

Construction of Digital Village Financial Management from The Perspective of Minangkabau Raso Jo Pareso Tradition

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ABSTRACT

This study aims to reconstruct the discourse of digital-based village financial management based on the concept of raso jo pareso. This study uses primary data obtained from observations and interviews with informants. The research approach used is a qualitative method. The research paradigm consists of data collection procedures, data presentation, data reduction and drawing conclusions/verification. Based on the results of the study, it can be concluded that there has been a shift in cultural values manifested in village financial management. The moral degradation that occurs and regulatory pressures that limit the scope of the actors involved in village financial management. Therefore, it is necessary to revitalize the values of raso jo pareso in village financial management which are manifested as shared moral values based on fear of God and shame and politeness towards fellow human beings. Thus, a village financial management order is created that upholds moral aspects to have an impact on improving the performance of village entities.

Keywords: Village Finance, Digital, Minangkabau, Raso jo pareso

INTRODUCTION

Law No. 6 of 2014 concerning villages is a manifestation of an effort made by the state with the aim of protecting and empowering villages to become strong, advanced, independent and democratic in order to become a solid foundation in creating a just and prosperous society. (Law of the Republic of Indonesia Number 6, 2014). The consequence of the enactment of this Village Law is to recognize and give greater authority to villages in managing their own entities including in financial management matters. Therefore, village financial management is crucial in building the identity and existence of the village. (Haryono, 2020).

On the other hand, the development of modernization and technology that has entered the industrial revolution 4.0 will provide its own challenges in terms of the running of village government and economy. Villages are required to be able to adapt to follow these technological advances so as not to be left behind in all fields and to support the Indonesian government's roadmap "Making Indonesia 4.0". One way that can be taken to prepare villages to enter the industrial revolution 4.0 is by reducing the digital gap between cities and villages and digitizing villages with the concept of digital villages.

Digital village is a program concept that implements a government service system, community service, and community empowerment based on the use of information technology. Digital village is a priority program of the government in this case. Ministry of Villages, Development of Disadvantaged Regions, and Transmigration. This program aims to develop village potential, marketing and acceleration of access and public services. In a digital village, public services will be digital by being connected via a wireless network. Digital services will

encourage improved public services in villages and make it easier for village officials to evaluate and improve services with the database that will be owned later.

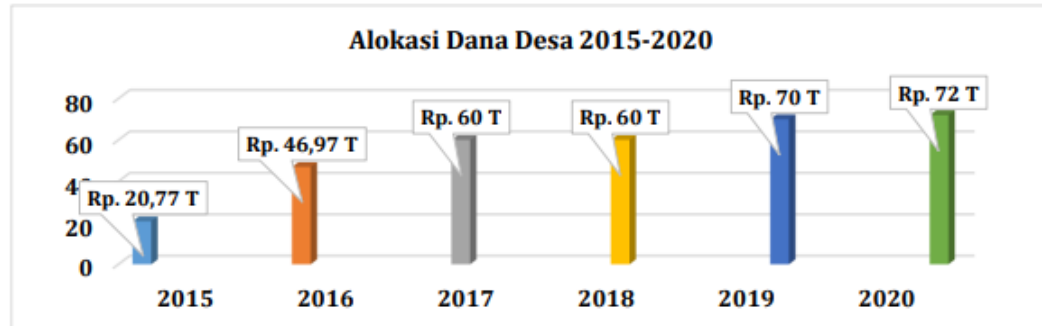
In addition, digital villages will also facilitate the use of village financial system applications (Siskeudes) so that village financial management including village funds can be more transparent and accountable. In the context of the economy, digital villages can be used as a catalyst for improving village economic performance and empowering the economy of village communities. In digital villages, it is planned to have websites and social media accounts for promotion and news, e-commerce systems and applications that are in accordance with the character and economic potential of each village. (Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration Concerning the Village Development Index, 2016)

The development of technology in this modern era is often considered to bring better progress and can improve the quality of life. (Dawes & Helbig, 2010). However, modernity that gives rise to positive values also gives rise to negative values, such as progress in the field of transportation which currently causes a lot of environmental pollution. In addition, in the field of employment, humans have been facilitated by the existence of machines that can lighten their work, but currently human power is less appreciated because machine power is considered more efficient. These conveniences not only result in the exploitation of nature, but also result in the emergence of a humanitarian crisis and change the attitude of humans who initially depended on nature to become increasingly arbitrary and exploitative (Zulkarnaini, 2023)

Departing from the characteristics of village communities which prioritize affection (Irawan, 2017), then if viewed from the perspective of the locality of Indonesian culture, it can be said that there is a real threat, namely a condition where humans are alienated from themselves because their lives have been made dependent on technology, to the point of increasingly ignoring the moral aspect in their behavior.

