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## Management of Financial at Hindu Family In Mataram Lombok

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**Abstract.** This study aims to analyze the financial management of the Hindu family in Mataram, West Nusa Tenggara. This research is designed in qualitative research in order to find answers to two problem formulations, namely how the financial management model is and what are the obstacles faced in carrying out financial management in Hindu families in Mataram city. Based on the research results, it was found the answer to the problem formulation. *First*, the management of financial at Hindu family has not been fully implemented by the Hindu community in Mataram city, both in terms of the implementation of the financial management function and the implementation of family financial management according to verse 262 of the Sarasamuscaya scripture. *Second*, there are three obstacles faced in the management of family finances according to Hindu teachings in the community in Mataram, namely (1) lack of knowledge and understanding of the importance of financial management in the family; (2) lack of community income; (3) lifestyle.

**Keywords.** financial management, Hindu family, constraints, Hindu teachings

### I. Introduction

The stages of life according to the teachings of Hinduism are divided into four levels known as *catur asrama*. *First*, *brahmacari* as a stage of life studying knowledge. *Second*, *grahasta* as a phase of married life. *Third*, *wana prasta* is a phase of life withdrawing from the life of the world by isolating oneself to prepare for spiritual ascent. *Fourth*, *bhiksuka* as the final stage by letting go of worldly attachments towards releasing to the creator. The *grahasta* life stage has a very important meaning in worldly life because it is a phase to realize the universe or happiness in the world according to Hindu teaching. The dormitory of *grahasta* is also referred to as the phase of married life which has an important role as a support for other life stages in this life. The *grahasta* stage of life begins with a marriage which is carried out to form a happy, harmonious and eternal family. Some obligations that must be carried out in a household according to Hindu teachings are to continue their descent, build a household, socialize and carry out their *yadnya*. Along with the increase in people's knowledge of the *yadnya*, the implementation of the *yadnya* in the community is also getting higher. This is marked by the increase in *yadnya* activities carried out by the community today, seen in the increased activity of *Dewa Yadnya*, *Pitra Yadnya*, *Rsi Yadnya*, *Manusa Yadnya* and *at Bhuta Yadnya*. The increase in *yadnya* activity can be seen from the increasing demand for *yadnya* facilities and infrastructure, and the more the community provides for these demands.

A phenomenon that often occurs in Hindu society, especially at the Hindu community in Mataram city, in carrying out its *yadnya* at a significant cost. The costs incurred in carrying out the *yadnya* are high and even at first glance it seems very high, both in the implementation of *Dewa Yadnya*, *Rsi Yadnya*, *Pitra Yadnya*, *Manusa Yadnya* and *Bhuta Yadnya*. Some people think that the higher the level of *yadnya* that is carried out, the higher the level of satisfaction they feel. The higher the level of *yadnya* that is carried out, the greater the cost to be incurred. To meet the needs of the *yadnya* fees that are carried out, it is not uncommon for people to sacrifice their property, sometimes even putting aside other needs in family life. Their *yadnya* needs are one of the necessities of life in the family, in addition to other needs. One of the factors of a happy family is the fulfillment of the necessities of life in the family.

The problem that often occurs in families related to meeting the necessities of life is that the financial expenditure to meet the needs of life is greater than the financial income in the family. This problem can interfere with the happiness and harmony of life in the family. Therefore, in an effort to meet the needs of life in the family, of course, it is necessary to arrange good, precise and detailed financial expenditures so that these needs can be met as needed and the finances they have. Family financial management must pay attention to the financial management system in Hinduism. Based on the above background, this study formulates two problems. *First*, how is the management of family finances at the Hindu community in Mataram city? *Second*, what obstacles are faced in the management of family finances according to Hindu teachings in Mataram city? This study aims to determine the family financial management model and find the obstacles faced in implementing family financial management according to Hindu teachings in Mataram city. The theoretical benefits of the results of this study are expected to be useful for Hindus in the city of Mataram to increase their understanding of family financial management in the Hindu community in Mataram which later can be used as additional scientific knowledge, especially in the fields of religion, culture and economy and can be used as information for next researcher. Practically, the results of this study are used as a contribution of thought to the government, in this case the Ministry of Religion Affair, the Education Office, *Parisadha* (Hindu Assembly) and other relevant agencies in providing an understanding of the importance of family financial management in the Hindu community in Mataram city.

