province of Bali is to apply local wisdom for quality village financial management. Application of the culture of menyama braya to the organization/company has been well appreciated by the Bali Provincial Government and has been proven to have a better effect on development business in Bali. menyama braya community-based organizations can be integrated into planning, organizing, and understanding each activity, as well as eliminating all wasted effort and energy, which generally still occurs in village organizations.*

Keywords: strategic management, village finance, financial management, local wisdom

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### PRELIMINARY

Financial arrangements in village regulations have clearly provided a very large space for efforts to increase village economic development in order to achieve increased people's welfare (Siagian et al., 2016; Yuhertiana et al., 2016). The challenges that arise are precisely from financial managers who demand financial management that has accountability and transparency so that financial support from the government can improve the economic sector in village development (Sara, Saputra, & Larasduputra, 2021; Xu et al., 2018). Village regulations specifically lay the groundwork for changes in village governance that are built on the principle of balance between institutions, representative democracy and deliberation and participatory decision-making processes through village meetings as the highest decision-making forum in planning, implementing, monitoring and accountability for village development (Paellorisky & Solikin, 2019; Peng et al., 2021).

In implementing village regulations, the Corruption Eradication Commission in Indonesia has conducted a study of the management and allocation of village funds from year to year (Ekayani et al., 2020; Sara, Saputra, & Jayawarsa, 2020). The use of village funds from the central government with a total budget of around 20.7 trillion rupiah is considered to have a number of problems that open the gap for corruption. At least, some problems are indicated to occur and are divided into four aspects (Mustikawati et al., 2017; Paellorisky & Solikin, 2019). Namely aspects of institutional regulation, aspects of management, aspects of supervision, and aspects of human resources (Hendri et al., 2020; Mariyatni et al., 2020; Sara, Saputra, & Utama, 2021). Problems in the aspect of institutional regulation can be seen from the incomplete regulations and technical instructions for implementing village finance. Then, the potential for overlapping the authority of the Ministry of Villages with the Ministry of Home Affairs and the Ministry of Finance is added (Saputra, Sara, Jayawarsa, et al., 2019; Sara, Saputra, & Utama, 2020).

Other problems also arise from the aspect of public services carried out by the village to its community, meaning that the village government must be able to provide the best service to its community and provide equal opportunities to all communities to develop businesses and have the opportunity to establish businesses as a support for the village economy (Saputra, Anggiriawan, Trisnadewi, et al., 2019; Sara et al., 2019). However, not only from an economic perspective, especially the use of village funds is used for the welfare of rural communities from all sides, such as the education, health, agriculture, and other sectors including public services for population and other community needs (Mohd Noor & Mansor, 2019; Siagian et al., 2016).

With the large number of village funds managed by the village, the role of the village government is increasingly vital in improving public services and must be able to manage its organization (Sah, 2016; Saputra, Sara, Jayawarsa, et al., 2019). For this reason, in order to be able to provide public services to the community and be able to manage village finances well, one of the management applications that can be adopted in village financial management in the province of Bali is to apply local wisdom for quality village financial management (Atmadja et al., 2018; Atmadja & Saputra, 2018; Saputra et al., 2018).

The local wisdom in question is the principle of menyama braya (L. K. Y. Dewi, 2014; Efferin, 2015). Menyama Braya is the ideal concept of community life in Bali as a philosophy of clan karma that comes from the cultural value system and customs of the Balinese people to be able to live in harmony (L. K. Y. Dewi, 2014). menyama braya here also has a plural meaning, namely respecting differences and placing other people as family. This local wisdom brings the name of the Balinese people as a friendly society in the eyes of the world. This is very suitable to be applied in managing village finances to avoid injustice or dishonesty.

Menyama braya community-based organizations can be integrated into planning, organizing, and understanding each activity, as well as eliminating all wasted effort and energy, which generally still occurs in village organizations (Atmadja et al., 2015). In line with that, menyama braya is very appropriate to be applied in village financial management, where the village government itself is required to be able to synergize with public service providers that are able to operate efficiently and productively in order to create quality services. The concept of applying local wisdom can help village governments in Bali to fully understand the organizational needs that must be taken, in order to improve service quality (Agung et al., 2017).

