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ELEMENTS OF ISLAMIC PRINCIPLE OF VILLAGE FINANCIAL MANAGEMENT (VFM) IN INDONESIA

Elemen Daripada Prinsip Islam Tentang Pengelolaan Kewangan Desa di Indonesia

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Abstract

Law No. 6 of 2014 concerning Villages is a historic milestone for village governance in Indonesia. Villages are given great authority to carry out village development autonomously, accompanied by a mandate to implement Village Financial Management (VFM). However, the large amount of funds under management raises various problems, especially the rampant abuse of authority in running VFM. This study aims to identify Islamic elements of the VFM governance principle. The data collection method mainly uses document research, particularly referring to the Quran, Hadits, and other relevant pieces of literature. Further, this research also interviews some experts who understand issues related to Islamic perspectives associated with VFM to guide the identification process. The analysis method used in this study is thematic data analysis. The study concludes with seven elements for implementing VFM based on an Islamic perspective. The elements of Islamic Principles of VFM are based on Islamic values, namely a) trustworthiness, b) honesty, c) accountability, d) transparency, e) clear, fair & "healthy" regulations, f) substantive participation, and g) collectiveness-togetherness work.

Keywords: Village Financial Management (VFM), Indonesia, Elements of Islamic Principles

Abstrak

Undang - Undang No. 6 Tahun 2014 tentang Desa merupakan tonggak bersejarah bagi pemerintahan kampung (*village government*) di Indonesia. Kampung diberi kuasa besar untuk melaksanakan pembangunan secara autonomi, disertai dengan mandat untuk melaksanakan Pengurusan Kewangan Desa atau Kampung (*Village Financial Management/VFM*). Bagaimanapun, jumlah dana di bawah pengurusan menimbulkan pelbagai masalah terutamanya penyalahgunaan kuasa yang berleluasa dalam menjalankan VFM. Kajian ini bertujuan untuk mengenal pasti elemen daripada prinsip Islam tentang VFM di Indonesia. Kaedah pengumpulan data menggunakan kajian dokumen, terutamanya merujuk kepada al-Quran, Hadith, dan karya literatur lain yang berkaitan. Selain itu, penyelidikan ini juga menjalankan temu bual dengan beberapa pakar yang memahami isu berkaitan perspektif Islam yang dikaitkan dengan VFM untuk membimbing proses pengenalan. Kaedah analisis yang digunakan dalam kajian ini ialah analisis data bertema. Kajian ini merumuskan tujuh elemen bagi pelaksanaan VFM berdasarkan perspektif Islam. Elemen-elemen VFM berteraskan nilai-nilai Islam iaitu a) amanah; b) kejujuran; c) akauntabiliti; d) ketelusan; e) peraturan yang jelas, adil & "sihat"; f) penyertaan substantif, dan g) *amal jama'i* atau kerja kolektif-kebersamaan.

Kata kunci: Pengelolaan Kewangan Desa, Indoensia, Elemen daripada Prinsip Islam.

INTRODUCTION

The release of the Law No. 6 of 2014 concerning Villages (commonly known as the Village Law) marks a new chapter in village development procedures and governance. Villages are given autonomy to carry out village development according to the needs that should be prioritized. One of the consequences of granting village autonomy is the obligation of the village government to manage state money based on related laws and regulations called Village Financial Management (VFM). According to Village Law, VFM arrangements will be regulated explicitly in more detailed Government and Ministerial Regulations. Minister of Home Affairs Regulation 20 of 2008 concerning VFM is a regulation that explicitly regulates the procedures, mechanisms, and governance of VFM, which must be carried out by all Village Governments in Indonesia.

In the course of implementing VFM, one thing that is worrying is the widespread abuse of village finances. One non-governmental organization concerned with corruption issues, Indonesia Corruption Watch (ICW), reported that village finance corruption has tended to rise. The disbursement of large amounts of funding to be

managed in village development compared to the years before the promulgation of the Village Law has become the object of massive abuse at the village government level (Indonesia Corruption Watch, 2016).