## **II. Methods**

This study used a qualitative descriptive design. Creswell (in Patilima, 2005: 3) defines "a qualitative approach as a process of inquiry to understand social problems or human problems, based on the creation of holistic images that are formed with words, reporting the views of informants in detail, and arranged in a scientific setting". Meanwhile, according to Taylor and Bogdam (in Suyanto & Sutinah, 2006: 166) suggest the notion of qualitative research which can be interpreted as research that produces descriptive data regarding spoken and written words, and observable behavior of the people studied " Descriptive research is "a method used in examining an object or a condition in a group of events in the future with the aim of making descriptive, systematic, factual and accurate painting of facts, the nature of a relationship between the phenomena being investigated" ( Nasir, 2003: 55).

### **Research sites**

This research is located in Mataram city, West Nusa Tenggara Province. The basis for the selection of this location is: the largest number of people who are Hindus when compared to other areas, there is the implementation of *yadnya* by the local community.

### **Types and sources of data**

The type of data used is qualitative data. Qualitative data is data expressed in the form of sentences, statements or descriptions that come from informants such as policy holders, lecturers, employees in the research area (Suprayogo and Tobroni, 2001: 162). Sources of data used in this study are primary data and secondary data. Primary data is "data obtained from the first source, such as the results of interviews or the results of filling out a questionnaire usually carried out by researchers" (Umar, 2004: 42). Primary data were obtained from selected informants such as: religious leaders, community leaders, *pinandita* (Hindu saint) and other respondents who were considered to know about the research area. This data is raw data that still needs to be processed. While secondary data is data that is already informative, obtained from relevant documents and has something to do with the research being carried out.

### **Research Instruments**

Gulo (2004: 123) states that "the research instrument is a written guide on interviews, observations, or a list of questions, which are prepared to obtain information from informants". During the research in the field, data were collected using interview guidelines and assisted by a recording device in the form of a tape recorder, camera, and also equipped with note scriptures. These tools are used to record or record aspects related to the physical environment and people's behaviors in carrying out their *yadnya* so as to enable a more complete understanding.

### **Informant Determination Techniques**

"The population is the entire research subject while the sample is part or representative of the population under study" (Arikunto, 2002: 109). The technique of determining informants in this study is to use a purposive technique which is based on a group of subjects in a purposive technique with certain characteristics that are considered to be closely related to the characteristics of the population that have been done previously. In other words, the informants who are determined are adjusted to certain criteria which are applied based on the research objectives "(Margono, 1996: 128). The informants in this study were religious leaders, traditional leaders, Pinandita, PHDI administrators, the head of the Banjars and other respondents who were considered to know about the research area located in the city of Mataram.

### **Data Collection Technique**

To obtain data, information and information needed in this study, several data collection methods were used, namely: (1) Observation, conduct observations and direct research to the research site to complement and support primary data. In this study, observations were made about the behavior of traditional marriages in Balinese ethnic communities in Mataram city. (2) Interview Techniques: a way to get deeper data through interviews conducted by researchers with all informants. The interview used is an in-depth interview, where an in-depth interview is a conversation between the researcher and the informant, with a specific purpose. The objectives to be achieved in in-depth interviews are to obtain constructs that occur about people, events, organizational activities, feelings, motivations, and one's knowledge (Arifin, 1994: 65). According to Nasution (1998), interviewing techniques like this are mainly carried out on the opinions, perceptions, feelings, knowledge, and experiences and senses of an informant. (3) Literature and Documentation Studies, conducted by studying and recording reading materials, papers, journals, documents and reports, as well as other materials related to research variables. The data obtained using this technique is data related to the general description of the population

of Mataram city and an overview of family financial management in the Hindu community in Mataram city.