## LITERATURE REVIEW

### Theory of Religiosity in Management Science

Religiosity is defined as an integrated system of beliefs, lifestyles, ritual activities and institutions that give meaning to human life and direct humans to sacred values or the highest values (Balushi et al., 2018; Islam et al., 2020). Minton et al (2015) state religiosity as a religious commitment (which related to religion or belief faith), which can be seen through activity or individual behavior related to religion or belief. Religious context is often associated with human behavior which in this case is associated with individual perpetrators dealing with money with indications of committing fraud that they are individuals who do not make religiosity a way of life (Forman-Rabinovici & Sommer, 2018; Purnamasari & Amaliah, 2015). In human resource management, this is called the religious effect (the consequential dimension) which means that the dimension that measures the extent to which a person's behavior is motivated by the teachings of his religion in his life, thus making the values of religious teachings as a measure of success (Shen & Su, 2017; Stavrova & Siegers, 2013). Religion is believed to control behavior individual. The more religious a person is, the more control their behavior by avoiding attitudes which is unethical. This also applies to ethics for village financial management that must be accountable to the community and the central government (Yurniwati & Rizaldi, 2015). Strong religious belief expected to prevent illegal behavior through feelings guilty especially in the case of embezzlement of village funds (Saputra, Anggiriawan, Sanjaya, et al., 2019; Saputra, Subroto, et al., 2020).

### Village Financial Management

In order to support the realization of good governance in village administration, village financial management is carried out based on governance principles, namely transparent, accountable and participatory and carried out in an orderly and budgetary discipline (Alfajri et al., 2018). In budgeting, public participation is very important to prevent deviant policies (Atmadja et al., 2018; Atmadja & Saputra, 2018).

The distribution of village funds is the most important thing for more advanced village development (L. K. Y. Dewi, 2014). With the enactment of the regulation on villages, that there is a direct distribution of funds to villages sourced from the state revenue and expenditure budget which is part of the balancing fund received by the Regency/City and is used to finance government administration, implementation of development, community development, and community empowerment (Sara, Saputra, & Larasdiputra, 2021; Sara, Saputra, & Utama, 2020). The purpose of village funds is basically to realize inclusive economic growth by more equitable distribution of income (Saputra & Sanjaya, 2019; Sujana et al., 2020). The funding priority referred to by the Central Government is the category of successful village financial management (Sujana et al., 2020).

### The Principle of *Menyama Braya* and Village Financial Management

Until now, the implementation of the principle of *menyama braya* is mostly done incrementally because it is essentially a process approach towards quality culture change by making local wisdom the organization's top priority in managing human resources. This process approach becomes very attractive in financial management which leads to transparency and accountability (Ekayani et al., 2020; Madhavi, 2016). *Menyama braya* as a management concept that leads to good governance and adequate services, then in financial management anywhere, both in the private and public sectors, can be applied, especially in village financial management (Karmawan, 2017). To manage finances, it actually requires the ability of qualified and competent human resources (Saputra, Pradnyanitasari, Priliandani, et al., 2019).

Village financial management is required to generate the village economy as a whole in order to achieve the welfare of the village community so that the development program of a country that is proclaimed starting from the village can be achieved. Therefore, quality management control is needed in managing this village fund (Suwitha & Gede, 2017). In managing village funds, the village head will later be sued by the community regarding the transparency of village financial reporting or accountability for the use of village funds and village development programs. In addition, the community needs to receive information related to village finances either directly or indirectly, so there needs to be a synergy between the village government and the community and related institutions.

## METHOD

The research method is literature review or literature study, which contains theories relevant to research problems. In this section, an assessment of the concepts and theories used is carried out based on the available literature, especially from articles published in various scientific journals. Literature review serves to build concepts or theories that form the basis of studies in research. Literature review or literature study is an activity that is required in research, especially academic research whose main purpose is to develop theoretical aspects as well as aspects of practical benefits.