ICW has conducted profound observations and studies regarding village financial corruption since enacting the Village Law. ICW found that corruption at the village government level tended to be widespread and increased in the 2015-2020 period, the first years of VFM implementation (Indonesia Corruption Watch, 2015, 2016b, 2017b, 2018b, 2019, 2020). In the 2015-2020 period, there were more than 400 village budget corruption cases. The total state losses are also significant based on the number of village corruption cases. In 2015, the state loss reached Rp 40.1 billion from 22 village corruption cases (approximately MYR 11.5 million or USD 2.9 million), while in 2016, recorded Rp 10.4 billion from 48 cases (approximately MYR 2.9 million or USD 742,857 or). The state loss increased to Rp 19.4 billion (approximately MR 5.5 million or USD 1,4 million) in 2017 from 98 cases and Rp 37.2 billion (approximately MYR 10.6 million or USD 2,7 million) in 2018 from 96 cases. With 48 cases, the number of state losses declined smoothly in 2019, reaching Rp 32.3 billion (approximately MYR 9.2 million or USD 2.3 million) before suddenly climbing to Rp 50.1 billion (approximately MYR 14.3 million or USD 3.5 million) in 2020 (from 129 cases). Therefore, the amount of corruption in villages is relatively high, reaching more than 400 cases in total during the first years of Village Law (2015-2020).

The massive corruption indicates the erosion of good norms and values (Ganie-Rochman & Achwan, 2015; Indriati, 2014). In the context of village corruption, for instance, the village apparatus is not ashamed to get illegal revenues from several modes of misuse of village finances. This rampant corruption demands social engineering in a strong institution, either culturally and/or structurally. The social engineering in public resources management, the VFM entailed, is manifested in a management arrangement consisting of norms, principles, and mechanisms (Ganie-Rochman & Achwan, 2015).

Good and bad societal norms and values are agreed to become collective consciousness (Indriati, 2014). The ultimate value of goodness is derived from spiritual or religious values. A religious perspective (in this case, Islam, as the religion most widely believed by Indonesian people) approach can be the best solution to any problems regarding VFM. Unfortunately, the religiosity perspective approach in the VFM implementation has not received much attention among researchers in Indonesia (Latuconsina & Kamala, 2019).

Therefore, the supreme value of the VFM in Indonesia must be identified from Islamic values. The search for ultimate values is based on the belief that religion is the most substantial guide for solving various social issues. Thus, all VFM abuses that have

existed since the Village Law was released need to search for a fundamental way out from an Islamic perspective. Yet, the quest from the Islamic perspective is even more substantial and relevant to identify if it is associated with the data that Indonesia has the largest Muslim population globally. The Indonesian Muslim population is about 13% of around 1.9 billion Muslims in the universe (*worldpopulationreview.com*, 2021). The Muslim population of Indonesia at the end of 2020 was 236.53 million, or equivalent to 86.88 percent of Indonesia's 263 million total population (*Badan Pusat Statistik*, 2021). Moreover, at least 71% of Indonesian people live in village areas (*Badan Pusat Statistik*, 2021).

Article 71 Paragraph 1 of the Village Laws defines Village Finances as all rights and obligations of the village that can be valued with money and everything in the form of money and related goods by exercising village rights and obligations. As mentioned by regulation, VFM is implemented by several principles, consisting of transparency, accountability, and participation, and is carried out in a budgetary and orderly discipline.

This study aimed to identify the elements of the Islamic principle of Village Financial Management (VFM). The Islamic elements of VFM are extracted from the Quran and Hadith and then contextualized for implementing VFM in Indonesia. Islam is a holistic religion consisting of three primary teachings elements: *Aqidah*, *Sharia*, and *Akhlaq* (Arwani, 2017). These three elements are interrelated to produce a comprehensive set of Islamic values. Islam adheres to the principle of monotheism (*Tawhid*), the oneness of Allah SWT as the foundation of divinity. *Aqidah* firmly believes in Allah SWT, the only God who created the universe. This belief in monotheism leads to compliance with life guidelines in the form of rules formulated in the *Sharia*. Meanwhile, morals are attitudes, character, and behavior that lead a person to good deeds (Arwani, 2017).

Generally speaking, Muslims must carry out their whole life aspects based on Islamic law/*Sharia* (Farhana, Markham, & Basri, 2022). *Ibadah* regulates human obedience to God Almighty. Meanwhile, *Muamalah* regulates the manner of behavior between humans. *Sharia* refers to two primary sources: the Quran and *Sunnah* (Jamal, 2011; Anwar, 2016; Baydoun et al., 2018; Nur, Adam & Muttaqien, 2020). Moreover, *Sharia* consists of two legal norm elements: *non-ijtihadiyah* and *ijtihadiyah*. *Non-ijtihadiyah* refers to Islamic legal norms with definite provisions as stated in the Quran and *Sunnah*. Meanwhile, *Ijtihadiyah* is an Islamic legal norm that is derived from the interpretation of the Quran and *Sunnah*, as well as supporting sources (*paratextual*) such as *ijma'*, *qiyas*, *maslahah*, etc. (Anwar, 2016).

