Original Article

The Financial Institution of Bali Indigenous Village's Role in Dealing with the COVID-19 Pandemic

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Abstract: This study aims to obtain a representative sample in accordance with the specified criteria, namely, healthy Balinese traditional village financial institutions in 2022. This research utilizes data collection methods in this study using survey methods through distributing questionnaires. In obtaining the results in this study using hypothesis testing, the relationship between variables appears from the p-values. If the p-values are smaller than the value of 0.05, it means that the variables have a significant relationship. To see the direction of the influence can be seen in the original sample displayed in the research discussion table. The results in this paper show that the management of Balinese traditional village financial institutions has a significant positive effect on the welfare of the traditional village krama. It is known that the Balinese traditional Bendesa has a significant positive effect on the welfare of the traditional village krama. The financial assistance of the Balinese Government has a significant positive effect on the welfare of the traditional village called "krama".

Keywords: Cultural Economics, Public Policy, Welfare.

I. INTRODUCTION

The Province of Bali recognizes two villages: official villages under the Ministry of Home Affairs and traditional villages under the Bali Provincial Government. Traditional villages function to organize, regulate, and foster the social life of villagers based on the three basic frameworks of Hinduism, namely tatwa, susila, and upakara. An adat village is led by an adat bendesa. The bendesa adat is elected by the village krama by consensus. Customary villages have businesses or enterprises consisting of the Village Credit Institution, a financial institution owned by the customary village and the Padruen Desa Adat Business Entity. Both businesses are subject to customary law. ("Badan Pusat Statistik Provinsi Bali," n.d.)

Indigenous villages have financial institutions that function to support the role of indigenous villages in sustaining social, cultural, customary and religious life. The first indigenous village financial institution was established through Bali Governor Decree No. 972 of 1984. In 1985, as a pioneer, 8 indigenous village financial institutions, better known as Lembaga Perkreditan Desa (LPD), were established. The pioneering Village Credit Institutions that were established consisted of LPD Lukluk in Mengwi Badung, LPD Buahan in Tabanan, LPD Ekasari in Melaya Negara, LPD Julah in Tejakula Buleleng, LPD Selulung in Manggis Karangasem, LPD Penasan in Banjarangkan Klungkung, LPD Kubu in Bangli and LPD Manukaya in Tampaksiring Gianyar. Table 1.1 shows the development of indigenous villages and village financial institutions in 2019. The table shows that the number of traditional villages in Bali is 49% greater than that of official villages. In addition, in its development, Bali's traditional village financial institutions experienced several problems, namely: first, the working area is limited, only around the customary village; second, professional resources are limited; third, they do not yet have technology-based services such as ATM (automated teller machine), mobile banking.

Table 1: Data on Villages and Financial Institutions of Indigenous Villages in Bali

No	District/City	Village Office	Indigenous Village	Indigenous Village Financial Institution
1	Badung	46	122	115
2	Bangli	68	168	150
3	Buleleng	129	170	149
4	Denpasar	27	35	35
5	Jembrana	41	64	63
6	Gianyar	64	273	242
7	Karangasem	75	190	164
8	Klungkung	53	122	114
9	Tabanan	133	349	260

| 10 | Jumlah | 636 | 1.493 | 1.292 |

Source: *Central Statistics Agency and Bali Provincial Government, 2022*

Regulations to strengthen the role of customary villages continue to be revised with the enactment of three regulations, namely: first, Bali Governor Regulation Number 4 of 2019 concerning customary villages in Bali. One of the objectives of establishing indigenous village financial institutions is to realize a resilient and self-sufficient indigenous economic system to strengthen the national economic system; second, Bali Province Regional Regulation Number 7 of 2019 concerning the Formation and Composition of Regional Apparatus. In this regulation, there is the addition of the Indigenous Peoples Advancement Office. This office will oversee all customary villages in Bali; and third, Bali Governor Regulation Number 34 of 2019 concerning the Financial Management of Customary Villages in Bali.

In early 2020, Bali Province experienced a very serious event, namely the COVID-19 pandemic. The tourism sector, which is the backbone of the economy in Bali, has experienced a huge impact. Many supporters of the tourism sector have to close their businesses. As a result, according to the Head of the Bali Province Manpower and ESDM Office, 63,029 workers were laid off, and 1,806 workers experienced termination of employment and returned to their respective places of origin. The return of tourism workers to their respective villages and doing business in their respective villages will have an impact on the economic development of the village.

