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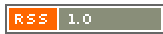
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EFFECTIVE CASH MANAGEMENT GOVERNANCE: EMPOWERING THE INDONESIAN DIASPORA IN MALAYSIA

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Abstrak

Kegiatan layanan masyarakat ini bertujuan untuk meningkatkan pengetahuan dan keterampilan anggota diaspora Indonesia, khususnya Usaha Mikro, Kecil, dan Menengah (UMKM) yang terkait dengan Cabang Fatayat NU Malaysia. Fokusnya adalah menerapkan prinsip-prinsip dasar Tata Kelola Perusahaan yang Baik (GCG), dimulai dengan Tata Kelola Manajemen Kas untuk keluarga dan bisnis. Banyak UMKM diaspora dengan modal terbatas dan pengetahuan manajemen yang minim sering mencampurkan dana pribadi dan bisnis. Praktik ini mengganggu pengukuran kinerja bisnis yang akurat dan menghambat pertumbuhan bisnis yang berkelanjutan. Untuk mengatasi masalah ini, metode implementasi melibatkan konseling dan pelatihan tatap muka dalam format kuliah interaktif, dilengkapi dengan studi kasus. Pelatihan ini dilaksanakan oleh tim FDAPT-DKJ pada tanggal 13 November 2024 di Kuala Lumpur. Materi pelatihan mencakup topik-topik penting seperti dasar-dasar tata kelola, pentingnya membedakan antara dana pribadi dan bisnis, prinsip-prinsip Tata Kelola Manajemen Kas, serta teknik pencatatan kas dasar. Hasil kegiatan ini menunjukkan peningkatan pemahaman peserta tentang pentingnya disiplin keuangan dan penerapan prinsip-prinsip GCG yang sederhana. Disimpulkan bahwa penerapan Tata Kelola Manajemen Kas berdampak positif pada pengembangan budaya akuntabilitas dan transparansi di kalangan UMKM diaspora. Landasan ini sangat penting untuk meningkatkan kinerja bisnis, meminimalkan konflik internal, dan memudahkan akses ke pendanaan di masa depan.

Kata kunci: Diaspora, Tata Kelola yang Baik, Tata Kelola Manajemen Kas, Layanan Masyarakat, Usaha Mikro, Kecil, dan Menengah

Abstract

This community service activity aims to enhance the knowledge and skills of members of the Indonesian diaspora, particularly Micro, Small, and Medium Enterprises (MSMEs) associated with the Fatayat NU Malaysia Branch. The focus is on implementing basic principles of Good Corporate Governance (GCG), starting with Cash Management Governance for both families and businesses. Many diaspora MSMEs with limited capital and management knowledge often mix personal and business funds. This practice undermines accurate measurements of business performance and hampers sustainable business growth. To address this issue, the implementation method involved face-to-face counseling and training in an interactive lecture format, supplemented with case studies. The training was conducted by the FDAPT-DKJ team on November 13, 2024, in Kuala Lumpur. The training covered essential topics such as the fundamentals of governance, the importance of distinguishing between personal and business funds, the principles of Cash Management Governance, and basic cash recording techniques. The results of this activity indicated an increase in participants' understanding of the importance of financial discipline and the application of simple GCG principles. It was concluded that implementing Cash Management Governance positively impacts the development of a culture of accountability and transparency among diaspora MSMEs. This foundation is crucial for enhancing business performance, minimizing internal conflicts, and facilitating future access to funding.

Keywords: Diaspora, Good Governance, Cash Management Governance, Community Service, Micro Small and Medium Enterprises

INTRODUCTION

Governance refers to the system or mechanism through which an entity—whether it be a state, company, or other organization—is directed, supervised, and regulated. It includes the processes, mechanisms, and institutions designed to align the interests of all stakeholders. Governance encompasses the organization of political authority across government, economics, and administration

to effectively address the challenges faced by organizations, society, and individuals. The primary objectives of governance are to achieve efficiency, effectiveness, fairness, and accountability in decision-making and the execution of activities. With its broad scope, governance pertains to the management of both public and corporate affairs.