However, not all Authentic Islamic literature texts contain specific, strict, and detailed ways of understanding. The Qur'an contains many verses that are *khafi* (unclear), *mujmal* (global/undetailed), or abstract (abstruse) that require further explanation and are relevant to the current situation (Nur et al., 2020). To explain the verses of the Qur'an and Hadith that are explicitly unclear, *Sharia* is a jurisprudence consisting of decisions interpreted by Ulama or Islamic scholars) (Arwani, 2017; Baydoun et al., 2018).

VFM in Indonesia is one of the topics in *muamalah* which is practically different from the Prophet Muhammad (*PBUH*) era. Ijtihad is needed to formulate norms for VFM practices that follow Islamic values. In general, norms in Islamic law or *Sharia* consist of three types: 1) *al-qiyam al-asasiyyah*: more elementary doctrines and more abstract teachings that contain fundamental values or universal principles; 2) *al-usul al-kuliyyah*: more abstract middle norms; and 3) *al-ahkam al-far'iyyah*: concrete norms that are detailed (Anwar, 2016). Thus, this study falls into the category of formulating Islamic legal norms for one type of *muamalah* in the form of VFM in Indonesia from a more general perspective (*al-qiyam al-asasiyyah*). This study continues the previous study conducted by Setiawan & Yusoff (2023). The research tries to derive Islamic principles related to VFM into Islamic elements regarding VFM. Setiawan & Yusoff (2023) found that Islamic principles regarding VFM in Indonesia consist of three core values: Tauhid, Justice, and Shura.

METHODOLOGY

This study will identify the elements of Islamic values (*al-qiyam al-asasiyyah*) for implementing VFM in Indonesia. These elements are derived from certain Islamic principles of VFM, concluded by Setiawan & Yusoff (2023). Since Islam is a universal religion, these Islamic principles (and elements) consist of fundamental values that underlie the implementation of VFM in Indonesia and can be generally accepted across religions and ethnic groups. Universal means that Islam is intended for all human beings on earth and can be applied anywhere and anytime (Rohman & Sungkono, 2022; Jamal, 2011).

Thematic Data Analysis is used to identify elements of each Islamic principle related to VFM in Indonesia. Thematic analysis is a technique used to analyze data to find specific patterns or themes according to research objectives through the data that has been collected (Rozali, 2022; Sitasari, 2022). In this study, the Islamic elements of VFM as the central theme are identified from the general principles of Shariah or Islamic law. These values are extracted from various *Sharia* material sources formulated as general principles of good governance. In identifying Islamic elements for VFM, this research draws several sources of other relevant literature that have extracted general Islamic values associated with the good governance of public sector organizations.

Furthermore, this extraction process is guided by the results of interviews with experts in Islamic Studies and VFM. These expert informants must generally have sufficient knowledge and experience in dealing with financial management in the government sector and related issues. They have a sufficient understanding of financial governance following Islamic values in governmental organizations. Table 1 shows the list of expert informants of this study:

Table 1. List of Expert Informants

Category	Details of Informants	Label of Informants
Academician (expert on Islamic Economics & Finance Studies)	Prof. Madya Dr. Ahmad Djalaludin, Lc. (lecturer of Universitas Islam Negeri Maulana Malik Ibrahim, Malang);	E1
Religious Figure (<i>Kyai/Ulama</i> , expert on Islamic Studies)	KH. Ahmad Halimy (<i>ulama at Pondok Pesantren/Islamic Boarding School of Raudhatut Thalibin, Sumenep</i>);	E2
Academician (expert on VFM)	Prof. Dr. Puji Handayati (Professor in Economics Faculty of Universitas Negeri Malang).	E3

RESULTS

ELEMENTS OF ISLAMIC PRINCIPLE OF VILLAGE FINANCIAL MANAGEMENT (VFM) IN INDONESIA

Based on the identification and analysis of several literature sources and guidelines from expert interviews, seven elements are related to VFM in Indonesia. Elements of VFM consist of (trustworthiness), honesty, and accountability for supporting the Tawhid principle. Furthermore, transparency and clear, fair & "healthy" regulation are parts of the Justice principle. Finally, the elements of substantive participation and cooperativeness-togetherness works (*amal jama'i*) are derivations from the principle of Shura (deliberation). The following explains all the elements essential for implementing VFM following Islamic values.