The problems posed in this study are:
1. Does the management of the Bali Traditional Village Financial Institution play a role in supporting the welfare of the "krama" indigenous villages in the COVID-19 pandemic?
2. Does Bendesa Adat Bali have an important role in supporting the welfare of the "krama" of indigenous villages during the COVID-19 pandemic?
3. Does the Bali Regional Government's financial assistance have an important role in supporting the welfare of the "krama" indigenous village in the COVID-19 pandemic?

II. LITERATURE REVIEW

A) Theory of Roles

Roles are behaviors that are expected to be possessed by people who are positioned in society. (KBBI, n.d.) In the social structure, roles are determined by the relationship between these roles, as well as the distribution of scarce resources. The role is a series of behaviors that are regular because of a certain position. Roles arise because a person understands that he does not work alone but has an environment with which he must always interact.

However, in an organizational environment, roles theory might influence each individual's expectations about how a person should behave in carrying out his or her role. The behavior of people positioned in society is not all able to carry out their roles well. Role failure occurs because of: first, role conflict. Role conflict often occurs because people who hold roles have opposing patterns of behavior. Role conflict can occur between different roles or conflict within a single role; and second, role strain is the existence of conflicting expectations in the same role.

Organizations have three role indicators (Sarwono, 2015), namely: first, interpersonal role; second, informational role; and third, decisional role. (Mintzberg, 1973) Roles in community organizations can be seen in the community's social network.

B) Theory of Social Networks

Social network theory, (Granovetter, 2018) emphasizes (Voydanoff, 2004) structural elements. (Freudenburg, 1986) Social networks are relationships created between individuals within a group or between groups and other groups. Social networks are the main capital in the economic sector. There are four main principles of the influence of social networks on economic benefits, namely: First, norms and network density; Second, weak or strong ties, namely economic benefits obtained from a weak network of ties; Third, the role of structural holes that are outside the ties contribute to bridging individual relations with external parties; Fourth, interpretation of actions, namely non-economic activities in individual social life that will affect economic actions. (Granovetter, 2018) Social network relationships can be divided into two, namely: First, a weak social network is a social network relationship for daily interaction; second, a strong social network is a social relationship that is used jointly to seek profit in a business. In this relationship, there is trust and mutual care for others. Strong social networks are very compatible with traditional village financial institutions in Bali.

C) Indigenous Village Financial Institution

Balinese customary law communities, the majority of which are Hindu, have a philosophy, function and role in communal life. If described in detail as follows: first, the style of life of customary law communities is communal and always oriented towards an atmosphere of harmony; second, the mindset of community members is religious and

magical, always oriented towards balance and harmony in sekala and niskala; third, every decision is made through deliberation by involving all village krama in the village paruman; and fourth, the essence of customary sanctions for violators of customary law norms aims to restore balance in the customary village area.(Wayan & Sudantra, 2016)

Indigenous villages are units of customary law communities in Bali that have territories, positions, original structures, traditional rights, property rights, traditions, and manners of community life for generations in the bonds of sacred places and have autonomy rights. The traditional village, also known as desa pekraman, is an organization of Balinese Hindu society based on the unity of the area of common residence and religious spirituality that is most fundamental to the pattern of relationships and social interactions of Balinese society. (Windia, 2008) The traditional village is a bastion of Balinese culture that must be preserved based on the three basic frameworks of Hinduism, namely tatwa, susila and upakara.(Wayan & Sudantra, 2016) Tatwa is a philosophy that contains the value of truth to God Almighty. Susila or ethics means good behavior. Behavior that is in accordance with applicable norms, both religious norms, legal norms, norms of politeness and customs. Upakara, or religious ritual, is a series of actions in religious ritual activities. (Dira, 2018) Traditional villages in Bali have special characteristics not found in other traditional institutions in Indonesia. Indigenous villages have their own assets and the right to manage their households. (Windia, 2008)

For the traditional village or Pakraman village to have a source of funds to sustain cultural life, customs and Hinduism, the Governor of Bali, Prof. Dr. Ida Bagus Mantra, made a breakthrough on November 1, 1984, by issuing decree No. 972 of 1984, concerning Village Credit Institutions (LPD). For the LPD to have legal force, Regional Regulation Number 2 of 1988 was issued concerning the Village Credit Institution. LPD is a financial business entity owned by the pekraman village that carries out business activities in the village environment for the village krama.