Corporate Governance refers to the application of governance principles within companies. It is a specialized field that focuses on the management and control systems of a company. This concept arose to tackle potential conflicts of interest among various stakeholders involved in the organization.

According to the Organization for Economic Co-operation and Development (OECD, 1999/2004), corporate governance is defined as "a set of relationships between a company's management, its board of directors, its shareholders, and other stakeholders." It provides a framework within which a company's objectives are established, and the means to achieve those objectives and monitor performance are determined (Titisari, 2021).

In essence, Corporate Governance consists of the systems, rules, practices, and processes that guide and control a company (Banda & Mwange, 2023). Its primary aim is to ensure that the corporation operates effectively and ethically in the best interests of all stakeholders by balancing their rights and responsibilities. Thus, Corporate Governance must be carefully prepared and implemented, serving as a valuable reference for managing the company (Marwiyah et al., 2022).

Good Corporate Governance (GCG) refers to the implementation of corporate governance principles characterized by high standards of ethics, transparency, accountability, responsibility, and independence. It can be defined as a system or mechanism that provides direction and control over a company (Mujnah et al., 2024).

The implementation of GCG can enhance a company's value, protect the rights of shareholders and stakeholders, and foster a healthy business environment, ultimately driving desired outcomes (Tanjung et al., 2023). Furthermore, effective governance can significantly improve access to financing, resulting in positive impacts (Salleh et al., 2020), enhance performance and sustainability, leading to increased profits and long-term growth (OECD, 2017), and reduce risks related to fraud, asset misappropriation, and conflicts of interest (Othman & Othman, 2013). It also helps improve reputation and build trust with stakeholders. For micro, small, and medium enterprises, which are often family businesses, good corporate governance creates opportunities for partnerships and facilitates business success by minimizing potential conflicts within the family (Lee & Chang, 2018).

GCG is typically associated with large corporations. The primary goal of this governance is to prevent potential conflicts of interest between shareholders and management, as well as among different departments within the management team. To achieve this, corporations must establish institutions or functions that oversee the implementation of corporate governance through clear rules and procedures. However, the application of corporate governance varies between large corporations and smaller entities, such as MSMEs. MSMEs often face limited resources, yet they must still adhere to the principles of good corporate governance. Additionally, many MSMEs are owned by individuals or families, which is a factor that is often overlooked in discussions about corporate governance (Salleh et al., 2020).

MSMEs in Malaysia are vital to the country's economic development. By 2023, they contributed approximately 38.2% of Malaysia's GDP and employed over 70% of the workforce (Department of Statistics Malaysia, 2024). However, MSMEs often face challenges such as limited resources, insufficient capacity, and a lack of knowledge regarding effective business practices, including corporate governance (Wahab et al., 2019). Many MSMEs are family-owned and operated, which leads to management practices deeply rooted in family business principles, cultural philosophies, customs, and beliefs. While implementing sound corporate governance requires resources, establishing good financial governance is essential for sustaining these businesses and enabling MSMEs to grow into larger enterprises.

Indonesian Diaspora SMEs in Malaysia also face issues related to GCG (Good Corporate Governance). The term "diaspora" refers to a transnational community whose members or their ancestors have emigrated or dispersed from their homelands while remaining oriented towards their homeland and preserving their group identity (Grossman, 2019). According to Cohen (2022), a diaspora can be defined as "a single, endogamous ethnic group with a fixed origin, a uniform history, a lifestyle disconnected from their fellow citizens in their place of residence, and political aspirations entirely focused on their place of origin". The formation of diasporas can occur for various reasons,

including political persecution, labor migration, imperialism, trade, and deterritorialization (Cohen, 2022). Therefore, diasporas emerge as people migrate from one country to another, settling in new locations while maintaining their identity and culture. This process also provides them with opportunities to build a life in their new surroundings.

