

## SOCIALIZATION OF THE IMPLEMENTATION OF GOOD VILLAGE GOVERNANCE AND SUSTAINABILITY VILLAGE CREDIT INSTITUTIONS: COMMUNITY SERVICE IN PEJENG VILLAGE, TAMPAKSIRING DISTRICT, GIANYAR REGENCY, BALI

I Made Sara  
Komang Adi Kurniawan Saputra

### ABSTRACT

*This discussion relates to the problems experienced by villages in Bali, namely the problem of the duality of village government, namely the official village and the traditional village. The official village and the traditional village have their respective functions and should go hand in hand and synergize. This condition has an impact on governance in the official village. Because of the history before the establishment of village regulations, there was a polemic between the official and customary villages in Bali. In this community service, the Faculty of Economics, Warmadewa University, and its personnel take the role of disseminating the method of good governance, which is often referred to as good village governance, which adopts the concepts contained in good governance. This concept is considered ideal with village conditions in Bali. But not only that, this service provides solutions to the problems faced by traditional villages in managing their microfinance institutions, namely the Village Credit Institution. Village credit agency is experiencing a crisis of trust because of the actions of its management or negative issues that develop in the community. the solution that can be given is to explore the root cause of the problem and the history of the development of the village credit agency and formulate a strategy for its development and sustainability.*

*Keywords:* good village governance, sustainability, community service, village credit institutions, socialization

### PRELIMINARY

With the enactment of Law Number 6 of 2014 concerning Villages, it is hoped that all interests and needs of the village community can be better accommodated. Providing greater opportunities for villages to manage their own governance and equitable development implementation is expected to improve the welfare and quality of life of rural communities so that problems such as regional disparities, poverty, and other socio-cultural problems can be minimized (Efferin & Hopper, 2007). The provision of large funds through village funds invites negative assumptions from many practitioners, academics, and politicians (Hardy et al., 2020; Harrison & Sayogo, 2014). This view directs the argument that certain villages, which have not yet formed good village governance, will experience disorientation in the implementation of government if the maturity of human resources and institutional institutions is not prepared. Corruption and abuse of authority are major issues in village governance (Antlöv et al., 2016). Therefore, the village government must be able to apply the principle of accountability in village financial management, where all village government administration activities must be accountable to the village community by the provisions so that good village governance is realized (Sujana et al., 2020; Tagivakatini et al., 2016). This indicates that good village governance must contain transparent, accountable, and participatory principles as stated in the Village Law (Salim et al., 2017).

In terms of realizing good village governance to indicate that the management of village funds adheres to transparent, accountable, and participatory elements, it is recommended that all villages are obliged to run their government based on good village governance (Ekayuliana et al., 2018; Rustiarini, 2016). Good village governance can create quality government financial reports and emphasize the village government's financial management process as well as the involvement of stakeholders in the social, economic, and political fields as well as the empowerment of existing, human or financial resources carried out according to needs. each. So that the holding of village financial management is intended so that the management of community finances held by the village government is carried out transparently from the preparation process to accountability so that accountability will be created in its management. Effective and efficient financial management is a form of good governance (Saputra, Anggiriawan, et al., 2019; Sara, Saputra, & Larasdiputra, 2021).

Village financial management should not be used as an arena to grow "small corruptors" in the village (Saputra & Anggiriawan, 2021). Therefore, to protect village financial management from acts of fraud, it is necessary to have a good internal control system as well, so that all acts of fraud can be prevented. Sujana et al. (2020) states that the internal control system has a direct influence on Good Governance so that it has implications for the quality of reporting within the organization. Wang (2006) even states that it is very important to implement local village governance which is translated as good village governance in governance management at the smallest organizational level such as villages to achieve balance and justice in the distribution of funds collected from the community or subsidies from the central government. Meanwhile, Milanés Batista et al., (2020) stated that in the implementation of village governance it is necessary to take all parties seriously and provide the widest possible space for the internal control system to touch all lines in the organization. Atmadja et al. (2018) stated that the implementation of village-level governance based on good village governance will produce good reports and have accountability and transparency. Based on some of the results of these studies, it is interested to raise the service with the title "implementation of good village governance in Pejeng Village, Tampaksiring District, Gianyar Regency".

## THEORETICAL BASIS

### *Good Village Governance*

As a principle, governance is a system of rules, processes, and behaviors that influence how power is exercised at different levels of government, especially about openness, participation, accountability, effectiveness, and coherence (Sujana et al., 2020). Good governance contributes to various development goals due to internal changes in the way of managing power from conventional control and command by the state to a new way that is more networked and balanced with various stakeholders (Yuhertiana et al., 2016). Based on this statement, every organization needs to implement good governance and does not rule out the possibility at the village government level (Ekayani et al., 2020). The importance of implementing village governance that leads to good village governance will also lead to efforts to improve and improve government management processes so that performance will be better. To encourage the realization of good village governance, it is important to build good governance which is transformed into good village governance (Siregar & Muslihah, 2019).