## RESULTS AND DISCUSSION

### Village Financial Management Framework

With the extraordinary demands from the community to the village government, it is very necessary for village officials to be transparent in all forms of programs and reporting to the community (L. K. Y. Dewi, 2014; Sara, Saputra, & Larasdiputra, 2021). *Menyama braya* is within the framework of transparency which is meant in a financial management. The principle of local wisdom is a concept of village community-based management that seeks to provide an appropriate response to any changes that exist, whether driven by external or internal organizational forces. The presence of the principle of local culture as a new paradigm requires a long-term commitment and a total change to the traditional management paradigm. The need for a

complete change in terms of managing village funds because of the emergence of various obligations that must be carried out by the village head and his apparatus in accounting for village finances. One of the things that must be done is transparency, in this study transparency is very focused on the community (Ekayani et al., 2020; Madhavi, 2016). In the principle of Balinese local wisdom, the community can be assumed as customers of the village government (P. E. D. M. Dewi et al., 2017; Saputra, Subroto, et al., 2020). The people here must also be very obsessed with the quality of management because it is related to the services they will get (Sara, Saputra, & Jayawarsa, 2020; Sujana et al., 2020). They really hope that this village fund can significantly change life in the village. The people here must also be very obsessed with the quality of management because it is related to the services they will get (Fu et al., 2020; Saputra, Jayawarsa, & Anggiriawan, 2019). They really hope that this village fund can significantly change life in the village. The people here must also be very obsessed with the quality of management because it is related to the services they will get. They really hope that this village fund can significantly change life in the village (Sujana et al., 2020; Supadmi & Suputra, 2019).

All forms of village programs, both in terms of development, education, health, and other community empowerment must be informed to the community (Alpermann, 2003; Wahyudi et al., 2019). But on the other hand the village government also needs to be transparent in all forms of financial reports to its people on the mandate of the Village regulations and Ministerial Regulations (Ekayani et al., 2020; Sara, Saputra, & Jayawarsa, 2020). Several elements of *menyama braya* are included in the framework of transparency in the use of village finances, namely (1) the use of a scientific approach in decision making and problem solving, this is done by the village government in managing village finances so that there are no fundamental mistakes that will later lead to legal cases, (2) long term commitment (Sah, 2016).

With the elements of the *menyama braya* teaching in the obligation of transparency, accountability reporting on village finances will be more awake. Moreover, these elements are in direct contact with the community, so that all information can be directly enjoyed by all village communities (L. K. Y. Dewi, 2014; Mubtadi & Susilowati, 2018). Basically, all village communities are obliged to care and must receive all information related to their village, especially with the existence of this village fund, the community is obliged to monitor and even accept all their rights without forgetting their obligations (De Jong & Sauerwein, 2021).

### **Integrated Management Strategy With Local Culture**

Every organization must have a leader, especially in a village where the leader is directly elected by the people themselves in the democratic order of a country. Some define a leader as a person who gives command or guidance to a group or activity (Saputra, Anggiriawan, Trisnadewi, et al., 2019). However, this understanding is only superficial and lacks depth. In management itself there is still a debate about who can be called a leader. The purpose of leadership in an organization, especially in village government, is to improve the performance of human resources and other resources to increase output and simultaneously have a positive impact on the organization (Anggiriawan et al., 2018; Stevanović, 2016). However, not all of these leaders are said to be effective leaders.

