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Original Article

The Influence of Social Capital on the Welfare of the Elderly in Karangasem Regency

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Abstract: *This study aims to (1) analyze the simultaneous influence of social capital dimensions, namely trust and networks, on the welfare of the elderly in Karangasem Regency and (2) partially analyze the dimensions of social capital, namely trust and networks, on the welfare of the elderly in Karangasem Regency. This study uses a quantitative research design with an associative explanatory approach. This study uses primary data with a sample size of 159 respondents. Data collection techniques use observation and structured interviews. Hypothesis testing uses multiple linear regression analysis. The results of the study indicate that the dimensions of social capital, namely trust and networks, have a significant effect on the welfare of the elderly in Karangasem Regency. The dimensions of social capital, namely trust and networks, have a positive and significant partial effect on the welfare of the elderly in Karangasem Regency.*

Keywords: *Trust, Networks, Welfare, Elderly.*

I. INTRODUCTION

The world's population is growing everywhere, even in Indonesia. Indonesia has entered an era of an old-structured population, with the largest increase occurring in the elderly demographic category. (AHH) life expectancy is impacted by the senior population's sharp rise. Life expectancy is one measure of the success of development, particularly improvement in the health sector. The dependency ratio and the dependency ratio of the elderly are issues that arise as life expectancy rises and that the nation must deal with (Ministry of Health of the Republic of Indonesia, 2014). Three factors—biological, economic, and social—are impacted by the aging stage of the elderly. The elderly must be able to adjust to these circumstances due to the decline that occurs in them (Rohmah et al., 2012). The increase in the number of elderly people is caused by the increase in life expectancy as a result of the increase in health quality (Andini et al., 2013). Life expectancy is an estimate of the average life expectancy of the population, assuming no change in mortality patterns according to age (BPS, 2018). One of the measures used to evaluate population health is the rise in life expectancy since it lengthens people's lives and contributes to improvements in population health (Utami and Rustariyuni, 2016).

Public welfare is the primary goal of development, as evidenced by rising economic growth and fair income distribution (Yasa and Arka, 2015). Human Resources (HR) results from population growth and is considered a valuable resource for development; yet, they may also hinder development achievement (weight of responsibility). Slowly but carefully, society and the government are beginning to take notice of the issue of the elderly. This is a logical consequence of the success of development, namely increasing life expectancy, thereby increasing the number of elderly in Indonesia (Maryam et al., 2008: 10).

Bali Province is one of the provinces that has an elderly population structure with a percentage of the elderly population of 10.79 percent, consisting of young elderly (60-69 years) as much as 6.55 percent, middle elderly (70-79) as much as 3.13 percent, and old elderly (80+) as much as 1.12 percent. The increase in the number of elderly population from 2000 by 7.20 percent to 10.79 in 2020 is due to the role of the government and society, which participated in the Family Planning program in the 1970s (Heryanah, 2015). According to BKKBN, the increase in the number of elderly people is due to the role of the government and society, which participated in the Family Planning program in the 1970s.

Elderly is someone who has reached the age of 60 (sixty) years and above. The elderly population in the world (aged 60 years and above) is growing very rapidly, even the fastest when compared to other age groups. The economic and social aspects of this aging population are often referred to as the old-age dependency ratio; namely, the ratio of those aged 65 years and above is greater than those aged 15-64 years (Eshkoor et al., 2015). The proportion of the young population or under 15 years has changed to become smaller even though the number is still increasing. Development progress as part of the demographic transition process is believed to be a significant factor in the change in population structure (McDonald, 2015). The welfare of the elderly population is one of the focuses of attention in solving population problems, where the condition of