AMANAH (TRUSTWORTHINESS)

Amanah is everything entrusted by God to humans that must be guarded and cannot be denied. The Essence of *amanah* is to explain the position of humans, both individually and in groups, as noble beings who are given the task of being God's servant (*Abdullah*) and God's representatives (*Khalifatullah Fil Ard*) to bring about prosperity for the universe (*rahmatan lil alamin*).

Allah explains the concept of *Amanah* in the Quran *Surah Al Baqarah* (2): 30 and *Surah Fathir* (35): 39. *Tafsir Al Azhar* describes that God ordered people (human beings) to be executors on earth and carry out the function of prospering the earth (Amrullah (HAMKA), 2019). Thus, the principle of *Amanah* includes trustworthiness in carrying out tasks properly to realize *Sharia's* goals as caliphs (representatives of God) on earth.

Due to the importance of this *amanah* being carried out by humans, Prophet Muhammad (*PBUH*) applied it throughout the history of his life. Prophet Muhammad (*PBUH*) gave a strong example of trustworthiness and honesty, so the people of Mecca entrusted him with the title Muhammad "*Al-Amin*", meaning Prophet Muhammad (*PBUH*) who can be trusted trustworthy (Asmara & Hamidah, 2022; Tasbih, 2014). This is in line with the hadith of the Prophet Muhammad (*PBUH*): "Imperfect faith for people who are not trustworthy, and imperfect religion for someone who does not fulfill promises. (*Hadith Imam Ahmad*).

Likewise, Informant E2 explained that the message of the Quran on public financial management also emphasizes the importance of the element of trustworthiness. E2 then quoted the Quran *Surah An Nisa* (4): 58. *Tafsir Al Azhar* interprets '*amanah*' as the responsibility of believers (Amrullah (HAMKA) (2019). Betrayal of the mandate is one of the characteristics of a hypocrite. The entry '*amanah*' is one root word with *aman*" (safe). The word '*amanah*' is also one root word with '*iman*' (faith). *Iman* is belief, and the *Amanah* is how to carry out that faith. In conclusion, trust is God's mandate to human beings to obey the truth conveyed to the Messenger.

HONESTY

Another substantial element that is still related to the implementation of Tawhidistic beliefs is honesty. Honesty means "acknowledge, say or provide information that follows reality and truth." From an Islamic perspective, honesty is one of the most essential traits in a person's personality, and it is also a sign of faith, particularly for those entrusted with managing public affairs and finances.

Allah SWT underlines this aspect of honesty to be practiced by believers daily, as written in the Quran *Surah At Taubah* (9): 119. *Tafsir Al Azhar* narrates that this verse tells the story of Ka'ab bin Malik and his two friends who, as believers, managed to maintain piety, even though they had to suffer temporarily, being exiled for 50 days (Amrullah (HAMKA), 2019). They see that people who lie can get away from difficulties, but they still don't want to join the hypocrites who lie to get away. At the end of this story, it is found that these honest people are happy because Allah SWT provides His protection.

This story shows that honesty is an attitude that Allah emphasizes and should be practiced by all believers. Even Prophet Muhammad (*PBUH*), the primary role model for behavior, has this main characteristic, namely *siddiq*¹. *Siddiq* means honest. In a hadith narrated by Abdullah ibn Mas'ud, Prophet Muhammad (*PBUH*) said: "Indeed, being honest leads to goodness and kindness leads to heaven" (*Hadith Bukhari and Muslim*).

In the context of VFM, this honesty is attached to the behavior of village officials in planning, implementing, and reporting village financial budgets based on the reality experienced. Informant E1 emphasized this character of honesty should be a modifier, not even following the current dishonesty surrounding the implementation of VFM. Maintaining honesty in the implementation of a system that is run with dishonesty is not an easy thing. Informant E3 acknowledged this situation:

"Many good and honest people don't get the place they deserve. Often, people in the line of kindness and honesty are marginalized. Yes, that's it."

Based on many dilemmatic empirical facts, the critical message is that honesty is God's order and was perfectly exemplified by the Prophet Muhammad (*PBUH*). There needs to be a strong belief that the value of honesty will bring people to achieve peace and true happiness.

ACCOUNTABILITY

One of the pillars of good governance of government is accountability (Hanafie & Huda, 2018; Ibieta, 2013; Painter, 2003; Savitri, Andreas, & Diyanto, 2019; Wahyuningsih & Kiswanto, 2016). Accountability is a difficult concept to define precisely; it has many variations in the criteria, means, and agents (Haque, 2000; Naqvi, 2011). However, accountability is generally required when there is a relationship between individuals or entities and the implementation of their duties and functions.