The principle of *menyama braya* is a cultural transformation driven by a redefinition of the role of management. In implementing the teachings of local wisdom, management must change their way of thinking and act in accordance with procedures and always in the existing regulatory order (Efferin, 2015; Kahar et al., 2013). The management here must change themselves first in terms of values, beliefs, assumptions, and the way they run the organization. The role of management, which in this case is the village head and his apparatus as the main leaders in the village government, has the responsibilities, achievements and behaviors that are most highlighted by the community and the central government (Atmadja et al., 2018; Saputra, Jayawarsa, & Anggiriawan, 2019). Thus, the role of top management in addition to carrying out leadership is also expected to be able to motivate and direct its employees and staff to achieve organizational goals. Top management is also responsible for overcoming any resistance to changes to new management. Rejection will certainly occur among village financial managers because they have been practicing for a long time before the regulation on this village with simple and traditional practices that are inherent in their daily lives, but with the emergence of this village regulation all forms of old habits must be changed towards a more professional and leads to transparency and accountability (Ekayani et al., 2020; Madhavi, 2016). Coupled with the various obligations that must be reported by village financial managers, they will have an increasingly complex and high risk level of work if something goes wrong and is done dishonestly (Kaplan & Norton, 1992; N'Guilla Sow et al., 2018). Rejection will certainly occur among village financial managers because they have been practicing for a long time before the regulation on this village with simple and traditional practices that are inherent in their daily lives, but with the advent of this village regulation all forms of old habits must be changed towards a more professional and leads to transparency and accountability (Yousaf et al., 2016). Coupled with the various obligations that must be reported by village financial managers, they will have an increasingly complex and high risk level of work if something goes wrong and is done dishonestly. Rejection will certainly occur among village financial managers because they have been practicing for a long time before the regulation on this village with simple and traditional practices that are inherent in their daily lives, but with the advent of this village regulation all forms of old habits must be changed towards a more professional and leads to transparency and accountability (J. Murphy & Albu, 2018; Sæbø et al., 2018). Coupled with the various obligations that must be reported by village financial managers, they will have an increasingly complex and high risk level of work if something goes wrong and is done dishonestly. however, with the advent of this village regulation, all forms of old habits must be changed to a more professional one and lead to transparency and accountability (Chatzivgeri et al., 2019; Ekayani et al., 2020). Coupled with the various obligations that must be reported by village financial managers, they will have an increasingly complex and high risk level of work if something goes wrong and is done dishonestly. however, with the advent of this village regulation, all forms of old habits must be changed to a more professional one and lead to transparency and accountability (Harrison & Sayogo, 2014; Heiling et al., 2013). Coupled with the various obligations that must be reported by village financial managers, they will have an increasingly complex and high risk level of work if something goes wrong and is done dishonestly.

In dealing with the wave of resistance to change, top managers can use one of the following strategies:

- a) Education + Communication, this strategy is used when the available information is very lacking or even inaccurate, then training needs to be carried out coupled with communication that can be realized through collaboration with various parties, both academics, experts, or practitioners.

- b) Participation + Involvement, a condition that is suitable for this strategy is when top management as the initiator of change does not have all the information needed to design change, while other parties have a high probability of resisting change.
- c) Facilitation + Support, this strategy is applied when people resist change due to adjustment problems.
- d) Negotiation + Agreement, this strategy is very suitable to be used when there is a possibility that someone's position is threatened by changes.
- e) Manipulation + Co-optation, this strategy can be applied when other strategies do not work as expected. This strategy is very high risk because it will cause turmoil if the other party feels manipulated.
- f) Explicit + implicit coercion, this strategy is suitable for conditions where the speed factor is the main consideration and the change initiator has strong power.

### **Existence of Local Culture in Village Government Organizations**

Organizational culture in one organization can be different from that in other organizations. However, organizational culture shows certain traits, traits, or characteristics that show their similarities (Cruz et al., 2020; Ghani et al., 2014). The terminology used by experts to show the characteristics of organizational culture varies greatly. The key characteristics of culture are (a) culture is learned, (b) norms and customs are common across cultures, (c) culture is mostly unconscious, (d) cultural traits and characteristics are controlled through many social mechanisms and processes, (e) cultural elements are passed on from one generation to the next, (f) conforming to customs and acceptable behavior patterns tend to be associated with moral virtue and superiority, (g) like any other custom, cultural behavior is comfortable and generally known. The roots of an organizational culture are a set of core characteristics that are collectively valued by all members of the organization (De Jong & Sauerwein, 2021; Stojanovska et al., 2014).