### **Data Analysis Techniques**

The data analysis technique used in this research is descriptive qualitative analysis. The procedure used in the analysis includes the stages of classification, interpretation, and conclusion. Technique for Presentation of Analysis Results After the data has been collected from the results of data collection, it is necessary to immediately be analyzed qualitatively, namely through delivery in verbal form using spoken language. In this study, data processing or data analysis used is descriptive, which means "a way of analyzing or processing data by systematically compiling it in the form of sentences or words of subject categories" (Agung, 1999: 76).

## **III. Discussion of Research Results**

### **3.1 Management of Financial at Hindu Family in Mataram City**

The management of financial at Hindu Family in Mataram city, in this study using Mulyasa's reference regarding the phase of financial management, namely financial planning, implementation, and evaluation. So the financial management referred to in this research is the planning, implementation and financial supervision activities carried out by the Hindu community in Mataram city. In managing finance according to Hinduism, this study uses the teachings contained in the Sarasamuscayascripture at verse 262, as in the following quote.

*Ekenāmcena dharmāthah kartavyo bhūtimicchatā, Ekenāmcena kāmārtha ekamaṁcaṁ vivirdhayet.*

*Niham kramanyan pinatêlu, ikang sabhāga, sādhanā rikasiddhaning dharmā, ikang kaping rwaning bhāga sādhanari kasiddhaning kama ika ikang kaping three, sādhanā ri kasiddhaning artha ika, wrddhyakatiēna mangkanuwah, mangkanakramanyan pinêang hayuwah*

*Sarasamuccaya 262*

Meaning:

In essence, it is divided into three (the results of the effort), one part is for the cost of attaining *dharmā*, the second part is the cost of fulfilling *kama*, the third part is for carrying out business activities in the field of *artha*, economy, in order to develop again in that way, then divided three, by people who want to get happiness (Kadjeng, 2005: 199).

Based on the above verse there is an important mandate related to financial management, namely that the results of the business should be divided into three, one part is for the cost of achieving *dharmā*, the second part is to finance *kama* and the third part is used in conducting business activities in the field of *artha* and business to develop. back. That is the essence, it is divided into three by people who want to get happiness. So to dissect the first problem, the researcher conducted an analysis of financial management based on Hindu teachings contained in the verse 262 of Sarasamuccaya at the community in Mataram by using financial management functions, namely planning, implementation and supervision. With regard to the implementation of the above verse, they can be categorized into three parts. *First*, to achieve *dharmā*, what is meant by *dharmā* in this research is all financial expenditures that are used to finance the activities contained in the *Panca Yadnya*, namely for *Dewa Yadnya*, activities related to sincere offerings given to God. *Rsi Yadnya*, expenses that are used to finance activities carried out sincerely to the *Rsi* or holy person. *Pitra Yadnya*, financial expenditures made sincerely to finance activities related to *Pitra* or ancestors. *Manusa Yadnya*, financial expenses

to pay for holy and sincere activities related to humans, and finally *Butha Yadnya*, namely financial expenses to finance sincere activities to *Bhuta*.

*Second*, to finance activities related to *Kama*, namely expenses that are used to fulfill daily life that have something to do with human wants or needs. *Kama* is desire. Human needs in this case are adapted to the multilevel needs conveyed in Maslow's theory of needs. *Third*, to finance activities related to *Artha*. *Artha* according to the content of *Surya Sidartha's* scripture implicitly consists of wealth, welfare, property, luxury, and money. In the *Brihat Samhita* scripture, the term *artha* is associated with the meaning of funds which means *puri prosperity / artha griha*. So in this research, the meaning of *artha* is money, wealth, property and luxury. All expenditures used to finance the acquisition of assets, both in the form of money and in objects. The first financial management function is planning. How the Hindu community plans for family finances. So that the work we carry out is in accordance with what is expected, it is very important to plan before the work is carried out. Planning is prepared based on estimates of the work to be carried out. In this case, the work of financing is towards meeting the needs of family life. The importance of planning that is carried out is that the planning is compiled in detail and thoroughly. The hope of this activity is that the final goal can be achieved as expected.