### *Government Internal Control System*

According to Sujana et al. (2020) "The internal control system includes an organizational structure, coordinated methods and measures to maintain organizational wealth, check the accuracy and reliability of accounting data, encourage efficiency and encourage management policies. In Government Regulation Number 60 of 2008 concerning the Government Internal Control System, it is explained that the Elements of the Government Internal Control System include:

- a. Control Environment
- b. Risk Assessment
- c. Control Activities
- d. Information and Communication
- e. Monitoring

### *Public welfare*

In the paradigm of economic development, changes in people's welfare are an inseparable part. This is because economic development is said to be successful if the level of community welfare is getting better. The success of economic development without including an increase in people's welfare will result in inequality and inequality in people's lives. Community welfare is a condition that shows the state of people's lives which can be seen from the standard of living of the community (Sara, Saputra, & Utama, 2021).

Community welfare shows a measure of community development outcomes in achieving a better life which includes: first, capacity building and equitable distribution of basic needs such as food, housing, health, and protection; secondly, improvement of the standard of living, level of income, better education, and increased attention to culture and human values; and third, expanding economies of scale and the availability of social choices for individuals and nations (Dewi, 2014; Kartika, 2017). Community welfare is the condition of meeting basic needs as reflected in a decent house, adequate food and clothing needs, cheap and quality education, and health costs or conditions in which each individual can maximize his or her utility at a certain level of budget limits and conditions where physical and spiritual needs are fulfilled (Sutawa, 2012).

### *Village Economic Development*

Integrated rural development is a master plan of the new order which is supported by international institutions such as the World Bank. This model is pursued through a scheme for improving the village's spatial physical infrastructure (transportation, economy, social, and marketing), increasing agricultural production through the green revolution, as well as sectoral development (oriented towards economic growth and social services such as education and health) (Saputra, Anggiriawan, et al., 2019; Xu et al., 2018). The development of the village's spatial physical infrastructure (transportation, economy, social, and marketing) is the main icon of village development (Sara et al., 2019).

There are three main characteristics of village community development, namely: first, the existence of organized efforts to improve the living conditions of the community; second, there is an increase in cooperation and cooperation in carrying out development; third, rural community development requires technical assistance from the government and voluntary organizations (Alfajri et al., 2018). There are four elements of village community development, namely: a) a planned program with a focus on the total needs of the village community; b) technical assistance; c) integrating various specialties for the help of the community; and d) a major emphasis upon self-help and participation by the residents of the community. The four elements above emphasize that rural community development is a planned program, focusing on community needs, requiring technical assistance from experts from various fields, and prioritizing cooperation activities to foster active community participation in development. The development of rural communities is important at this time because Indonesia is an agrarian country, the majority of the population lives in villages, where their social and economic life depends on traditional farming. Agricultural modernization needs to be prioritized to increase agricultural production and the quality of life of rural communities (Saputra, Sara, et al., 2019).

## METHOD

The implementation method in this community service is the steps to reach a solution, namely:

1. Steps in implementing solutions to partner problems:
  - a. The field of counseling is to provide explanations regarding good governance and village finances according to the concept of good village governance.
  - b. Distribution of village-owned enterprises results and marketing. Field implementers held discussions with related parties, namely the Village Head, local government, and local village credit agency to conduct focus group discussions, to get an agreement to form a forum that functions as a communication forum between academics and village economic actors.
  - c. The field of communication and information is committed to jointly sharing important information in terms of village management, both in the financial sector and village government.
2. The steps were taken by the general public are jointly monitoring and supporting the village government both official and customary for the sake of a safe, comfortable and economically prosperous, and independent village in terms of village income towards a prosperous and prosperous village.
3. The approach used in this community service is:
  - a. The aspect of personal approach, which means that the implementer takes a personal approach to the community to find out what problems are faced in the community so that they need solutions and bright spots. All disputes in society arise due to a lack of trust in the government or the institutions under it. This personal approach is necessary to find out the problem points of the village community so that the service is right on target.
  - b. The aspect of education and knowledge is one of the most difficult forms faced by the people in this village. This is evidenced by the lack of knowledge about governance and finance in the village.
4. Work procedures in this community service To overcome existing problems, various problem solving can be carried out as follows:
  - a. Provide exposure to knowledge related to understanding good village governance
  - b. Provide a legal basis for managing village funds
  - c. Provide socialization of local taxes on community welfare and development
  - d. Provide community understanding regarding village financial management sourced from village funds
  - e. Provide a presentation about fraud/cheating as a form of concern for implementing corruption education in the village by the government's call.
  - f. Explain with the discussion method related to the relationship between village credit agency as a Customary institution and its community and its financial management.
5. Evaluation of this Community Service activity, namely:
  - a. Evaluation of the readiness of the parties involved and evaluation of the model through meetings or discussions.
  - b. Evaluation of the performance of the implementers based on community understanding and increasing public trust in village government and customary institutions in this case the village credit agency.