The reality that occurs in fact shows indications of degradation and changes in village community values. As many as 3,510 villages in Indonesia are prone to social conflict (Ministry of Social Affairs, 2020). This is ironic when associated with the characteristics of village communities that have been known to be harmonious and harmonious.

Every year the Government allocates the State Revenue and Expenditure Budget (APBN) for villages, through village funds, as mandated by Article 72 paragraph (1) of the Village Law. Furthermore, the allocation of village funds is also a manifestation of the President's Nawacita to "Develop from the Village Outskirts" in order to improve the welfare and quality of life of village communities. (Dharmawan, 2006). Therefore, based on the Law and the President's program, the village fund budget continues to increase every year. The following figure shows the ADD disbursed in the 2015-2020 period:

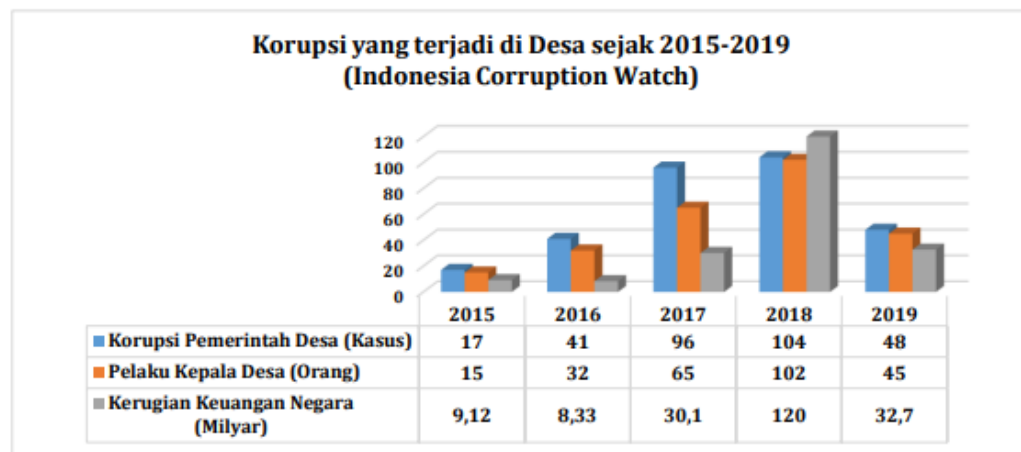


Sumber: Kemenko PMK

Figure 1. Village Fund Allocation 2015-2020

Based on data released by the Coordinating Ministry for Human Development and Culture, it can be seen that ADD has increased every year in the 2015-2020 period. In 2015, the ADD disbursed was worth IDR 20.77 T and increased to IDR 46.97 T in 2016. A year later, the ADD realized reached IDR 60 T. The following year, ADD increased again to IDR 70 T, and in 2020, the ADD realized was at IDR 72 T.

The increase in ADD provided on the one hand shows the state's commitment to village development and its communities. However, on the other hand, there is an irony where there are cases of ADD corruption carried out by village officials. The following figure shows the number of corruption cases that occurred in villages in the 2015-2019 period:



Sumber: ICW

Figure 2. Corruption in Villages 2015-2019

In the midst of the hustle and bustle of modernization and digitalization that is happening including in village organizations, moral values are threatened to be lost. The ongoing erosion of moral values is ironic because in fact Indonesian society is very rich in traditional values and philosophies of life and local traditions that uphold morals and ethics. One of the customs in Indonesia that has a substantial moral content as its teachings is Minangkabau. Moral rules as a guide to life behavior continue to be produced from time to time through the production of knowledge. Evidence of this ongoing production of knowledge, it is clear that many thinkers and national figures were born, raised and forged by Minangkabau culture. In the pre-independence period of Indonesia, Minangkabau gave birth to many thinkers and national figures.

Minangkabau is the "home" of the nation's founders. Several names such as Moh. Hatta, Tan Malaka, Sultan Syahrir, H. Agus Salim, Moh. Yamin, Muhammad Natsir, Hamka and a series of other names are familiar to the ears of the Indonesian people. Despite their differences of opinion, they succeeded in forming and building the foundation of a state based on Minangkabau philosophical values that are based on morality.