Seen in the results of research obtained in the field on informants. responses to planning on informants are divided into three groups. The group that always carries out planning, the group that doesn't always plan or only occasionally, and the last group that doesn't plan. The first group is people who carry out planning before carrying out financial expenditures, as conveyed by informant Putu Pustrika who stated that they always plan before spending finances to meet their daily needs. Planning was also carried out by I Gusti Ayu Aditi, I Wayan Wirata, Ida Bagus Ketut Dastra, Ida Wayan Djelantik, Ida Made Santi Adnya, I Komang Wenten, I Gusti Bagus Nyoman Mundra, I Nyoman Murba Widana, Gigih Dwi Setiyawati, Anak Agung Mira Lestari, Irmaya Dewi, I Ketut Kandra, Darma Suardika. The planning that was arranged was due to the limited amount of income obtained in one period. The second group is carrying out planning before making financial expenditures, but only occasionally and plans are made at certain times and to fulfill certain needs only. Planning is made based on situations and conditions. Informants who carry out planning but don't always make plans, only once are Ida Made Prayatna, Dewa Nyoman Ade, Ida Bagus Nyoman Alit Oka, Susilo Edi Purwanto, Diah Ratna Sari, Ida Ayu Purnamasari Artha, Ni Nyoman Sri Sumiarthi, Ida Ayu Ketut Swastika, I Gusti Ayu Sumardiati, I Putu Winarta, and Ni Komang Sutrisni. Good and sustainable planning is a controlling factor in managing family finances. The income obtained can be estimated to meet the necessities of life. Good planning can also be used to suppress the heart's desire for excessive life fulfillment, so that it will allow a balance between expenses and family financial income. This is what is meant by planning for financial expenditures to manage family finances that are good as expected and in accordance with the finances they have, so that there is no greater expenditure than the income they have. The third group of people who do not do financial planning before carrying out financial expenditures to meet their daily needs. From the results of the study, there were respondents who did not do financial planning, namely I Ketut Purwata, I Putu Ernawa, I Nyoman Budiarsa, Made Sumari who stated that they did not make plans on the grounds that the high necessities of life were not balanced by income levels. The second function of financial management is the implementation of pre-planned financial expenditures. From the research conducted, it was found that all informants made financial expenditures to meet their daily needs not as planned. Planning that has been prepared beforehand faces obstacles in its implementation so that what is implemented is never the same as planning. Even though the planning was made in detail, at the time of implementation it encountered obstacles that could result in the planning not being carried out optimally. The

cause of the mismatch between the implementation that has been prepared and its implementation is due to a sudden need at the time of financial expenditure. These needs are not considered at the time of planning. These needs are urgent and important, such as sick families, school fees, arrival of guests and so on. In addition to fulfilling very urgent and important needs, the cause of not maximizing the implementation of planning is the desire to satisfy goods and services that comes later after the planning is made. The next cause occurs because the income earned is sometimes uncertain in one period, when there is additional income, followed by additional needs and wants in the fulfillment of goods and services.

The next function of financial management and a factor in managing family finances to be good is the function of implementation. Implementation here by making financial expenditures to meet the needs of life in the form of goods and services. Good management occurs when the implementation is the same as planned. This will provide a good family financial management as desired. The more implementation is the same as planning, the desired and expected will be achieved properly. The function of implementing activities in financial management should not be underestimated. Implementation must be in accordance with planning. This must be considered and understood by the community in managing family finances. Every obstacle and obstacle that occurs is overcome as best as possible and needs to be predicted in advance, at the time of planning, so that these obstacles and obstacles can be overcome and ultimately according to the plan. The third function of financial management is to evaluate or supervise. Evaluation or supervision of family finances is carried out either when the fulfillment of needs is being carried out or at the end of the period of implementing financial expenditures. The purpose of holding this supervision is so that efforts to fulfill needs are carried out in accordance with what is planned so that what is expected can be achieved properly. From the results of research conducted in the field, it was found that not all informants supervised family financial expenses. In the informants' answers obtained, there are three groups in the implementation of supervision or evaluation in family financial expenditures.