## RESULTS AND DISCUSSION

### *Results of the Socialization of Village Fund Management in the Framework of Good Village Governance*

With the enactment of Law Number 6 of 2014 concerning Villages, it is hoped that all interests and needs of the village community can be better accommodated. Providing greater opportunities for villages to manage their own governance and equitable development implementation is expected to improve the welfare and quality of life of rural communities so that problems such as regional disparities, poverty, and other socio-cultural problems can be minimized (Saputra, Subroto, et al., 2020). The provision of large funds through village funds invites negative assumptions from many practitioners, academics, and politicians. This view directs the argument that certain villages, which have not yet formed good village governance, will experience disorientation in the implementation of government if the maturity of human resources and institutional institutions is not prepared (Atmadja et al., 2018). Corruption and abuse of authority are major issues in village governance. Therefore, the village government must be able to apply the principle of accountability in village financial management, where all village government administration activities must be accountable to the village community by the provisions so that good village governance is realized (Ekayani et al., 2020; Saputra, Dewi, et al., 2020). This indicates that good village governance must contain transparent, accountable, and participatory principles as stated in the Village Law (Saputra, Jayawarsa, et al., 2019).

In terms of realizing good village governance to indicate that the management of village funds adheres to transparent, accountable, and participatory elements, it is recommended that all villages are obliged to run their government based on good village governance. Good village governance can create quality government financial reports and emphasize the village government's financial management process as well as the involvement of stakeholders in the social, economic, and political fields as well as the empowerment of existing, human or financial resources carried out according to needs (Saputra et al., 2018). each. So that the holding of village financial management is intended so that the management of community finances held by the village government is carried out transparently from the preparation process to accountability so that accountability will be created in its management. Effective and efficient financial management is a form of good governance (Atmadja & Saputra, 2018).

Village financial management should not be used as an arena to grow "small corruptors" in the village. Therefore, to protect village financial management from acts of fraud, it is necessary to have a good internal control system as well, so that all acts of fraud can be prevented. Sujana et al. (2020) states that the internal control system has a direct influence on Good Governance so that it has implications for the quality of reporting within the organization. Saputra, Subroto, et al. (2020) even states that it is very important to implement local village governance which is translated as good village governance in governance management

at the smallest organizational level such as villages to achieve balance and justice in the distribution of funds collected from the community or subsidies from the central government. Meanwhile, Atmadja et al. (2018) stated that in the implementation of village governance it is necessary to take all parties seriously and provide the widest possible space for the internal control system to touch all lines in the organization. Ekayani et al. (2020) stated that the implementation of village-level governance based on good village governance will produce good reports and have accountability and transparency.

As a principle, governance is a system of rules, processes, and behaviors that influence how power is exercised at different levels of government, especially about openness, participation, accountability, effectiveness, and coherence. Good governance contributes to various development goals due to internal changes in the way of managing power from conventional control and command by the state to a new way that is more networked and balanced with various stakeholders (Saputra et al., 2021). Based on this statement, every organization needs to implement good governance and does not rule out the possibility at the village government level. The importance of implementing village governance that leads to good village governance will also lead to efforts to improve and improve government management processes so that performance will be better. To encourage the realization of good village governance, it is important to build good governance which is transformed into good village governance (Paellorisky & Solikin, 2019).

#### *Sustainability and Management of Village Credit Institutions*

The human meaning of goods and or services consumed determines the quality of human dependence on the market. By referring to the social definition paradigm, namely the symbolic interactionism theory or the phenomenological paradigm that human behavior is largely determined by their meaning of an object if humans consume something not solely because of its use-value, but also related to its symbolic meaning. Under these conditions, humans are said to have turned into homo-consumers, which in turn creates a consumptive society. This is what often encourages people to force themselves to buy something and or do an activity, such as religious rituals so that their self-image feels like it has changed towards an increase. Thus, borrowing the idea of Triani & Satyawan (2016) Balinese people are trapped in what is called "image or appearances".

Concerning N. B. Atmadja (2014) such conditions are currently hitting Balinese people. This means that the Balinese people who initially relied more on a subsistence economic system based on social capital, have shifted towards a market economy system based on a market ideology which has led to the emergence of a consumptive society. This condition can be seen in the daily life of Balinese people which is full of material dynamics. Even market ideology has also penetrated religious life, for example, it can be seen when the required ritual equipment, namely offerings, is obtained by buying, not working together. Under these conditions, the Balinese also experience a chronic financial crisis which on the one hand can encourage the Balinese to work hard, but on the other hand, can also give birth to behavior to meet their needs in debt. This idea is associated with a marker of trust from creditors and the distribution of desires instantly without starting with the difficulty of saving (Anantawikrama Tungga Atmadja et al., 2016; Hutasoit & Wau, 2017; Kurniawan, 2016).