One of the pearls of philosophy contained in Minangkabau customs is reflected in the teachings of raso jo pareso. Raso jo pareso is a Minang phrase about wisdom in relating and interacting with other people and society. This concept contains the meaning that everything that is done and said must be considered carefully first so as not to cause negative effects. Literally it can be interpreted as "feel and check". Raso jo pareso reflects a sense of fear of Allah, a sense of shame and politeness towards fellow human beings, a sense of respect, tolerance and mutual respect among fellow members of society. (Rubaidi, 2009).

The phenomenon of moral degradation that occurs in society, including in terms of village financial management, has also not escaped the attention of the Minangkabau community. Azmi Dt. Bagindo, general secretary of LAKM (Minangkabau Customary and Cultural Institution) said:

"Perhaps we all realize that in the Minang realm or in West Sumatra at this time, sagalo kabeklah lungga, sagalo pasaklah guyah, kok pamatanglah mulai abih, kok garihlah mulai kbua". (Perhaps we all realize that in the Minang realm or in West Sumatra at this time, all ties have loosened, all pegs have wavered, if the embankment is running out, if the line is starting to blur).

Reviewing the philosophy of raso jo pareso held by the Minangkabau people, if it is associated with the unstoppable flow of digitalization and the phenomenon of corruption that is rampant in village management, then it is fitting that this philosophy can then be contextualized into modern digital village financial management without separating itself from aspects of ethics and morality.

METHODS

This type of research is a qualitative research with primary data collection in the form of interviews with relevant sources. The data collection technique in this study uses interviews with sources and literature studies related to this research. There are two important parties involved in this research, namely the Minangkabau community and the village community. The Minangkabau community has a role as a reference for values and the exploration of the raso jo pareso tradition used in the basis of this research. The village community is the second party in this research. The village community is the estuary of all policies and regulations formulated by both the central and regional governments.

Therefore, the informants in this study can be described as follows:

Table 1. Research Informants

Affiliation	Information
Minangkabau Community	Manager (4 people)
Civil Society / Village	1. Village Government (3 people) 2. Community Figures (2 people)

Source: Researcher (2024)

Data analysis techniques are the process of collecting data systematically to make it easier

for researchers to draw conclusions. Qualitative data analysis is inductive, namely analysis based on the data obtained. Analysis consists of three streams of activities that occur simultaneously, namely: data reduction, data presentation, drawing conclusions/verification (Miles & Huberman, 1994).

RESULTS AND DISCUSSION

Raso jo pareso – Alua jo Patuik are noble values that should always be a scale for Minangkabau people, both those in the village and those who are abroad, in carrying out all their life activities. Raso jo pareso alua jo patuik can be seen as a principle of wisdom and propriety that must be a guide for Minang people in carrying out an action. From generation to generation, this raso pareso – alua jo patuik is taught both by mothers to nephews and from fathers to children in families in Minangkabau.

Raso pareso is taught through the balance of feelings and thoughts when doing something, there must be a deep "feeling and thought" whether something we are going to do can be accepted by society or not, can be accepted by the surrounding environment or not. Unlike raso jo pareso, alua jo patuik is more about the flow or rules that apply and propriety. This balance is more about whether something we are going to do is in accordance with the rules or not. These rules can be customary rules, government rules, village rules and others. The raso jo pareso balance must be prioritized over alua jo patuik. In practice, even though the alua jo patuik balance has been fulfilled, when the raso jo pareso balance is not fulfilled, then something should not be done as taught in the customs in Minangkabau.

In the context of village financial management, raso jo pareso should be the spirit of everyday life. The scales of raso jo pareso and alua jo patuik should be put forward when discussing the concept of ownership. Unfortunately, currently these scales are used unequally, only the alua jo patuik scale is used while the raso jo pareso scale is not used at all. For example, in managing BUMDes finances or known as Lumbung Pitih Nagari (LPN), there are different practices between concept and reality.

From the in-depth research that the researcher has conducted, it is clearly seen that the concept of capital ownership of Lumbung Pitih Nagari is currently consciously or unconsciously trapped in the concept of ownership based on proprietary theory and entity theory. This condition may not be a problem if the concept of ownership based on proprietary theory and entity theory is applied to companies or corporations that have a single mission, namely the sole mission of seeking profit to maximize the welfare of shareholders, but when these concepts are forced to be applied to communal-based microfinance institutions.