In the new public service² concept, accountability not only leads to the hierarchical vertical organization above it/vertical accountability. The accountability also

¹ Apart from *siddiq*, Prophet Muhammad (*PBUH*) is known to have three other main exemplary characteristics, namely *fathonah* (smart), *tabligh* (delivering *da'wah* of truth) and *amanah* (trustworthy) (Tasbih, 2014)

² Razak (2016) explained that the New Public Service (NPS) is a government administration paradigm initiated by Janet V. Denhardt and Robert B. Denhardt in their book entitled *The New Public Service: Serving, not Steering*. This paradigm is the antithesis of the New Public Management (NPM), which is considered to have been successfully implemented by governments in developed countries but not suitable for developing countries. The NPS paradigm emphasizes that the government of a country should

accommodates a broader set of accountability relationships with citizens and communities/horizontal accountability (Robinson, 2015; Zadek & McIntosh, 2019). Accountability to societies provides a feedback channel and helps to monitor the governance process (Ali, Iqbal, & Elianda, 2020). Government accountability to wider stakeholders is needed to help identify fiduciary risks openly purposes (The World Bank, 2001).

However, the concept of accountability, both vertically and horizontally to stakeholders, as previously explained, is not holistic in the Islamic view. Lewis (2005) described that the concept of accountability from an Islamic perspective differs from conventional accountability for the following reasons. First, the ethical basis of morality (including accountability) is primarily derived from socially inherited 'secular humanist' values rather than being based on religious, moral authority. Islam places religious values as the primary reference, with *Sharia* as its guiding force. Second, Western culture's fundamental beliefs and values are rooted in personal or group interests, without a solid requirement to consider the broader interests of society, let alone the afterlife dimension. Third, the primary theoretical model of entity governance is based more on agency theory than stewardship theory (Lewis, 2005). Islam provides a comprehensive set of guidelines for life that provides firm guidelines for good governance, and there are several examples of their application through stories written in the Quran (Naqvi, 2011).

Islamic principles ultimately place accountability on God – the Supreme Authority, whose power and knowledge are absolute (Slahudin, 2008). From an Islamic perspective, an entity's accountability must be placed first and foremost to Allah SWT, God, the ruler of the universe, followed by accountability to all stakeholders (Khavarinezhad et al. 2021). The characteristics of Islamic accountability are derived from the concept of *Tawhid* and the concept of ownership in Islam (Sudaryanti, 2011).

The Quran writes about this principle of accountability in the *Surah Al Infithar* (82):10-12 and *Surah Al Jatsiyah* (45): 29). These two letters emphasize that Allah SWT continuously records every human action carefully. *Tafsir Al Azhar* describes those verses in which God (through angels) continuously records what we talk about, our movements, and even whispers in our hearts that have not yet come true (Amrullah (HAMKA) (2019). These records will be confirmed one by one later based on our own experience and recognition as a form of accountability in the Hereafter. Prophet Muhammad (*PBUH*) said in his hadith:

"Each of you is a leader and will be held accountable for his leadership.
An *Imam* is a leader and will be held accountable for it; similarly, a man

not be run like a company but should serve society in a democratic, fair, participatory, honest and accountable manner (Denhardt & Denhardt, 2007)

is a leader for his family and will be held accountable for his leadership." (*Hadith Bukhari: 2278*).

Expert Informant E2 also agreed on accountability to Allah SWT as the main principle:

"Accountability is not only horizontal to humans or other institutions but also vertically upwards. That is, vertical to Allah SWT. There may be actions that are legally wrong in this world, but may not be wrong in the afterlife because there are no rules yet".

Therefore, the implemented financial management system reflects this complete understanding of the concept of accountability. It is not just about formal accountability, either at the government level vertically or at the community level horizontally. The most substantial and fundamental is accountability to Allah SWT, which has a holistic dimension, this world and the hereafter.

TRANSPARENCY

Law Number 6 of 2014 concerning Villages also places this principle of transparency as a reference for implementing VFM. Transparency in public sector financial management manifests in the government's openness to public resource management activities (Mardiasmo, 2006). In the context of VFM, this transparency is intended for the Village Government to manage the finances mandated openly. The value of openness, the leading spirit of transparency, is believed to increase community trust and respect for the Village Government (Bela & Utama, 2019; Rasmi, Salle, & Pangayow, 2018).

Transparency must be implemented by every public institution that carries out the mandate of the wider community's interests as a form of supervision and monitoring for every action the institution takes (Mulyana, Dewi, & Sujana, 2018). While having sufficient knowledge about VFM carried out by the Village Government, the community can easily support all village development activities (Widyatama, Novita, & Diarespati, 2017). Adequate transparency at the local village level can also be an alternative strategy for preventing corruption from below –with and by the village community itself as the leading actor – in the context of Village Financial Management (Nurjaman, 2018).