In addition to meeting needs and desires, funds are also needed to develop business activities, by human nature as homo Faber. About the high need for funds in Pakraman Village, the Provincial Government of Bali issued a Decree of the Governor of the First Level Region of Bali Number 972 of 1984 concerning the Establishment of a Village Credit Institution in the Province of Bali's Level I Region (Kurniawan, 2016). This Governor Decree was later strengthened by Regional Regulation No. 2 of 1988 which was renewed through Perda No. 8 of 2002 and Regional Regulation No. 3 of 2007 concerning Village Credit Institutions. In this regional regulation, it is underlined that village credit agency is a Savings and Loan Business Entity owned by Pakraman Village (Juniariani & Saputra, 2020). The purpose of establishing the village credit agency is to encourage the economic development of rural communities through savings and equity participation, eradicating debt bondage and illegal pawning, creating equity and business opportunities for villagers as well as increasing purchasing power, and facilitating payments and money circulation in the village (Suardikha, 2013). To achieve this goal, the village credit agency carries out various efforts, such as accepting deposits from community members, providing loans for productive activities, other activities involving the mobilization of village funds, equity participation, and receiving loans from financial institutions (Saputra, Trisnadewi, et al., 2019).

To accelerate the development of the village credit agency, the government linked it with the Pakraman village competition activities. The village competition activity is not only intended to organize Pakraman villages as a representation of the *Tri Hita Karana* ideology but is also associated with the economic empowerment of Pakraman villages. In its journey, the village credit agency proved to be successful in achieving its goals spectacularly (Efferin, 2015). This symptom can be seen from various studies on village credit agencies and Pakraman villages in general, which state that village credit agencies have a very important role in improving the economy and welfare of Pakraman village manners (Putra & Latrini, 2018). With the existence of the village credit agency, the krama of the Pakraman village no longer have difficulty in obtaining funds for their consumptive and productive activities. In fact, what is no less amazing are the various village credit agency contributions to Pakraman village in the form of providing ritual funds, development funds, scholarships for poor people, and other philanthropic activities. In general, the village credit agency can be said to have been amazingly successful and has been praised by various parties (Jayawarsa et al., 2021). The role of village credit agency in improving the economy of Pakraman village has even invited appreciation from the President of the Republic of Indonesia (Saputra, Trisnadewi, et al., 2019).

The lack of attention to problematic village credit agencies cannot be separated from the fact that village credit agencies are an inseparable part of Pakraman Village. Along with strengthening the position of Pakraman Village after the reform era, everything related to Pakraman Village has received a positive perception in the eyes of the Balinese people (Aryawibawa et al., 2018). In other words, everything related to Pakraman village is definitely good, right, successful, and so on. Because the village credit agency is a financial institution belonging to the Pakraman village and is run with customary norms or social capital, it is automatically impossible for the village credit agency to be flawed, let alone fail (Munoz-Leiva et al., 2017; Rodríguez Bolívar et al., 2015). Starting from this fact, the study of village credit agencies that are sick or even bankrupt is very important and urgent (Saputra, Jayawarsa, et al., 2019). This is not only because studies on this issue are still rare and there is a tendency to be covered up, but it can also be related to the *Rwa Bhineda* philosophy or binary opposition that applies to Balinese society (Triani & Satyawan, 2016). The philosophy of *Rwa Bhineda* has the idea that good will side with evil as well as success always sides by side

with failure. The meaning of one cannot be separated from the other (Atmadja et al., 2016). Thus, it is natural that there are successful village credit agencies, and conversely, at the same time, there must be failed village credit agencies (Saputra, 2020). This fact does not need to be denied, because according to the philosophy of *Rwa Bhineda* both have a mandatory existence in the context of meaning. In this regard, the study of sick or bankrupt village credit agencies does not need to be considered as an attempt to disgrace, but rather focuses on efforts to deconstruct reality, namely village credit agencies that fail to complete the description of successful village credit agencies so that the philosophy of *Rwa Bhineda* as one of the cores of Balinese culture is realized. in a more meaningful way (Saputra & Anggiriawan, 2021).

Regarding this statement, to keep the village credit agency from repeating the same mistake twice and being able to maintain its existence in the midst of the Pakraman village community as a traditional financial institution that is expected to help and serve the community financially and withstand shocks, it is necessary to apply the principles of good corporate governance and enforce strict sanctions referring to *awig-awig* (Sara, Saputra, & Larasdiptura, 2021). The goal is that village credit agency is more trusted as a microfinance institution based on custom and has the strength of a good internal control system as indicated by the application of good corporate governance principles, and is subject to the rules or *awig-awig* which is the legal basis for village credit agencies to regain public trust. In the implementation of good corporate governance to achieve good performance, the concept of local wisdom is needed, especially in Bali which is thick with the *menyama braya* culture (Sara et al., 2020).

The participation of Pakraman Village in the organizational structure of the village credit agency, namely acting as a board of commissioners, as outlined in the text of Regional Regulation Number 8 of 2002, has implications, first, Pakraman villages can incorporate their social capital into the normative principles that apply to the village credit agency. Second, Pakraman village can participate in carrying out internal control. Third, the Pakraman village can impose sanctions on violations committed by both village credit agency management and village credit agency customers. The forms of sanctions applied are gossip, ridicule, reprimand, fined, suspended, prohibited from using village facilities, or expelled. as well as village credit agency customers can play a role according to their status so that the existence of the village credit agency is maintained (Anggiriawan et al., 2018; Atmadja & Saputra, 2014; Ekayani et al., 2020).