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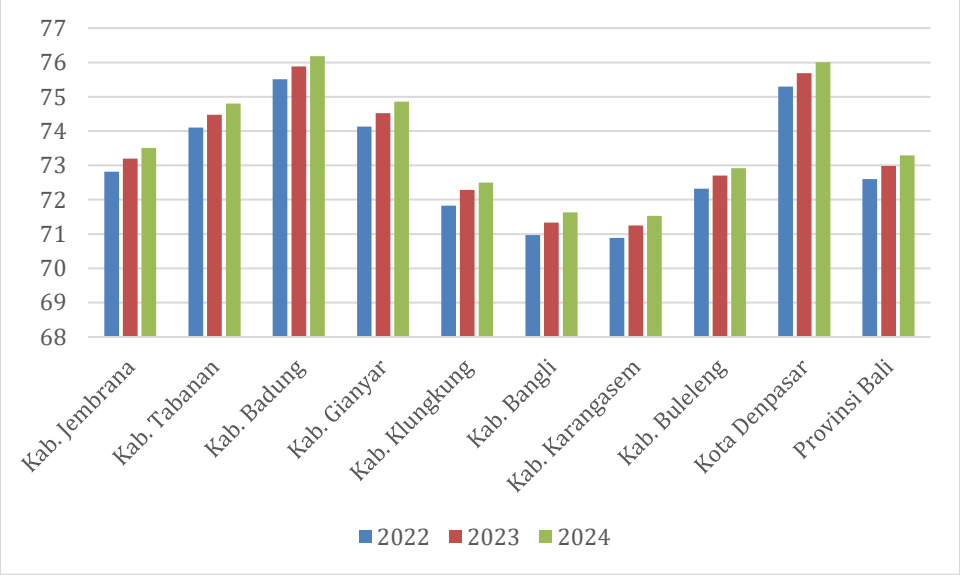
the elderly population is a benchmark for the economic condition of a region.

Regarding education, the elderly population is said to be prosperous if they have adequate education and good job opportunities. Having good job opportunities will affect their economic conditions. The elderly population who are still productively working will have income. In contrast, the elderly population who are not working or have retired will feel prosperous if they have a grip in the form of pension money, gifts from children/grandchildren, and any party that provides a source of funds for the elderly. Meanwhile, in terms of health, the elderly population who are prosperous are the elderly who are in prime condition, healthy, fit, and can carry out activities well. The problem faced by the elderly population is that they are still dependent on the productive age population. This dependence can be financial or physical.

One measure of the effectiveness of government initiatives, such as enhancing population welfare generally and health specifically, is life expectancy; yet, on the one hand, extending life expectancy will result in a number of issues (Rammohan & Magnani, 2015). There are essentially both advantages and disadvantages to the growing population of elderly individuals. If the elderly population is healthy, active, and productive, it has a positive effect; if they have health issues that lead to higher healthcare costs, lower income or revenue, more disability, a lack of social support, and an environment that is less welcoming to the elderly, it has a negative effect (Dewi Utami & Rustariyuni, 2016). BPS data shows a tendency to increase life expectancy; consequently, the number of elderly people (elderly) is increasing (Sudibia, et al. 2014). The life expectancy for each district/city in Bali Province can be seen in Figure 1.



Source: *BPS Bali Province, 2024*

Figure 1. Life Expectancy in Bali Province by Regency/City

Figure 1 shows that the Karangasem Regency has the lowest life expectancy compared to other regencies/cities. High life expectancy indicates that the level of health and welfare of the community in an area is good. Life expectancy is an estimate of the average additional age of a person who is expected to continue living. Life expectancy in Karangasem Regency is low compared to other regencies/cities, meaning that Karangasem Regency is at a lower level of public health and welfare.

Social capital is important for economic development. In essence, development aims to achieve prosperity because social capital has been believed to be able to have a major impact on society and its members. The dimensions of social capital describe everything that makes society united to achieve common goals on the basis of togetherness, and it is bound by values and norms that grow and are obeyed (Budhi, 2014). The neglect of social resources causes a weak stock of social capital, thus suppressing work productivity and encouraging the development of inefficient work networks and the loss of shared values that can ultimately harm all parties interacting in the development process.