Organizational culture has a major impact on many aspects of an organization, including structure, role expectations and job descriptions, ways of acting at work, ways of solving problems, who makes decisions in different situations, and how to behave and behave towards coworkers and superiors, and norms. norms and their application (Putera & Supartha, 2014; Saputra et al., 2021). The culture of an organization is very difficult to characterize by definition. Although difficult, most authors look to agree that organizational culture is central to organizational functioning. As done by Kirana et al (2015) which recognizes the agreement among researchers that organizational culture is holistic, gentle, difficult to replace, has historical value, and is socially constructive.

Menyama Braya is a philosophy as well as a way of life for Balinese people in all aspects of life. Cultural concept braya is a concept that puts forward the principles of togetherness, harmony, and balance between economic goals, environmental and cultural preservation, as well as aesthetics and spirituality (Arjawa & Zulkifli, 2021). In this regard, business people and all components of Balinese society are required to implement culturebraya in all aspects of life. Likewise, in carrying out business activities, one should consider the balance between fulfilling worldly needs and celestial (religious) needs. menyama braya is a philosophy that is at the same time a concept of life and the cultural system of the Balinese people. The concept of life that puts forward the principles of togetherness, harmony, and balance between economic goals, environmental and cultural preservation, aesthetics and spirituality (Arjawa & Zulkifli, 2021).

Application of the culture of menyama braya to the organization/company has been well appreciated by the Bali Provincial Government and has been proven to have a better effect on development business in Bali (Widiarta et al., 2017). Balinese people in living the culture of menyama braya likens that a pluralistic social life in relation to it is like a tree. The root of the tree is likened to Tat Twam Asi (I am you: human beings are essentially one), the trunk is fasudewam khutumbhakam (we are all family), menyama braya is the branch, while the leaves, flowers and fruit are harmony. As humans, we are essentially dependent on all aspects of life, both our relationship with God, with fellow humans, and relationships with other living creatures. The culture of menyama braya has been rooted in Balinese life since ancient times (Widiarta et al., 2017). The application of this culture is not only limited to fellow Hindus but also applies to all non-Hindus (Trisnawati et al., 2020).

### **Human Resource Management and Prevention of Village Financial Fraud**

The role of human resources in the organization has a meaning as important as the work itself, so that the interaction between the organization and human resources becomes the focus of the leadership's attention. Seeing the importance of developing human resource capabilities within the organization, it is necessary to have programs developed by the organization itself in increasing competence. Competence in this case is a characteristic that underlies a person and is related to the effectiveness of the individual's performance in his work. Determining the required competency threshold will certainly be used as the basis for the selection, succession, planning, performance evaluation, and human resource development processes. according to Anggiriawan et al (2018). There are five characteristics of competence, namely:

- a. motives, is something that a person consistently thinks so that he takes action.
- b. Traits, is a character that makes people behave or how someone responds to something in a certain way, for example self-confidence, self-control or endurance (hardiness).
- c. self-concept, are the attitudes and values that a person has. Attitudes and values are measured through tests on respondents to find out what values a person has, and what is interesting for someone to do something.
- d. knowledge, is information that a person has for a particular field. Knowledge is a complex competency.
- e. skills, is the ability to carry out a certain task both physically and mentally.

Based on the explanation above, it can be concluded that the competence of human resources can be interpreted as the ability possessed by individuals as the basis for improving organizational performance (Özbağ et al., 2014). Human resources in this case as actors who play an active role in moving the company/organization in achieving its goals. The competence of human resources which is reflected in the work or performance of individuals created through the abilities possessed (including:

knowledge, skills, behavior and attitudes) will be able to distinguish between those who are of good quality or "mediocre" (Ahmad et al., 2020).