The first group is people who always carry out supervision of family finances, both financial expenditures and income received. This statement was obtained from informants Ida Bagus Ketut Dastra, Susilo Edi Purwanto, Ida Made Santi Adnya, Ni Nyoman Satya Widari, Anak Agug Mira Lestari, Ida Ayu Purnamasari Artha, Ni wayan Sri Sumiarthi, Gusti Ayu Sumardiati, I Ketut Darma Suardika and I Putu Winarta. The reason put forward to supervise the management of family finances is because the income received is limited, so that financial expenditure must be monitored so that it is sufficient to meet the needs of family life. With the supervision carried out, it is hoped that there will be no financial expenditure that is greater than the financial income obtained.

The second group is the community who sometimes supervises or evaluates the expenses and financial income in the family. This group was represented by statements from informants such as Putu Pustrika, Ida Made Prayatna, I Gusti Ayu Aditi, I Wayan Wirata, Dewa Nyoman Ade, Ida Bagus Nyoman Ali Oka, Ida Wayan Djelantik, I Nyoman Budiarsa, I Komang Wenten, I Gusti Bagus Nyoman Mundra, I Nyoman Murba Widana. The reason given by rarely conducting supervision and evaluation of family finances is because the income is barely enough to meet the needs of daily life or even less.

The third group is people who do not carry out supervision in family financial arrangements. The group consisted of community representatives, namely, I Ketut Purwata, I Putu Ernawa, Made Sumari, Ni Komang Sutrisni, Diah Ratna Sari, Gigih Dwi Setiyawati, Irmaya Dewi, I Ketut Kandra, and Ida Ayu Ketut Swastika.

The reasons for not carrying out supervision in family financial management are first, because the financial expenditures carried out are sufficient for the available funds, so there is

no need for supervision. The most important thing is that there is no greater expenditure than income. The second reason is, their finances are limited so there is no need for strict supervision of family expenses and income. In family financial management, the supervisory function has an important role. Supervision or evaluation is carried out to control the movement of family finances both in expenditures and in the financial income obtained. Supervision aims to obtain information whether carried out in accordance with the plan or not. The implementation of activities to achieve predetermined goals requires supervision. Another monitoring objective is to find out errors that occur during the implementation process. By knowing the error as early as possible, the level of correction will be easier to implement and prevent other mistakes or prevent more serious errors.

Meanwhile, the main purpose of supervision is to ensure implementation is in accordance with the predetermined plans so that the expected objectives can be achieved properly. Meanwhile, the community does not understand the importance of a management function, namely supervision. So that supervision of family financial management is rarely carried out and is not carried out. This can lead to family financial planning not going well and in the end the expected goals cannot be achieved. The implication of not carrying out family financial supervision is the emergence of financial expenses that are not according to plan, even reducing and overriding expenses that are important to meet the needs and desires of others in satisfying goods and services. The result of this situation is that there is an imbalance between financial income and expenditure in the family. This can give rise to a larger stake than a pole, greater expenses than income or finances owned.

The management of family finances according to Hindu teachings contained in the verse 262 of the Sarasamuscaya scripture is not yet fully known and understood by the Hindu community in Mataram city. This can be seen from the results of interviews with informants who still do not know the contents of the verse. How to carry out the contents of the verse if people have never heard of the verse. From the results of the interviews conducted, it appears that there are three groups related to family financial management according to the teachings of the verse in the Sarasamuscaya scripture. The first group, the community is not aware of the teachings of family financial management contained in the verse, so they never carry out family financial management as stated in the verse.

The second group, namely some people know and understand the teachings of verse 262 in the Sarasamuscaya Scripture, but in the implementation of family financial management that has been carried out so far, it does not refer to the contents of the verse. The Hindu community of Mataram City only knows and understands the teachings of financial management, but does not apply it to family financial management.