## CONCLUSIONS AND SUGGESTIONS

Based on the Regulation of the Minister of Villages, Development of Disadvantaged Regions, and Transmigration of the Republic of Indonesia Number 21 of 2015 concerning Priority Determination of the Use of Village Funds in 2016, Village Funds are funds sourced from the State Revenue and Expenditure Budget designated for Villages transferred through the Regional Revenue and Expenditure Budget regency/municipality and is used to fund governance, implementation of development, community development, and community empowerment. The government plans to disburse village funds from the central government to the provincial and district/city levels with a total of Rp 20.76 trillion.

With the distribution of large nominal village funds to each village, it requires competence and strict supervision from each village government in its management. This is needed to avoid fraud which has been feared by the government and the public. Fraud usually occurs if the existing control system is very weak and there is a lack of supervision in financial management. The problems that have been found so far are in the remaining funds, the facilitator recruitment system, to accountability or financial reporting of village funds. Several problems were found by the Corruption Eradication Commission in the management of village funds, namely regulatory aspects were considered weak and some of them overlapped in authority between the Ministry of Disadvantaged Villages Development and the Ministry of Home Affairs. Moreover, based on a study by the anti-corruption commission last year, the formula for the distribution of village funds in Government Regulation No. 22 of 2015 is not transparent. Meanwhile, regarding management, there is no standardization for village officials to design the Village Revenue and Expenditure Budget. Accountability reports are also considered prone to falsification. Alleged project play by mafias who infiltrate villages and on behalf of villagers. This may occur because the work of the Regional Inspectorate has not been effective. The Corruption Eradication Commission and other related institutions such as the Ministry of Home Affairs, the Ministry of Financial and Development Supervisory Agency are currently formulating an action plan to address this. The expected results will be in the form of a solution and action plan by the authority in each agency, as well as the Regional Government in this case the Regional Inspectorate and institutions concerned with village funds, need to carry out a proactive fraud audit so that every step and program carried out by the Village Government can carry out properly without any indication of fraud.

Therefore, the village government must be able to apply the principle of accountability in village financial management, where all village government administration activities must be accountable to the village community by the provisions so that good village governance is realized. This indicates that good village governance must contain transparent, accountable, and participatory principles as stated in the Village Law.

In terms of realizing good village governance to indicate that the management of village funds adheres to transparent, accountable, and participatory elements, it is recommended that all villages are obliged to run their government based on good village governance. Good village governance can create quality government financial reports and emphasize the village government's financial management process as well as the involvement of stakeholders in the social, economic, and political fields as well as the empowerment of existing, human or financial resources carried out according to needs. each. So that the holding of village financial management is intended so that the management of community finances held by the village government is carried out transparently from the preparation process to accountability so that accountability will be created in its management. Effective and efficient financial management is a form of good governance. Financial management in the village cannot be separated from the village institutions in it, including traditional institutions, especially in Bali, the customary institution in question is the Village Credit Institution.

The Village Credit Institution has several objectives, namely as follows. First, to encourage the economic development of rural communities through targeted savings and effective distribution of capital. Second, eradicating the bondage system, dark pawnshops, and other equivalents in rural areas. Third, create equity and job opportunities for rural residents. Fourth, create purchasing power and streamline payment and exchange traffic. One of the obstacles that can be faced by the Village Credit Institution is the possibility of non-performing loan repayments. The low level of lending by institutions similar to the Village

Credit Institution is caused by several things, namely: non-current billing, human resources, and bad loans, all of which are caused by external and internal factors such as economic conditions, character, and inadequate credit analysis. The low quality of the debt portfolio, low collateral value, and the lack of provision for possible loan losses are also factors that cause this institution's low ability to channel financing to the public. Furthermore, also stated that there are two reasons why credit disbursement is low, namely: the absence of supervision over the loans disbursed and the high-interest rates on loans compared to financial institutions such as commercial banks. In practice, for "coercive" borrowers who do not fulfill their obligations to the village credit agency to make payments, customary sanctions are applied. In customary law, there is no distinction between criminal and civil contexts. Often, the application of customary sanctions is indeed effective in enforcing village credit agency management rules. However, many people think that the implementation of this sanction is only a bitter pill, which is suspected to have further impacts besides being often considered inhumane and not in line with the objectives of the formation of the village credit agency.