The reliability of human resource competencies can be established, where the formation is strongly influenced by the organization's ability to manage human resources into several individual competency specifications, including: (1) goal achievement competence, (2) problem solving competence, (3) interaction competence with others, (4) teamwork competence. Thus, the synergy of the competencies of each individual together will optimize the overall performance of the organization. In the end, the role of human resource competence will determine the progress of the organization in an effort to create competitive advantage and achieve its goals (Chowdhury et al., 2018; Kim et al., 2017).

Fraud translated as deviations, as well as errors and irregularities are translated as errors and irregularities, respectively (Saputra, Subroto, et al., 2020; Suh et al., 2019). Meanwhile, forensic accounting science defines fraud as a deliberate act to produce material misstatements in financial statements. The difference between deviation and error is whether the underlying action is, whether the action is intentional or not (Saputra & Sanjaya, 2019). Fraud or deviation is carried out with an element of intent in doing so. Fraud refers to the false presentation of material facts by one party to another with the aim of deceiving and influencing other parties to rely on these facts, facts that will harm him and based on applicable law, a fraudulent act must meet these five conditions: 1) there must be a false or undisclosed report; 2) facts that are material, a fact must be a substantial factor that encourages someone to act; 3) there must be an intent to deceive or the knowledge that the report is false; 4) justifiable dependence, misrepresentation must be a substantial factor that causes the other party to lose due to dependence; 5) Unfair acts or losses. The lie has caused injustice or harm to the fraud victim. a fact must be a substantial factor that drives a person to act; 3) there must be an intent to deceive or the knowledge that the report is false; 4) justifiable dependence, misrepresentation must be a substantial factor that causes other parties to lose due to dependence; 5) Unfair acts or losses. The lie has caused injustice or harm to the fraud victim (Fitriyah & Sidharta, 2013; P. R. Murphy & Dacin, 2011; Ocansey & Ganu, 2017; Saputra, Subroto, et al., 2020).

Fraud is the main object that is fought in forensic accounting. Cheating is a general understanding that includes various ways that can be used by human ingenuity, which is used by one person to take advantage of others through improper actions (Ekayani et al., 2020; Saputra, Dewi, et al., 2020; Saputra, Jayawarsa, & Atmadja, 2019). Cheating is intentional deception, generally in the form of lies, plagiarism and theft. Fraud is carried out to obtain profits in the form of money and wealth, or to avoid payment or loss of services, or to avoid taxes and protect personal or business interests. Corruption is a form of fraud, and is not a culture but a reflection of the economic and institutional system that increases the benefits or advantages of corruption (Bromley & Orchard, 2015; Nuraini et al., 2018).

In managing village finances, one must have human resource competence, which means the abilities that an apparatus must have in the form of knowledge, skills, attitudes and behaviors needed in carrying out their duties (Mariyatni et al., 2020). This needs to be done in addition to good financial governance, but also for village governance and being able to coexist and avoid information asymmetry. Village funds are funds provided by the central government that require professionalism in their management, so that they are right on target and do not violate predetermined rules and are adjusted to the interests of the village government in synergy with the community to achieve optimal village income with the aim of prospering the village community (Sara, Saputra, & Larasdiputra, 2021).

## CONCLUSION

Village financial management is required to generate the village economy as a whole in order to achieve the welfare of the village community so that the development program of a country that is proclaimed starting from the village can be achieved. Therefore, quality management control is needed in managing this village fund. In the implementation of the culture of *menyama braya* in village financial management, there is no single formula, tips or method to apply universally and can produce success in all conditions and for all organizations. In the village government, must adapt creative ideas in village development and development as well as financial management techniques that are in accordance with the conditions of the village itself so that it can run effectively, efficiently,

Furthermore, in theory, the experience of implementing the culture of *menyama braya* in the Village Government makes an important contribution to the building of effective management theory was conceived by its founders. Study results shows that the application of *menyama braya* culture can provide satisfactory service, not only for internal customers but also external customers. Advantages of non-profit institutions in the field of village government can be in the form of material and non-material benefits, For example, increasing public trust and increase in village income which leads to improvement of community welfare. Therefore, Providing quality services to customers/community can be a form of social worship that does not less beneficial than ritual worship.

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