Many elderly people and even the younger generation today distance themselves from the social environment because they feel comfortable with their own activities. The low social attitude today makes the elderly less motivated to socialize with their surroundings, and not infrequently, the elderly still prioritize themselves by feeling that they are always right. In this case, it is necessary to rebuild the application of social capital values conveyed by Fukuyama, including mutual trust, networking, cooperation, and access to information, which are no less crucial than other values.

Mutual trust is important in the social environment because trust involves reciprocal relationships. If each party has expectations that both parties equally fulfil, then a high level of trust will be realized. It is undeniable that Indonesian society is not yet said to be fully prosperous. Inequality and inequality are still problems in both urban and rural areas (Rusydan, 2019). These gaps will foster a sense of injustice, which will reduce the level of public trust. As a result, if there is no mutual trust in the community, this will allow the closure of networks or relationships that should be formed by developing social activities.

Networks are an important element because if someone has a strong network, then it is certain that the activities they carry out always involve other actors, so new networks are created that can strengthen the activities carried out, especially economic activities. Networks that allow access to resources such as social support, jobs, loans, and others may have broader benefits to the community (Pedro, 2004). Networks are also important for adaptive social cognition and are hypothesized to facilitate the integration of personal and social information.

II. RESEARCH METHOD

This study uses a quantitative research design with an associative explanation. The location of this research is in Karangasem Regency, Bali Province. The object of research in this study is the elderly in Karangasem Regency. This study uses primary data with variables of trust, network, and elderly welfare. The elderly in Karangasem Regency comprised the study's population, and 159 made up the sample. This study employed quantitative data as its data type. Primary data was provided for the data used in this investigation. This study utilized structured interviews and observation as its data collection methods. Multiple linear regression analysis is employed in this study.

III. RESULTS AND DISCUSSION

The validity test in this study uses item analysis, namely correlating the numerical score of each item with the total score, namely the total score of each item. According to (Sugiyono, 2020), these requirements must be met, namely, they must meet the following criteria: if the correlation coefficient $r \geq 0.30$, the item is declared valid; if the correlation coefficient $r \leq 0.30$, the item is declared invalid. The results of the validity test are shown in Table 1 below.

Table 1: Validity Test Results

Variable	Indicator	Pearson Correlation	Description
Trust (X_1)	X1.1	0.871	Valid
	X1.2	0.864	Valid
	X1.3	0.934	Valid
	X1.4	0,892	Valid
	X1.5	0,903	Valid
Network (X_2)	X2.1	0.938	Valid
	X2.2	0.903	Valid
	X2.3	0.905	Valid
	X2.4	0,932	Valid
	X2.5	0,864	Valid
Welfare (Y_1)	Y1	0.938	Valid
	Y2	0.926	Valid
	Y3	0.877	Valid
	Y4	0,895	Valid

Source: *Primary Data, 2024*

The analysis results in Table 1 show that the Pearson correlation value for each variable is greater than 0.3, indicating that the questionnaire items in this study are valid.

Reliability testing tests the extent to which measurement results using the same object will produce the same data. If the correlation is 0.6 or more, the item is said to provide a fairly high level of confidence. However, conversely, if the correlation value is less than 0.6, the item is less reliable (Sugiyono, 2020). The results of the reliability test are shown in Table 2.

Table 2: Reliability Test Results

No	Variable	*Cronbach Alpha*	Description
1	Trust (X_1)	0,935	Reliable
2	Network (X_2)	0,945	Reliable
3	Welfare (Y_1)	0,930	Reliable

Source: *Primary Data, 2024*

Based on the analysis results in Table 2, it shows that the Cronbach's Alpha value of each variable is greater than 0.60, so as the basis for decision-making in the reliability test above, it can be concluded that all questionnaire items in this study are reliable.

Using SPSS, this study performed tests for multicollinearity, heteroscedasticity, and normality. Because the data utilized by the study were respondents' opinions or views rather than time series, correlation analyses were not performed. The Classical Normality Assumption Test was used to test whether or not the residual variables had normally distributed data in the regression model. The testing method used was using the Kolmogorov-Smirnov statistics. The criteria used in this test were to compare the level of significance obtained with the alpha level used, which was 5%, where the data was said to be normally distributed if sig> alpha. The results of the normality test are shown in Table 3.