The rapid development of the LPD has resulted in a long list of regulations supporting the LPD with the following details: first, Regional Regulation Number 8 of 2002 concerning Village Credit Institutions; second, Regional Regulation Number 3 of 2007 concerning Village Credit Institutions; third, Regional Regulation Number 4 of 2012; fourth, Regional Regulation Number 3 of 2017 concerning Village Credit Institutions; fifth, Regional Regulation of Bali Province Number 4 of 2019 concerning Customary Villages in Bali, and there has been a change in the term village pakraman to customary village. So, LPD is a financial institution of the traditional village. The many changes in regulations governing LPDs show that LPDs have developed quite rapidly in the community, so regulatory changes must be followed so that LPDs will be stronger.

In the first instance, LPDs were established to: first eradicate bonded labor, pawn shops, and other similar activities; second, to increase the purchasing power of the village community; third, to facilitate payment and exchange traffic in the village. Then the objectives of the LPD were further refined, namely: First, to encourage the economic development of the village community through directed savings and effective capital distribution; Second, to eradicate Ijon, illegal pawning, and others that are equated with it; Third, to create equality and business opportunities for villagers and rural labor; and Fourth, to increase purchasing power and smooth payment traffic and money circulation in the village.

The business or activities carried out by the LPD consist of First, receiving money deposits from villagers in the form of savings and time deposits; second, providing loans for productive activities in the agricultural sector, small crafts and others; third, other businesses that are mobilizing village funds; fourth, equity participation in other businesses; and fifth, receiving loans from financial institutions.

Traditional village financial institutions, better known as LPDs in Bali, are mostly engaged in savings and loan business. The success of these traditional financial institutions or LPDs is determined by the participation of the traditional village krama (community) as members. The reason why people borrow at traditional financial institutions is because the procedures are simple, the process is short, there is a personal approach and proximity to the location of the area. The closeness of the culture and psychology of the traditional village krama is the main strength of this traditional village financial institution.

The Balinese traditional village financial institution is led by a chairman and assisted by several administrators. In carrying out their duties, the administrators help each other in their work. The fairness, egalitarian attitude, tolerance, and generosity received by the village krama by the traditional village financial institution or LPD in times of urgency is very important in maintaining the trust of the village credit institution management. (Atmaja, 2011)

Previous research proves that village credit institutions' operational activities are purely social and religious financial institutions.(Sundarianingsih, 2014) Similarly, research by Sudibia (Sudibia, Yuliarmi, & Sintaasih, 2016) proves that empowering the village krama as a community in Bali has a positive and significant effect on the existence of

village credit institutions. The good performance of indigenous village financial institutions is indicated by increased capital, profits and business volume. , the success of traditional village financial institutions is highly dependent on the performance of the management and the active role of the traditional village krama (Palguna, 2018) thus, the proposed hypothesis is:

H1: The management of the Bali Traditional Village Financial Institution plays a role in supporting the welfare of the traditional village krama in the face of the COVID-19 pandemic.

Institutionally, Balinese customary financial institutions belong to the customary village. This supreme authority is vested in the traditional village paruman. The Bendesa adat, as the leader of the adat village, is authorized as the main supervisor of the adat village financial institution. If there is a financial problem in a traditional village financial institution, it will be decided through a paruman. Bendesa adat during the paruman will decide by deliberation whether the traditional village krama is guilty or not. (Atmaja, 2011) Thus, the hypothesis proposed is:

H2: Bendesa Adat Bali has a role in supporting the welfare of traditional village krama in the face of the COVID-19 pandemic.

Indigenous villages are part of the Bali Province. The Bali Provincial Government continues to make efforts to empower indigenous villages. At the beginning of its establishment in 1985, 8 village credit institutions were given capital assistance of Rp 5 million by the government. The fund was then developed into a savings and loan business. Furthermore, the Bali Provincial Government annually provides financial assistance to all traditional villages in Bali in the form of financial assistance of Rp 300 million, with details of Rp 80 million used for routine expenditure and Rp 220 million used for program expenditure. Previous research proves that the financial perspective is the most dominant factor affecting the organizational performance of village credit institutions.(Dewanti, Wiagustini, & Sedana, 2016) Thus, the hypothesis proposed is:

H3: Bali Regional Government financial assistance plays a role in supporting the welfare of traditional village krama in the face of the COVID-19 pandemic.