The value of transparency is substantial to good Islamic public governance (Naqvi, 2011). The Quran emphasizes the transparency principle in *Surah Al Baqarah* (2) 282-283. *Tafsir Al Azhar* explains that *Surah Al Baqarah* verses 282 and 283 (usually called 'debt verse') instructs believers that agreements made based on the agreement of both parties are written by those who are intelligent and responsible (Amrullah

(HAMKA), 2019). These two verses provide clear guidance for transparency and disclosure, particularly on making records of each aspect of the public financial management transaction to prevent misunderstanding and distrust (Slahudin, 2008).

The element of transparency (and openness) taught by Islam is related to the parties who need to be held accountable for the notes made. Apart from being accountable to the party giving the mandate, the government (in this study, the Village Government) must instill consciousness that Allah SWT knows what they do and intend to do (Slahudin, 2008). At this point, transparency in the context of Islamic teachings is intertwined with elements of honesty. *The shiddiq* (truthfulness, honesty) value is the basis for implementing transparency (Farhana et al., 2022; Febryani, 2016).

Informant E1 emphasized that transparency in Islam is closely related to faith in Allah SWT (*Tawhid*). Efforts to report what has been done to manage public finances must begin with solid faith. Informant E3 also said the same thing:

"The aspect of transparency is again related to *Tawhid*. *Tawhid* becomes a spirit that influences all aspects. If he fears Allah SWT, then he will report to anyone what he is doing transparently, including managing village funds. There is an intense honesty there, which will also be connected to the blessing (*barakah*) concept for himself, his family, and society".

Based on the explanation above, the value of transparency is significant as an element of implementing VFM. By taking the Islamic teachings, transparency must be encouraged to contain honesty and truthfulness in financial reporting. Therefore, When transparency is carried out in a spirit of honesty and openness, the community can feel justice from all programs carried out by the village government in the VFM corridor.

CLEAR, FAIR & "HEALTHY" REGULATION

The central government centralized arrangements regarding village financial management, with Law No. 6 of 2014 concerning Villages as the primary reference. The village government that is given autonomy to carry out village development cannot fully stand alone. In addition to the arrangement of Village Funds by the Central Government, village financial management is also related to the Regency/City Government and the Provincial Government.

Therefore, the implementation of Village Financial Management by the Village Government requires proper regulations from the government level above it. This proper regulation contains clear, fair, and "healthy" aspects. "Clarity" means that the arrangements for managing public finances have been described in detail and are well understood by all actors. "Clarity" also implies that the laws and regulations do not cause confusion and different interpretations when implemented. As for 'fair

regulations', the rules contain elements of justice for all stakeholders. Meanwhile, "healthy" regulations are interpreted as regulations in the public domain that do not cause implementers to bear harmful consequences for implementing laws and regulations, both personally and socially, as well as physically and spiritually.

The urgency of having laws and regulations characterized as fair and "healthy" is explained in the Quran *Surah An Nisa* (4): 58). *Tafsir Al Azhar* explains that this verse is primarily aimed at state administrators (Amrullah (HAMKA), 2019). In this verse, Allah SWT emphasizes that state affairs are essential and cannot be separated from religion. The first step in building a government that Islam wants is handing over the mandate to a trusted expert. The second point related to the mandated government's task is to make and enforce fair rules and laws. This just law has a broad meaning, and its implementation needs to follow and not violate what has been outlined by Allah SWT (Amrullah (HAMKA), 2019).

The management of an entity involves the interests of the community, so it must be fair and based on clear laws and rules, including not violating Sharia provisions (Muhammadiyah, 2010). Concern for the need for laws and regulations regarding village financial management to be made in a clear, fair, and "healthy" manner was expressed by Informant E2:

"The problem related to the misappropriation of village funds is the same as that in other bureaucracies, such as local governments, schools, and other state entities. Sometimes, the main fault lies in unfair and untrustworthy rules. Sometimes, the unsound regulations from the central government forced village administrators to be dishonest. Because if he is honest, he will be trapped in a dilemma or even be considered breaking the rules".

Informant E3 has the same view when discussing the various laws and regulations governing VFM. He emphasized that many regulations make some excellent figures in the village reluctant to enter the circle of power in the village. One of them is the high political cost of becoming a village head. With high costs, when he succeeded as village head, the income from the salary received was relatively disproportionate to the political costs incurred. E3 highlighted that the regulations governing village head elections have not strictly prohibited money politics, buying people's votes with a certain nominal amount during elections. This entry point makes the elected village head look for various ways to return the "investment" during the election process as long as carrying out the government's mandate later.