## REFERENCES

- Alfajri, R., Azlina, N., & Azhar, A. (2018). Pelaksanaan Good Governance Dalam Pengelolaan Keuangan Desa Berdasarkan Peraturan Menteri Dalam Negeri Nomor 113 Tahun 2014 Tentang Pengelolaan Keuangan Desa. *JOM FEB*, 1(1), 1–15.
- Anggiriawan, P. B., Saputra, K. A. K., & Sanjaya, I. K. P. W. (2018). Prinsip Dualitas Dan Akuntansi Sumber Daya Manusia Dalam Keberhasilan Pengelolaan Dana Desa. *Jurnal Analisa Akuntansi Dan Perpajakan*, 2(September), 1–14.
- Antlöv, H., Wetterberg, A., & Dharmawan, L. (2016). Bulletin of Indonesian Economic Studies Village Governance . Community Life , and the 2014 Village Law in Indonesia. *Bulletin of Indonesian Economic Studies*, 52(2), 161–183. <https://doi.org/10.1080/00074918.2015.1129047>
- Aryawibawa, I. N., Putra Yadnya, I. B., Ngurah Parthama, I. G., & Pye, C. L. (2018). Balinese spatial reference frames: Linguistic and non-linguistic evidence from the north of Bali. *Lingua*, 215, 40–52. <https://doi.org/10.1016/j.lingua.2018.09.005>
- Atmadja, Anantawikrama Tungga, Ariyani, L. P. S., & Atmadja, N. B. (2016). Women as Canang Sari Street Vendors in Bali. *Komunitas: International Journal of Indonesian Society and Culture*, 8(1), 85–93. <https://doi.org/10.15294/komunitas.v8i1.5116>
- Atmadja, Anantawikrama Tungga, & Saputra, K. A. K. (2014). The Effect Of Emotional Spiritual Quotient (ESQ) To Ethical Behavior In Accounting Profession With Tri Hita Karana Culture's As A Moderating Variable. *Research Journal of Finance and Accounting*, 5(7), 187–197.
- Atmadja, Anantawikrama Tungga, & Saputra, K. A. K. (2018). Determinant Factors Influencing The Accountability Of Village Financial Management. *Academy of Strategic Management Journal*, 17(1), 1–9.
- Atmadja, Anantawikrama Tungga, Saputra, K. A. K., & Koswara, M. K. (2018). The Influence Of Village Conflict, Village Apparatus Ability, Village Facilitator Competency And Commitment Of Local Government On The Success Of Budget Management. *Academy of Accounting and Financial Studies Journal*, 22(1), 1–11.
- Atmadja, N. B. (2014). Geria Pusat Industri Banten Ngaben Di Bali Perspektif Sosiologi Komodifikasi Agama. *Jurnal Kawistara*, 4(2). <https://doi.org/10.22146/kawistara.5670>
- Dewi, L. K. Y. (2014). Modeling the Relationships between Tourism Sustainable Factor in the Traditional Village of Pancasari. *Procedia - Social and Behavioral Sciences*, 135, 57–63. <https://doi.org/10.1016/j.sbspro.2014.07.325>
- Efferin, S. (2015). Akuntansi, Spritualitas dan Kearifan Lokal Beberapa Agenda Penelitian Kritis. *Jurnal Akuntansi Multiparadigma*, 6(3), 466–480. <https://doi.org/10.18202/jamal.2015.12.6037>
- Efferin, S., & Hopper, T. (2007). Management control, culture and ethnicity in a Chinese Indonesian company. *Accounting, Organizations and Society*, 32(3), 223–262. <https://doi.org/10.1016/j.aos.2006.03.009>
- Ekayani, N. N. S., Sara, I. M., Sariyani, N. K., Jayawarsa, A. A. K., & Saputra, K. A. K. (2020). Implementation of good corporate governance and regulation of the performance of micro financial institutions in village. *Journal of Advanced Research in Dynamical and Control Systems*, 12(7), 1–7. <https://doi.org/10.5373/JARDCS/V12I7/20201977>
- Ekayuliana, B., Santoso, B., & Hidayati, S. A. (2018). Village Fund Allocation and Village Fund to Reduce Poverty Rate Using Good Village Governance as Moderation in East Lombok Regency. *International Journal of Science and Research*, 8(7), 283–291.
- Hardy, P. Y., Dray, A., Cornioley, T., David, M., Sabatier, R., Kernes, E., & Souchère, V. (2020). Public policy design: Assessing the potential of new collective Agri-Environmental Schemes in the Marais Poitevin wetland region using a participatory approach. *Land Use Policy*, 97(April), 104724. <https://doi.org/10.1016/j.landusepol.2020.104724>
- Harrison, T. M., & Sayogo, D. S. (2014). Transparency, participation, and accountability practices in open government: A comparative study. *Government Information Quarterly*, 31(4), 513–525. <https://doi.org/10.1016/j.giq.2014.08.002>
- Hutasoit, H., & Wau, R. (2017). Menuju Sustainability Dengan Tri Hita Karana (Sebuah Studi Interpretif Pada Masyarakat Bali). *Business Management Journal*, 13(2), 151–168. <https://doi.org/10.30813/bmj.v13i2.917>
- Jayawarsa, A. A. K., Saputra, K. A. K., Jayanti, L. G. P. S. E., Kawisana, P. G. Wi. P., & Aryawan, G. (2021). A comprehensive overview on intelligent mechanical systems and its applications of mobile banking technology. *Materials Today: Proceedings*, xxx(xxxx), xxx. <https://doi.org/10.1016/j.matpr.2021.04.227>
- Juniariani, N. M. R., & Saputra, K. A. K. (2020). Internal Locus of Control dan Efek Computer Anxiety pada Kinerja Karyawan Keuangan. *Jurnal Ilmiah Akuntansi*, 5(1), 45. <https://doi.org/10.23887/jia.v5i1.22668>
- Kartika, R. S. (2017). Local Government Readiness in Developing SIDA Roadmap in Banten, West Sumatera, and Bali. *Jurnal Bina Praja*, 9(1), 127–136. <https://doi.org/10.21787/jbp.09.2017.127-136>
- Kurniawan, P. S. (2016). Peran Adat Dan Tradisi dalam Proses Transparansi dan Akuntabilitas Pengelolaan Keuangan Desa Pakraman (Studi Kasus Desa Pakraman Buleleng, Kecamatan Buleleng, Kabupaten Buleleng, Provinsi Bali). In *Seminar Nasional Riset Inovatif*.
- Milanes Batista, C., Planas, J. A., Pelot, R., & Núñez, J. R. (2020). A new methodology incorporating public participation within