D) The Data and Model

This research is categorized as explanatory research, which aims to get an overview of a research topic that will be examined more deeply. This research is descriptive research, which aims to describe the mechanism of a process and create a set of categories or patterns. This research is causal associative research, which aims to find a relationship between two or more variables.(dalam Sugiyono, 2017) The data collection method in this study used a survey method through distributing questionnaires. Each item in the questionnaire uses a 4-point modified Likert scale with the following explanation: 4 points for strongly agree answers, 3 points for agree answers, 2 points for disagree answers, and 1 point for strongly disagree answers.

The population in this study included all 666 indigenous village financial institutions located in Gianyar Regency, Karangasem Regency, and Tabanan Regency. This location was chosen because it has the most traditional village financial institutions, and many laid-off tourism workers come from these three districts. The sampling technique was carried out by purposive sampling to obtain a representative sample per the specified criteria, namely healthy Balinese traditional village financial institutions in 2022.

The endogenous or dependent variable (Y) in this study is the welfare of the traditional village krama. The exogenous or independent variables (X) in this study are the management of Bali's customary financial institutions (X1), Bendesa Adat Bali (X2), and financial assistance from the Bali Regional Government (X3). A validity and reliability tests were conducted to test the research instrument. Multiple linear regression was used to test the hypothesis with the help of SmartPLS software. The significance level used is 5% (Sugiyono, 2017). The research equation can be written as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + e$$

Description:
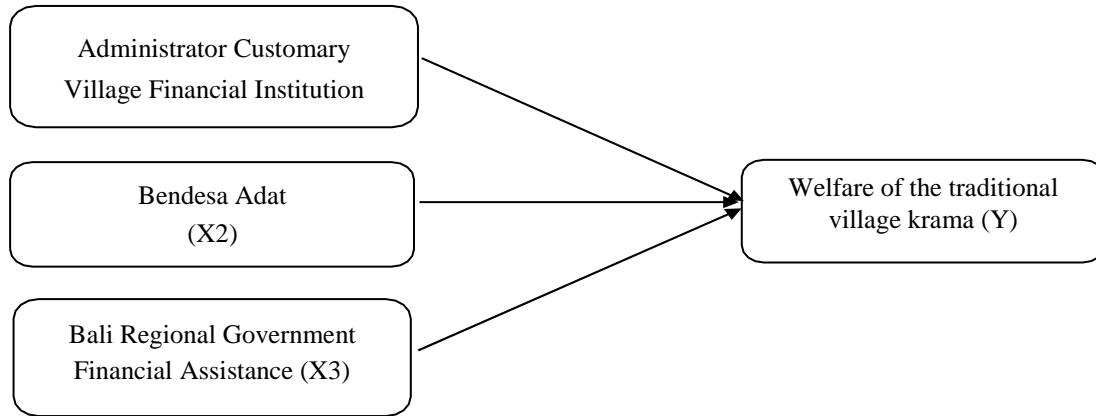|	
Y	= Welfare of the traditional village krama
a	= Constant
b1, b2, b3	= Regression coefficient
X_1	= Management of Bali's Indigenous Village Financial Institution
X_2	= Bendesa Adat Bali
X_3	= Bali Regional Government Financial Assistance
e	= Error

The research design is as follows.

Figure 1: Research Design

III. RESULTS AND DISCUSSION

Research on the role of Balinese traditional village financial institutions in dealing with the COVID-19 pandemic was carried out in three districts in Bali, namely Gianyar Regency, Karangasem Regency and Tabanan Regency with a sample of 48 traditional villages spread across the three regencies as shown in Table 2.

Table 2: Research Sample

District	Indigenous Village	Village Finance Institution Management	Bendesa Adat	Krama Adat	Regional Government
Gianyar	17	17	17	17	17
Karangasem	17	17	17	17	17
Tabanan	14	14	14	14	14
Jumlah	48	48	48	48	48

Source: Data processed, 2022

Outer loading is the value of each indicator. Table 3 shows that of the 16 indicators submitted to the management of the Balinese Traditional Village financial institution, only 5 indicators have a value above 0.7. Of the 10 indicators submitted to Bendesa Adat Bali, only 6 indicators are greater than 0.7. Of the 4 indicators submitted to the Bali Regional Government, 4 scored above 0.7. Of the 17 indicators submitted to the Balinese traditional village krama, only 5 indicators scored greater than 0.7.