The laws and regulations governing village head elections are also followed by several other laws and regulations whose implementation is often incongruent with the

conditions and situation in the community that is the object of regulation. The officials who manage public finances, including in village government, often face a dilemma in implementing specific rules whose conditions are not the same as what the regulations require. The following is the opinion of Informant E2:

"Unfair and 'unhealthy' regulations make good people who want to do good stumble into bad people. Being a bureaucratic official who manages public funds is tough. However, it all comes down to intent. It is understandable as long as the intention is honest, not for personal gain. Nevertheless, this action cannot be conveyed openly to the public because it is against state law. At this point, there is an inner conflict, a dilemma".

Informant E2 underlined the variety of societal situations that require officials who manage state finances to experience a dilemma between the desire to act honestly and conditions that require looking for loopholes in rules. Moreover, Informant E2 suggested that before the regulation is released, the central government must go down to the lowest level of government to discuss the application of the regulation. In addition, the issue of social data that differs between government agencies also needs to be unified and validated for its truth.

SUBSTANTIVE PARTICIPATION

In several laws and regulations regarding village financial management in Indonesia, it has been mentioned that 'community participation' is one substantial element of successful village development (Bawono, Kinasih, & Rahayu, 2020; Khusniyatun & Kiswanto, 2017; Nurhakim & Yudianto, 2018; Sofyani, Santo, Najda, & Almaghribi, 2020). 'Participative' is defined as the principle governing the provision of opportunities for residents to be involved in decision-making organized by the village government in the framework of the village development process (Kadir, Widarini, Gunawan, & Puspitasari, 2017; Santoso, 2015).

In the context of VFM, community participation should be implemented beyond merely formal and procedural involvement. The village community must be involved substantively to oversee the financial management and village development process. Due to his observations and research related to VFM, E3 said:

"Since this is required by law, the village government has involved residents in village meetings that discuss development planning and implementation. The question is, once again, whether participation has touched in a substantive context. It is a big question since most village governments are still fixated on the formal and procedural aspects, not the substantive ones."

Informant E3 emphasized that the participation of villagers in village development, including in the village financial management process, needs to be encouraged to be

more substantive. Community participation in the process of formulating development decisions in this deliberation will also be helpful as a basis for overseeing the implementation of village development throughout the year.

Informant E3's concern that the Village Government still needs to fully implement the principle of substantive participation is supported by several research results. Several studies regarding citizen participation in the village development process in Indonesia (including the stages of VFM) found that community participation in village development was still low (Artini, Atmadja, & Julianto, 2017; Bela & Utama, 2019; Imawan, Irianto, & Prihatiningtias, 2019; Sofyani, Suryanto, Arie Wibowo, & Widiastuti, 2018).

Even if citizen participation is part of the process, it is a legal procedural matter. In several places, community participation as village development stakeholders is formally manifested in the presence of only a group of residents close to the Village Government authority invited as participants in village meetings (Basuki, Wahyunengseh, & Setyowati, 2018). Prasetyo & Muis (2015) and Nafidah, Tjahjadi, & Soewarno (2020) term this non-substantive participation of villagers as pseudo-participation.

Based on empirical facts that are still happening, it is necessary to continue to encourage this substantive participation³ as an essential element of village development, including the village financial management process within it. The participation of community members in the first scope is in line with the Shura principle, as explained earlier.

AMAL JAMA'I (COLLECTIVENESS-TOGETHERNESS WORK)

Another element that supports the Shura principle's existence is *amal jama'i* (YaPEIM, 2010). In general, *amal jama'i* is a rule for working collectively-cooperatively among all organizational (in this study context is the Village Government) stakeholders to realize the shared goals aspired to (YaPEIM, 2010). VFM can be interpreted as a means of preaching (*da'wah*) whose goals align with the purpose of the *Sharia* (*Maqashid Shariah*).