This community service activity was organized by the "Accounting Lecturers Forum of Higher Education Institutions in the Special Region of Jakarta (FDAPT-DKJ)." The Indonesian diaspora in Malaysia is projected to reach 3.5 million by 2023 (Aditya, 2023), with the majority being migrant workers who have families in Malaysia. Many of these individuals are involved in the MSME sector. The community service activity targeted the diaspora group in Kuala Lumpur, where participants joined the MSME group of "Fatayat Nahdlatul Ulama (Fatayat NU)," the Malaysian branch located in the capital city. Fatayat NU is an Islamic youth and women's organization and an autonomous body of Nahdlatul Ulama. The Malaysian branch of Fatayat NU plays a vital role in empowering Indonesian women in Malaysia, particularly migrant workers. This initiative aligns with Fatayat NU's vision of "Strengthening Together, Advancing Together for Indonesian Women and World Civilization." To support this vision, community service activities were conducted, including counseling and training on family Good Corporate Governance in Financial Management for members of Fatayat NU - Malaysia Branch. This topic was chosen based on discussions and agreements between partners and representatives from FDAPT-DKJ, focusing on issues relevant to participants who are business owners and mothers. The activity took place face-to-face in Kuala Lumpur, with the venue provided by the partner organization.

METHODS

The implementation of this community service program was primarily focused on enhancing the managerial knowledge and skills of the participants. The methodological framework of the program was carried out systematically, beginning with the preparation and needs assessment phase. During this initial stage, the proposing team from the Accounting Lecturers Forum of Higher Education Institutions in the Special Region of Jakarta (FDAPT-DKJ) conducted preliminary explorations and consultations with the partner organization. Through comprehensive discussions and the evaluation of the assessment results, the team determined that the partner required structured training concerning effective family and business financial management. Subsequently, the community service team selected theoretical and practical materials aligned with the identified needs, which was then followed by the preparation of presentation modules to be applied by the participants.

Following the preparation, the program established its target partners and participants. The designated partner for this activity was an Islamic youth and women's organization, specifically the Malaysian Branch of Fatayat Nahdlatul Ulama (Fatayat NU) located in Kuala Lumpur. The primary target audience consisted of Indonesian diaspora members residing in Malaysia. More specifically, the program was directed towards women and Micro, Small, and Medium Enterprise (MSME) actors operating under the auspices of the Fatayat NU Malaysian Branch.

The execution of the program was conducted face-to-face on November 13, 2024, in Kuala Lumpur, Malaysia, at a venue determined through mutual agreement with the partner. The implementation method encompassed counseling and training delivered in an interactive lecture format. To facilitate a more comprehensive understanding among the participants, the delivery of the theoretical material was complemented by real-world case studies. The core topics discussed during the training comprehensively covered the background and fundamentals of corporate governance, the critical importance of separating personal and business funds, the principles of Cash Management Governance, and foundational cash recording techniques.

RESULTS

It began with an exploration to partners by the FDAPT-DKJ team. FDAPT-DKJ to provide training and improve management knowledge for women or MSME entrepreneurs under the auspices or guidance of Fatayat NU Malaysia Branch. After discussions and assessment results from the FDAPT-DKJ Team, the Team proposed providing training on managing family and business finances well. Based on this, the topic of discussion in the Community Activities was determined with the theme of Financial Governance for Families and MSMEs for women and MSME businesses members

of Fatayat NU Malaysia Branch. This activity will be carried out in Kuala Lumpur - Malaysia. The implementation time is negotiated together, while the place is determined by the partner.

Next, the Community Service Team prepares the preparation for this activity. The preparation is the selection of materials that are in accordance with the topic in theory and practice to be implemented by the participants, and continued by making presentation materials to be delivered during the implementation. The discussion of the prepared materials includes:

1. Background of Governance. Discussion on the importance of implementing corporate governance in companies with the occurrence of corporate governance errors in public companies and governments that occurred in the late 20th century such as the Barings Bank case in 1995 and Lehman Brothers Inc in 2008 explained the weakness of internal control in supervising management practices, accounting, finance, and ethics (Matey & Bawa, 2000). The next big case was Enron Corporation in 2001 which illustrated the problem of business ethics, the integrity of the board of directors, and the unclear role of independent auditors (Jaswadi, 2017). This case was followed by Royald Ahold in 2003 showing the weakness of supervision that made the CEO the most dominant person so that investors were deceived (Jaswadi, 2017). An example of governance is the occurrence of finance in Asia in 1997-1998 which was caused by crony capitalism, financial regulation, foreign exchange rate policies, and governance (Kearney, 1999)
2. Definition of Governance. Definition of Governance according to the Indonesian Stock Price Assessor (PHI) is a process empowered by organizations or communities in managing and organizing organizational activities, resources, and sources for decisions related to common interests (<https://www.phei.co.id>). Another definition stated by the Indonesia Stock Exchange, Governance is a system designed to direct companies to manage their businesses professionally based on openness, accountability, responsibility, independence, fairness, and sustainable equality (<https://www.idx.co.id>). In other words, it is concluded that governance is a system that regulates the management of companies professionally. This can also be applied in the financial management of families or MSMEs.
3. Separation of Personal and Business Funds. Explanation of the importance of separating funds for business and personal needs. Funds for business and personal or family needs must be separated. This separation is useful for making business development decisions (Hidayah, 2023).
4. Cash Management Governance. This governance is through 1) Cash receipts and disbursements using cash or business bank accounts, not mixed with personal money (Pamudji et al, 2023), 2) Use of business money for personal use is recorded as debt and must be returned, so that capital is eroded (Hidayat & Raganata, 2022). Withdrawals of money or business accounts can be done periodically as a withdrawal of business profits.
5. Benefits of Implementing Financial Governance for MSMEs. This material explains the benefits of financial governance, namely 1) knowing the financial results of the business, 2) knowing, separating the company from wealth, 3) knowing the allocation of funds, sources, and targets, 4) preparing the right budget, 5) calculating taxes correctly, and 6) determining cash flow in a certain period (Ferli et al., 2023).
6. Cash Recording. This material emphasizes the importance of compiling and recording financial or accounting transactions which are often an obstacle for MSMEs (Matondang et al., 2025). It doesn't have to be complex, just simple bookkeeping (Matondang et al, 2025)

After the materials were prepared, the next step was to proceed with the implementation phase. This community service program consisted of counseling and training. It took place on November 13, 2024, at Villa Putra Hall, Level G, Jalan Tun Ismail Chow Kit, 50480 Kuala Lumpur, from 10:00 AM to 1:00 PM (Kuala Lumpur time). The counseling and training were provided to 20 members of the Fatayat NU Malaysia Branch. The program began with a briefing, followed by case studies that served as training materials.

The participants, who generally owned micro and small businesses operating near their homes, were taught how to manage their finances effectively to ensure their businesses run smoothly and sustainably. Through this financial management training, it is hoped that the participants' businesses will develop and grow successfully. Below are photos from the counseling and training session on cash management.



Figure 1. Providing Materials and Training (1)



Figure 1. Providing Materials and Training (2)

DISCUSSION

This activity is highly beneficial for the diaspora living abroad, especially those starting businesses based on family-owned enterprises with limited capital. Diaspora businesses can be categorized into two groups. The first group consists of individuals who have received formal education in Indonesia or in their current country. This group typically has the financial resources and knowledge necessary to manage a business effectively. The second group includes diaspora members who are launching micro and small businesses with restricted capital and limited knowledge of both business and management. This group requires a foundational understanding of business practices to ensure growth and sustainability. For this second group, it is essential to provide training in business governance, starting with basic cash management skills. This training is fundamental for their success.

Corporate governance can apply to not only large companies and legal entities but also to small and even micro businesses. One of the simplest forms of governance to implement in micro, small, and medium enterprises is Cash Management Governance. This approach is particularly well-suited for micro, small, and medium businesses, including family-owned enterprises. Implementing Cash Management Governance does not require significant financial investment, but it does necessitate commitment, discipline, and ethical practices.

CONCLUSION

The results of this community service program indicate an enhancement in the participants' understanding regarding the importance of financial discipline and the application of foundational Good Corporate Governance (GCG) principles. The evaluation of the activity demonstrates that implementing Cash Management Governance positively impacts the development of a culture of accountability and transparency among diaspora MSMEs. This governance foundation is a crucial element anticipated to improve business performance. Furthermore, these practices are indicated to minimize internal conflicts and facilitate future access to funding opportunities.

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