- Cuba's ICZM program. *Ocean and Coastal Management*, 186(January). <https://doi.org/10.1016/j.ocecoaman.2020.105101>
- Munoz-Leiva, F., Climent-Climent, S., & Liébana-Cabanillas, F. (2017). Determinants of Intention to Use the Mobile Banking Apps: An Extension of the Classic TAM Model. *Spanish Journal Of Marketing - ESIC*, 21, 25–38. <https://doi.org/10.2139/ssrn.3489124>
- Paellorisky, M., & Solikin, A. (2019). Village Fund Reform: A Proposal for More Equitable Allocation Formula. *Jurnal Bina Praja*, 21, 1–13. <https://doi.org/10.21787/jbp.11.2019.1-13>
- Putra, I. P. A. P. E., & Latrini, M. Y. (2018). Pengaruh Pengendalian Internal, Budaya Organisasi, Dan Moralitas Pada Kecenderungan Kecurangan (Fraud) Di Lpd Se-Kabupaten Gianyar. *E-Jurnal Akuntansi Universitas Udayana*, 25(3), 2155–2184.
- Rodríguez Bolívar, M. P., Navarro Galera, A., & Alcaide Muñoz, L. (2015). Governance, transparency and accountability: An international comparison. *Journal of Policy Modeling*, 37(1), 136–174. <https://doi.org/10.1016/j.jpolmod.2015.01.010>
- Rustiarini, N. W. (2016). Good Governance dalam Pengelolaan Dana Desa. *Simposium Nasional Akuntansi XIX*, 1–18.
- Salim, A., Bulan, W. R., Untung, B., Laksono, I., & Brock, K. (2017). *Indonesia 's Village Law : enabler or constraint for more accountable governance ? October*.
- Saputra, K. A. K. (2020). The Performance Of The Internal Auditors Of The Village Rural Institution. *International Journal of Environmental, Sustainability, and Social Sciences*, 1(2), 28–35.
- Saputra, K. A. K., & Anggiriawan, P. B. (2021). Accounting, Auditing And Corruption In Kautilya's Arthashastra Perspective And Psychogenetic Hindu: A Theoretical Review. *South East Asia Journal of Contemporary Business, Economics and Law*, 24(2), 67–72.
- Saputra, K. A. K., Anggiriawan, P. B., & Sutapa, I. N. (2018). Akuntabilitas Pengelolaan Keuangan Desa Dalam Perspektif Budaya Tri Hita Karana. *Jurnal Riset Akuntansi Dan Bisnis Airlangga*, 3(1), 306–321.
- Saputra, K. A. K., Anggiriawan, P. B., Trisnadewi, A. A. A. E., Kawisana, P. G. W. P., & Ekajayanti, L. G. P. S. (2019). Pengelolaan Pendapatan Asli Desa Sebagai Landasan Pembangunan Ekonomi Pedesaan. *Ekuitas: Jurnal Pendidikan Ekonomi*, 7(1), 5. <https://doi.org/10.23887/ekuitas.v7i1.16688>
- Saputra, K. A. K., Dewi, P. E. D. M., Larasdiputra, G. D., Manurung, D. T. H., & Amani, T. (2020). Preventing Fraudulent Use of Funds Management Operational Support Education. *International Journal of Psychosocial Rehabilitation*, 24(06), 12180–12186.
- Saputra, K. A. K., Jayawarsa, A. A. K., & Atmadja, A. T. (2019). Resurrection as a fading implication of accountability in financial management for village credit institution. *International Journal of Business, Economics and Law*, 19(5), 258–268.
- Saputra, K. A. K., Sara, I. M., Jayawarsa, A. A. K., & Pratama, I. G. S. (2019). Management of Village Original Income in The Perspective of Rural Economic Development. *International Journal of Advances in Social and Economics*, 1(2), 52. <https://doi.org/10.33122/ijase.v1i2.40>
- Saputra, K. A. K., Subroto, B., Rahman, A. F., & Saraswati, E. (2020). Issues of morality and whistleblowing in short prevention accounting. *International Journal of Innovation, Creativity and Change*, 12(3), 77–88.
- Saputra, K. A. K., Subroto, B., Rahman, A. F., & Saraswati, E. (2021). Financial Management Information System , Human Resource Competency and Financial Statement Accountability : A Case Study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(5), 277–285. <https://doi.org/10.13106/jafeb.2021.vol8.no5.0277>