Table 3: Outer Loading

VARIABLE	MANAGER	BENDESA ADAT	REGIONAL GOVERNMENT ASSISTANCE	WELFARE OF THE VILLAGE KRAMA
PGR1	0.789			
PGR5	0.794			
PGR11	0.750			
PGR13	0.807			
PGR14	0.816			
BA1		0.753		
BA3		0.785		
BA4		0.849		
BA5		0.818		
BA7		0.798		
BA10		0.760		
BP1			0.803	
BP2			0.820	
BP3			0.754	
BP4			0.755	
KKD1				0.767

KKD5				0.733
KKD14				0.747
KKD15				0.867
KKD17				0.874

Source: Data processed, 2022

In order to test the validity, it can be seen from the AVE (average variance extracted) value. AVE is the value owned by each variable. If the AVE value is greater than 0.5, the indicator is said to be qualified. Table 4.4 shows that the AVE value of the management of the traditional village financial institution is 0.626> 0.5, and the AVE value of Bendesa Adat Bali is 0.631> 0.5. The AVE value of Bali local government financial assistance is 0.614> 0.5. And the AVE value of Balinese indigenous krama welfare is 0.640> 0.5. So, it can be concluded that all variables meet the validity requirements.

In order to test reliability, it can be seen from the composite reliability and Cronbach's alpha values. The composite reliability value must have a value above 0.7. (Nunnally, 1994) In addition, Dahlan and Sopiyudin (2014) also categorize Cronbach's alpha into 5 criteria, as shown in table 4.

Table 4: Cronbach's Alpha Scale

Skala Cronbach's Alpha	Description
0,81 sampai 1.00	Highly reliable
0,61 sampai 0,80	Reliable
0,42 sampai 0,60	Fairly reliable
0,21 sampai 0,41	Unreliable
0,00 sampai 0,20	Highly unreliable

Source: Dahlan(Dahlan, 2014)

Table 5 shows that the management of indigenous village financial institutions has a composite reliability value of 0.893 and Cronbach's alpha of 0.858, which is greater than 0.7, meaning it is highly reliable. Bendesa Adat has a composite reliability value of 0.911 and Cronbach's alpha of 0.884, which is greater than 0.7, meaning it is highly reliable. Bali Regional Government Financial Assistance has a composite reliability value of 0.864 and Cronbach's alpha of 0.797, which is greater than 0.7, meaning it is highly reliable. The welfare of the Balinese traditional village krama has a composite reliability value of 0.898 and a Cronbach's alpha of 0.858, which is greater than 0.7, meaning it is highly reliable.

Table 5: Test of Validity and Reliability

Variable	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
MANAGER	0.858	0.899	0.893	0.626
BENDESA ADAT	0.884	0.908	0.911	0.631
REGIONAL GOVERNMENT ASSISTANCE	0.797	0.827	0.864	0.614
WELFARE OF THE VILLAGE KRAMA	0.858	0.872	0.898	0.640

Source: Data processed, 2022

Testing the feasibility of the model is measured using R-square. This implies how much the endogenous variable (Y) affects the exogenous variable (X). In Table 6, it can be seen that the R-square value is 0.317, meaning that 31.7% of the variable welfare of the traditional village krama is influenced by the variables of the management of the Balinese traditional village financial institution, Bendesa Adat Bali and financial assistance from the Bali Regional Government. While 68.3% is influenced by other variables.