The third group, namely, the Hindu community in the city of Mataram has known and understood the teachings of verse 262 in the Sarasamuscaya scripture. The community of this group not only knows and understands, but also implements family financial management. Even though he has applied these teachings, he has not been able to carry out according to what is stated in the verse. Many obstacles are faced in the implementation of family financial management in accordance with Hindu teachings in the verse 262 of Sarasamuscaya scripture. Paying attention to the data obtained in the research on family financial management according to the Hindu teachings above, most of the Hindu community is not aware of the teachings in the verse that can regulate family finances. The lack of knowledge and understanding in the Mataram city Hindu community has resulted in the not being implemented of these teachings in family life. For the Hindu community who already understands these teachings, they also have not properly implemented the contents of the verse. There are still many obstacles faced in its implementation. The teachings of family financial management found in verse 262 of the

sarasamuccayascripture teach us to manage the finances obtained. One third is used to finance needs related to *dharma*, another third is used to pay for *kama*, which is the fulfillment of life's needs and desires, both in the form of goods and services. Another third for the accumulation of wealth or wealth. If the community is able to carry out these teachings then peace and happiness will be obtained in this life. There are no problems in finance, such as the phenomenon that occurs today in the Hindu community in Mataram, namely financial problems.

From the data presentation and discussion of the analysis carried out using the function of financial management on family financial management which refers to the teachings of Hindu financial management in the Sarasamuscaya scripture, it is found that the Hindu community in Mataram city has not fully understood and implemented this financial management, let alone applying it in life. Financial management using the management function has also not been fully implemented, either in the planning, implementation or evaluation or supervision processes. This is what can cause problems in family finances that cannot be resolved properly. On the one hand, it can fulfill needs well and on the other hand, different needs cannot be fulfilled properly.

### **3.2 Constraints Faced in Family Financial Management in Hindu Communities in Mataram City**

The results of the research described above can be grouped into three groups of problems faced by the Hindu community in Mataram city. These problems are described in the description below. The first problem faced by the Hindu community in Mataram city in managing family finances is a lack of knowledge and the importance of managing finances in the family. Less understanding not only of general management functions, but also less knowledge of how to manage family finances according to the verse in the Sarasamuscaya scripture. This is indicated by the large number of Hindu communities in Mataram city not carrying out management functions such as planning, implementing and supervising family finances. Failure to carry out management functions in managing family finances results from a lack of public knowledge of these financial management functions. So that people carry out financial management to the extent that is known based on the experience that has been done. Likewise with the content of verse 262 in Sarasamuscaya, the majority of Hindus do not know about this verse in managing family finances. This is why most people do not share their expenses to fulfill their needs according to the contents of the verse in managing family finances. Although a small proportion of people have started to apply it, they have not been able to implement it according to the contents of the verse. Most of the Hindu community in Mataram city is aware of the function of financial management in the family. Just knowing is not enough to carry out financial management without being followed by an understanding of the function of family financial management and financial management according to Hindu teachings. The lack of understanding of the importance of the function of financial management and financial management according to Hindu teachings has resulted in the implementation not being carried out completely and thoroughly, half-done and even occasionally carried out in family financial management.

This situation can be seen from the exposure of data on the implementation of family financial management functions carried out by the Hindu community in Mataram city which is not carried out completely. This is because the public's understanding of the importance of good and correct financial management is lacking. Likewise, the understanding of the importance of financial management which is taught in the Sarasamuscaya verse is lacking, for the Hindu community in Mataram city, so that its application in carrying out financial management is not done properly and is still halfway, so it is sometimes done and sometimes not done at all.

If the community understands the importance and benefits of implementing management and financial management functions according to Sarasamuscaya, then financial problems in meeting the needs of family life in the form of goods and services can be overcome and the emergence of problems can be minimized.