Quran emphasizes the importance of this collective and togetherness work in pursuing the common goal, among others in *Surah Al Shaf* (61): 4. *Tafsir Al Azhar* explains that

³ Prasetyo & Muis (2015) termed it as 'authentic participation', involving the broadest possible village community in every stage of village development. This must be based on the shared consciousness of all stakeholders, especially the Village Government, that Village Finance entrusted for developing villages is a significant mandate that must be accounted for in a proper manner, not gifts that can be used freely by village elites. (Prasetyo & Muis, 2015).

every member of the Islamic community must always prepare themselves, strengthen their faith, and always be ready to fight with their leaders to achieve common goals agreed upon (Amrullah (HAMKA), 2019). The message of the Quran not only prioritizes the virtues of those who fight or struggle but emphasizes the rules (*kaidah*) and strategies of struggle in the form of *shaf*, namely a whole, compact, and collaborative line. At this point, the collaboration of citizens and the village government in developing the village becomes relevant and should be encouraged continuously.

In the hadith, the Prophet Muhammad (*PBUH*) also underlined the collective work in a "congregational" line (*amal jama'i*). As conveyed to Abu Dzar, Prophet Muhammad (*PBUH*) said:

"Two people are better than one, three people are better than two, and four people are better than three, so you should be with the congregation/*al-jamaah*." (*Hadith Imam Ahmad*).

Prophet Muhammad (*PBUH*) emphasized that humans who join themselves with the congregation are always under the grace and pleasure of Allah SWT. In the Shura principle implementation, this element contains the characteristics that must be possessed, including the existence of good planning, great effort (*ikhtiar*) & surrender to God (*tawakal*) (YaPEIM, 2010). In the context of VFM, the results of the Shura in the form of village development planning and budgeting that have been agreed upon need to be made as much effort as possible by the implementers. After the maximum effort has been made, surrendering to God (*tawakkaltu ala Allah*) is also carried out.

Finally, this whole orchestration of togetherness requires a leader whose personality and leadership characteristics can be emulated. This leader will carry out village development based on the results of the deliberations that have been agreed upon by the villagers. Related to this leadership, Informant E1 underlined:

"Leadership, more so that concerns the livelihoods of many people, is a space for worship, a space for the earth's prosperity as the duty of *khalifatullah fil ardh*. That's why the Prophet emphasized this leadership aspect. The responsibility is not only to humans but to Allah SWT."

In the context of the *amal jama'i* implementation, the existence of this good leader can only be realized in a conducive situation manifested by the spirit of mutuality, building togetherness, and strong cooperation between leaders and their people⁴. This cooperation includes the meaning of the leader's willingness to protect and fight for the interests of society in general. On the other hand, cooperation also requires

⁴ This cooperation value is also highly emphasized by Islam in matters of virtue and piety (see *Surah Al Maidah* verse 2 for example).

prerequisites in the form of the willingness of the community to provide full support to the leader in carrying out the tasks entrusted⁵.

CONCLUSION

This study identifies Islamic elements of Village Financial Management (VFM) in Indonesia. Identifying an Islamic perspective on VFM refers to the results of an analysis of messages in the Quran and Hadith and related literature sources. Furthermore, guidance from interviews with three expert informants who understand issues related to Islamic values associated with VFM is equally essential.

This study found seven elements for implementing VFM based on an Islamic perspective. The seven elements of VFM are based on Islamic values. Trustworthiness, honesty, and accountability are derived from the Tawhid principle. Then, transparency and clear, fair & "healthy" regulations are elements of the Justice principle. Lastly, the value of substantive participation and collective-togetherness work (*amal jama'i*) as elements of the Shura principle. The Islamic elements of VFM resulting from this study complement (Setiawan & Yusoff, 2023) findings to become a reference value for all officials entrusted with managing village finances. These Islamic principles and elements regarding VFM need to become a value reference for VFM actors in Indonesia. Internalization and awareness strengthening can be effectively implemented through an institutionalization process in the laws and regulations governing VFM.

The results of this study complement the identification of the principles of good VFM governance in Indonesia based on Islamic values. The results of this study highlight the importance of Islamic values to be systematically included in the regulation of VFM in Indonesia. Since the enactment of Law Number 6 of 2014 concerning Villages, there have been many problems in implementing village financial management in Indonesia. One of the biggest problems is village government officials' rampant misuse of village finances. Furthermore, the governance of VFM from an Islamic perspective in this study needs to be tested further to evaluate the village financial management practices that have been running. In the following process, these transcendental Islamic values are used as the basis for implementing VFM. The ultimate goal is to implement village financial management systematically involving a solid awareness of Islamic religiosity to eliminate harmful excesses in the form of more massive and destructive misuse of village finances.

⁵ The principle of *amanah* contains two important elements, namely the existence of trust from stakeholders (trust giver), and the commitment of the bearer of the mandate to carry it out carefully. These two elements are intertwined in a collaborative practice that reinforces each other to achieve a common goal (Majelis Tarjih Muhammadiyah, 2010).

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