Custom is a rule that aims to organize community life. Because the Minang community adheres to the Islamic religion, of course these rules cannot be separated from the motto *Adat basandi syara', syara' basandi Kitabullah*, which means customs that are in accordance with Islamic law, and Islamic law is sourced from the book of Allah, namely the Al-Qur'an Al-Karim. In its implementation, Minangkabau customs are the legal basis and order of life. Customs not only regulate individual relationships with family, but also regulate community relationships with their customary law communities. Minangkabau customs are daily life regulations that bind individuals and communities to obey them, if life without rules is called uncultured, uncultured or uncivilized. This opinion explains that society in Minangkabau is regulated by a system called Minangkabau customary norms in community life. Thus, these regulations must be obeyed by

the Minangkabau community in order to realize a cultured society.

Next, there are four levels of Minangkabau customs, namely; first, *adat nan sabana adat* (true law): the basic law or rules and philosophy that underlies the life of the Minang people. These basic rules and philosophy are the basic laws of Minangkabau customs that cannot be changed; second, *adat nan diadatkan*, namely local regulations that are taken or agreed upon based on consensus or customs that are generally applicable; third, *adat nan teradat* is a person's habit in life that can be added and reduced, and can even be abandoned as long as it does not violate or deviate from the basis of Minang people's thinking which is usually called *alua*, *patuik*, *raso*, *pareso* and *musyawarah*; fourth, *adat istiadat* is a variety of customs in a *nagari* or region that follow the ebb and flow of the community situation. (Amir, 2011).

Minang customs are very numerous and rich in philosophy because this philosophy is present to regulate all activities of the Minang community, namely that the Minangkabau community moves with the philosophy embedded in the customs. Amir (2011) stated that the customs of the *basandi syara' syara'*; *basandi kitabullah* is knowledge with reason regarding the essence of everything that exists, customary rules that are in accordance with the book of Allah (the Qur'an). *Basandi* means to be guided by or strengthen or sharpen or strengthen customary provisions with the book of Allah, so that customary provisions that regulate much of worldly life are arranged and run hand in hand with Islamic teachings to achieve a happy life in this world and the hereafter. *Adaik basandi syara' syara' basandi kitabullah* explains that Minangkabau customs are based on sharia, namely the book of Allah (the Qur'an). Minangkabau customs are based on the teachings of Allah's religion, namely Islam which upholds the Al-Qur'an and the Hadith of the Prophet Muhammad. These values are used as guidelines to create a Minangkabau society that is safe and prosperous physically and mentally, virtuous and has noble character and is approved by Allah SWT.

Raso pareso is classified as an attitude, and exists in the Minang community. Minangkabau customs place a combination of empirical experience, reason, intuition, and revelation as a source of knowledge. Empirical experience and reasoning in Minangkabau customs are a human power called *pareso* (examine). While intuition in the sense of understanding is a human power called *raso* (feeling). These four sources of knowledge cannot be separated from each other even though they have their respective functions, so the combination of the four is called the epistemology of *raso pareso* (Yulika, 2012)

Starting from the concept of *raso jo pareso*, contextualization in the realm of accounting and village financial management can be done. The natural moral values of village communities have changed along with the moral degradation brought about by modernization and digitalization so that reconstruction is needed based on the concept of *raso jo pareso*. The reconstruction map can be seen in the following image:

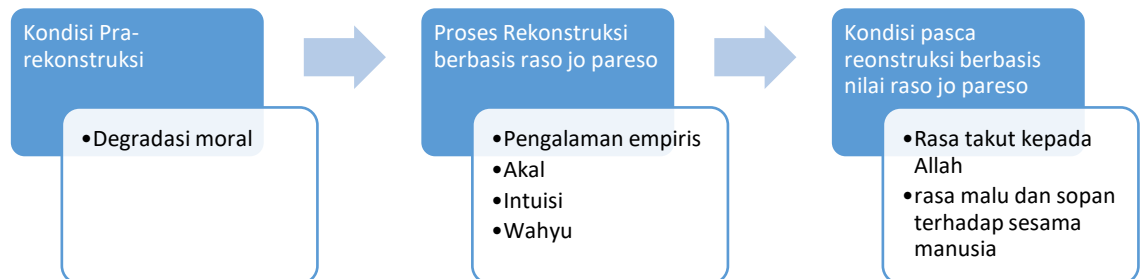


Figure 2.

Reconstruction of Village Financial Management Based on the Raso jo Pareso Concept

CONCLUSION

Based on the research results, it can be concluded that there has been a shift in cultural values that are manifested in village financial management. The moral degradation that occurs and regulatory pressures limit the room for action of actors involved in village financial management. Therefore, it is necessary to revitalize the raso jo pareso value in village financial management which is manifested as a shared moral value based on fear of God and a sense of shame and politeness among fellow human beings. Thus, a village financial management order is created that upholds moral aspects to have an impact on improving the performance of village entities..

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