The second problem is the limited income level of the community. With the limited income obtained by the community, it will create reluctance to carry out good financial management. To meet the needs of daily life, the minimum expenditure of funds is necessary so that the necessary life needs can be fulfilled. Statements like this were conveyed by I Nyoman Budiarsa, due to the lack of incoming finance so that they could not meet the needs as expected, even though they had made prior planning. A similar statement was also made by I Komang Wenten, the high necessity of life was temporarily not matched by the income earned. Made Sumari felt the same problem. To meet the high need and without being matched by income, one of the methods taken is by borrowing funds from other parties. A similar situation was also conveyed by Gigih Dwi Setiawati, where the income earned was not enough to meet the necessities of life for one period. The same condition was also conveyed by Ida Ayu Ketut Swastika, Gusti Ayu Sumardiati, I Putu Winarta and Ni Nyoman Sri Sumiarthi, namely that due to small income, what happened was that the expenditure was greater than the income. With this problem, there are obstacles in implementing financial management according to verse 262 of the Sarasamuscaya scripture. Only those that are urgent and very important should be fulfilled without being able to distribute according to the contents of the verse.

The third problem is because of the people's lifestyle. The problems faced by the community in carrying out financial management according to Hindu teachings are because the people's lifestyle is more concerned with wants than needs. A part of the Hindu community in Mataram is practicing a spree when they have money, without considering other important needs. This problem was raised by most of the respondents in this study. Lifestyle is closely related to wants, not needs. As stated by I Ketut Purwata, many people tend to spend their money for less important needs, such as spending their money according to their wishes in satisfying their desires, gambling, drinking alcoholic beverages and alcoholic beverages, thus making expenses that do not match their income. Similar statements were also made by Ida Made Prayatna, Gusti Ayu Aditi, I Wayan Wirata, Ida Bagus Ketut Dastra, Putu Ernawa, Dewa Nyoman Ade, Ida Bagus Nyoman Alit Oka, Ida Wayan Djelantik, Susilo Edi Purwanto, Ida Made Santi Adnya, I Nyoman Budiarsa. This statement was emphasized by Ni Nyoman Satya Widari, I Komang Wenten, Ni Komang Sutrisni, I Gusti Bagus Nyoman Mudra, I Nyoman Murba Widana, Anak Agung Mira Lestari, Ida Ayu Purnamasari Artha, and Irmaya Dewi.

The habit of living in luxury and wanting to be recognized by the public causes financial spending to get out of hand. Lifestyle is closely related to desire. This desire is related to *kama*. So that the most expenditure made is on the *kama* element. When viewed from the point of view of verse 262, the *kamah* element has the highest percentage of expenditure, other elements are forgotten such as to obtain *dharma* and collect *artha*. When this element is needed, then a way to fulfill it is considered, even though the funds for meeting the needs of that element are not available. This is what causes an imbalance between expenditure and income. This lifestyle, which is not balanced with adequate income, will affect the family's financial management. Living like this will create obstacles in carrying out financial management according to Hindu teachings. The solution obtained in overcoming this problem is to control your lifestyle, by suppressing unnecessary wants and needs, adjusting expenses to your income, saving more, living a simple life. The most important thing is, carry out financial management according to the teachings in the Sarasamuscaya verse.

#### IV. Conclusion

Based on the research results, two conclusions were obtained as research findings. *First*, family financial management has not been fully implemented by the Hindu community in Mataram city, both in terms of the implementation of the financial management function and the implementation of family financial management according to verse 262 of the Sarasamuscaya scripture. *Second*, there are three obstacles faced in the management of family finances according to Hindu teachings in the community in Mataram, namely (1) lack of knowledge and understanding of the importance of financial management in the family; (2) lack of community income; (3) lifestyle.

There are three suggestions that can be made regarding the results of this study: (1) to disseminate the methods of family financial management and the importance of financial management in the family, to the Hindi community in Mataram city; (2) STAHN (State Hindu College) Mataram institution more often conducts seminars, community service with the theme of Hindu economics, especially family financial management; (3) adding material that is resource management in the Hindu Economics study program

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