Table 6: Model Feasibility Test

MODEL	R Square	Adjusted R Square
WELFARE OF THE VILLAGE KRAMA	0.317	0.271

Source: Data processed, 2022

Figure 2 shows that all variables in the research model show values above 0.7, meaning that this model qualifies for further analysis.
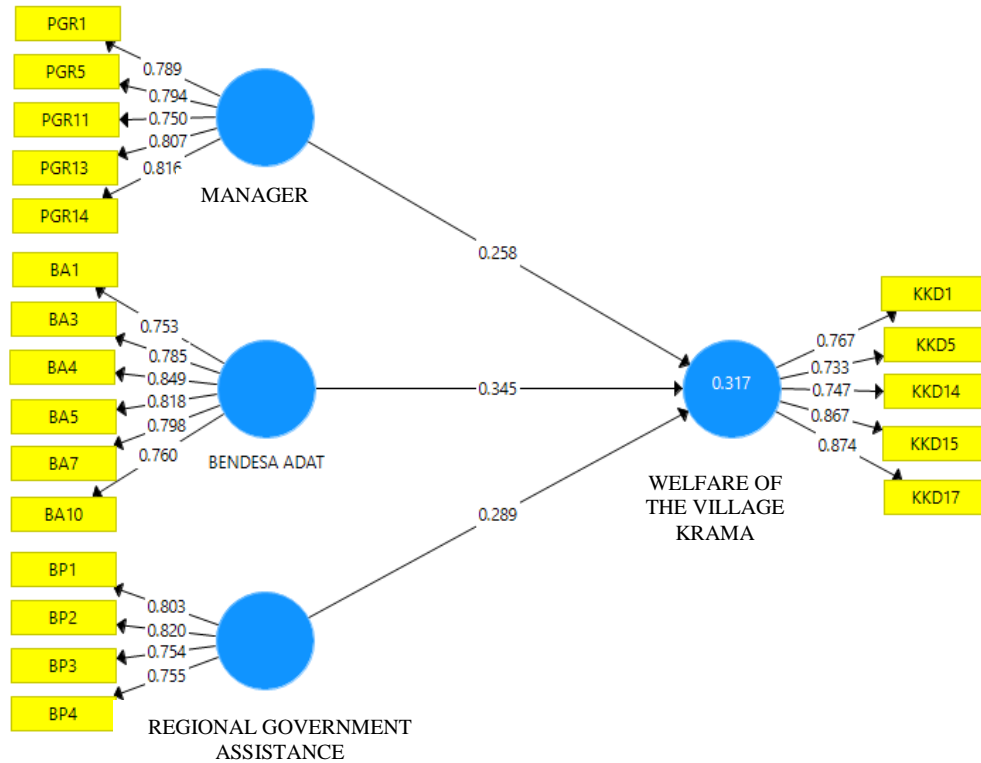
Figure 2: Research Model

Table 7: Hypothesis Test

Hypothesis	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistik (|O/STDEV|)	P Values
MANAGER -> WELFARE OF THE VILLAGE KRAMA	0.258	0.294	0.106	2.448	0.015
BENDESA ADAT -> WELFARE OF THE VILLAGE KRAMA	0.345	0.361	0.113	3.060	0.002
REGIONAL GOVERNMENT ASSISTANCE -> WELFARE OF THE VILLAGE KRAMA	0.289	0.316	0.108	2.665	0.008

Source: Data processed, 2022

Hypothesis testing is shown in Table 7. The relationship between variables can be seen from the p-values. If the p-values are smaller than the value of 0.05, it means that the variables have a significant relationship. To see the direction of influence can be seen in the original sample. To test the hypothesis, it can be seen in the T-statistic value. Explanation as follows:

a. The Balinese traditional village financial institution management variable positively and significantly affects the welfare of the traditional village krama with p-values of 0.015 and a T-statistic value of 2.448. The original sample estimate value is positive 0.258. Thus, the first hypothesis is accepted; this means that the management of Balinese traditional village financial institutions plays a role in supporting the welfare of traditional village krama facing the COVID-19 pandemic. These results support the research.

b. The Balinese traditional Bendesa variable positively and significantly affects the welfare of the traditional village krama with p-values of 0.002 and a T-statistic value of 3.060. The original sample estimate value is positive 0.345. So, the second hypothesis is accepted. This means that the Balinese Customary Bendesa plays a role in supporting the welfare of the traditional village krama facing the COVID-19 pandemic. These results support the research. (Atmaja, 2011)

c. The Bali Government financial assistance variable, has a positive and significant effect on the welfare of traditional village manners with p-values of 0.008 and a T-statistic value of 2.665. The original sample estimate value is positive 0.289 so the third hypothesis is accepted. This means that the Bali Regional Government's financial assistance plays a

role in supporting the welfare of traditional village manners in facing the COVID-19 pandemic. These results support the research. (Dewanti et al., 2016)

Concluding Remarks

Based on the analysis and discussion that has been carried out previously, it can be concluded as follows:
  a. The management of the Balinese Traditional Village financial institution has a significant positive role in the welfare of the traditional village krama amid the COVID-19 Pandemic.
  b. The Balinese traditional village head plays a significant positive role in the welfare of the traditional village crew amid the COVID-19 pandemic.
  c. Government of Bali's financial assistance has a significant positive role in the welfare of traditional village krama amid the COVID-19 Pandemic.

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