- Saputra, K. A. K., Trisnadewi, A. A. A. E., Anggiriawan, P. B., & Kawisana, P. G. W. P. (2019). Kebangkrutan Lembaga Perkreditan Desa (Lpd) Berdasarkan Analisis Berbagai Faktor. *Jurnal Ilmiah Akuntansi*, 4(1), 1–23. <https://doi.org/10.23887/jia.v4i1.17250>
- Sara, I. M., Saputra, K. A. K., & Jayawarsa, A. A. K. (2019). Profesionalisme Pengelolaan Pendapatan Asli Desa Untuk Meningkatkan Pembangunan Ekonomi Pedesaan. *ISEI Economic Review*, III(2), 45–53.
- Sara, I. M., Saputra, K. A. K., & Jayawarsa, A. A. K. (2020). Regulatory Impact Assessment Analysis In Traditional Village Regulations As Strengthening Culture In Bali. *International Journal of Environmental, Sustainability, and Social Sciences*, 1(3), 16–23.
- Sara, I. M., Saputra, K. A. K., & Larasdiputra, G. D. (2021). Community Service Activities For Development Of ( A Study Based On Community Service In Siangan Village , Gianyar ). *Palarch's Journal Of Archaeology Of Egypt/Egyptology*, 18(4), 6358–6369.
- Sara, I. M., Saputra, K. A. K., & Utama, I. W. K. J. (2021). The Effects of Strategic Planning, Human Resource and Asset Management on Economic Productivity: A Case Study in Indonesia. *Journal of Asian Finance, Economics and Business*, 8(4), 381–389. <https://doi.org/10.13106/jafeb.2021.vol8.no4.0381>
- Siregar, H. O., & Muslihah, S. (2019). Implementation of good governance principles in village government context in Bantul Regency , Yogyakarta. *Jurnal Perspektif Pembiayaan Dan Pembangunan Daerah*, 6(4), 503–514.
- Suardikha, I. M. S. (2013). Pengaruh Budaya Tri Hita Karana Terhadap Penggunaan Sistem Informasi Akuntansi Dimediasi Persepsi Kegunaan Dan Persepsi Kemudahan Penggunaan. *Jurnal Akuntansi Dan Keuangan Indonesia*, 10(1), 102–128. <https://doi.org/10.21002/jaki.2013.06>
- Sujana, E., Saputra, K. A. K., & Manurung, D. T. H. (2020). Internal control systems and good village governance to achieve quality village financial reports. *International Journal of Innovation, Creativity and Change*, 12(9), 98–108.
- Sutawa, G. K. (2012). Issues on Bali Tourism Development and Community Empowerment to Support Sustainable Tourism Development. *Procedia Economics and Finance*, 4(Icsmcd), 413–422. [https://doi.org/10.1016/s2212-5671\(12\)00356-5](https://doi.org/10.1016/s2212-5671(12)00356-5)
- Tagivakatini, S., Ferreira, C., & Matos, F. (2016). Village governance in relation to coastal resource management in Fiji : a case study of Namada and Navukailagi villages. *Centro de Estudos de Geografia e Ordenamento Do Território*, 10, 355–379.
- Triani, N. N. A., & Satyawati, M. D. (2016). Memaknai Sisi Akuntansi Sumbangan Keagamaan Masyarakat Hindu Bali. *Jurnal Akuntansi Multiparadigma*, 240–255. <https://doi.org/10.18202/jamal.2016.08.7019>
- Wang, J. (2006). Village Governance in Chinese History. *Spring Conference Paper*.

Xu, Z., Gao, X., Wang, Z., Gilroy, R., & Wu, H. (2018). An investigation of non-local-governed urban villages in China from the perspective of the administrative system. *Habitat International*, 74(February), 27–35. <https://doi.org/10.1016/j.habitatint.2018.02.007>

Yuhertiana, I., Widajatie, T. D., & Akbar, F. S. (2016). Financial Confusion and Corruption Anxiety : A Good Village Governance Pressure. *Simposium Nasional Akuntansi XIX*, 1–15.

I Made Sara  
*Faculty of Economics and Business,*  
*Warmadewa University*  
*Email: madesara022@gmail.com*

Komang Adi Kurniawan Saputra  
*Faculty of Economics and Business,*  
*Warmadewa University*  
*Email: komangadikurniawan@gmail.com*