Table 3: Normality Test Results

One-Sample Kolmogorov-Smirnov Test			
			Unstandardized Residual
N			159
Normal Parameters[a,b]	Mean		.0000000
	Std. Deviation		1.65076965
Most Extreme Differences	Absolute		.071
	Positive		.043
	Negative		-.071
Test Statistic			.071
Asymp. Sig. (2-tailed)[c]			.051
Monte Carlo Sig. (2-tailed)[d]	Sig.		.049
	99% Confidence Interval	Lower Bound	.044
		Upper Bound	.055

Source: *Primary Data, 2024*

It is evident from Table 3's normality test findings that the 2-tailed Asymp sig Kolmogorov-Smirnov test value of 0.055 is higher than the significance level of 0.05. The Kolmogorov-Smirnov normality test's foundation for decision-making leads to the conclusion that the data is evenly distributed and suitable for additional study.

The degree of association (closeness) of the relationship or effect between the independent variables is determined by the correlation coefficient's (r) magnitude using the Classical Assumption Test of Multicollinearity. The tolerance value and the Variance Inflation Factor (VIF) value can be used to determine whether or not the independent variables are correlated. Multicollinearity can be ruled out if the VIF is less than 10 or the tolerance value is greater than 10%. Table 4 below displays the multicollinearity test results.

Table 4. Multicollinearity Test Results

Coefficients[a]			
		Collinearity Statistics	
Model		Tolerance	VIF
1	X1	.338	2.960
	X2	.338	2.960
a. Dependent Variable: Y			

Source: *Primary Data, 2024*

Based on the results of the multicollinearity test in Table 4 show that the tolerance value is greater than 0.10 and the VIF value is less than 10; this means that the regression model created does not have symptoms of multicollinearity.

The Classical Assumption Test of Heteroscedasticity is used to measure whether or not the variance and residuals of observations are the same. If the significant value is greater than 0.05, there is no heteroscedasticity. A good regression model is when there is no heteroscedasticity. The results of the heteroscedasticity test are shown in Table 5.

Table 5: Heteroscedasticity Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.787	.436		4.095	.000
	X1	-.026	.035	-.101	-.734	.464
	X2	.000	.033	.000	-.003	.997
a. Dependent Variable: Absolut Residual						

Source: *Primary Data, 2024*

Heteroscedasticity is not present in this study, as indicated by the results in Table 4, which demonstrate that the significant value of every variable is more than = 0.05.

Multiple regression analysis was employed in this study using SPSS software. The pattern of the causal connection between independent and dependent variables, whether each independent variable is positively or negatively correlated, and the prediction of the dependent variable's value when the dependent variable's value rises or falls are all determined by multiple regression analysis. Table 6 below displays the multiple regression analysis test results.

Table 6: Multiple Linear Regression Analysis Test Results

Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.335	.679		.493	.623
	X1	.339	.054	.384	6.243	.000
	X2	.463	.051	.553	8.990	.000
a. Dependent Variable: Y						

Source: *Primary Data, 2024*

The Determination Coefficient (R2) is used to determine the magnitude of the influence of trust and networks on the welfare of the elderly expressed in percentage. If the R2 value is closer to 1, then the calculation carried out is considered strong enough to explain the independent variable against the dependent variable. The results of the determination coefficient are shown in Table 7.

Table 7: Coefficient of Determination (R2)

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.895[a]	.800	.798	1.66132
a. Predictors: (Constant), X2, X1				

Source*: Primary Data, 2024*

Based on the results of data analysis, it can be seen that the coefficient of determination or R2 = 0.800 means that 80 percent of the variation in elderly welfare can be explained by variations in trust and networks, while 20 percent is influenced by other factors not included in the model.

The goal of the model feasibility test, according to Ghozali (2016), is to gauge how well the trial regression function interprets the real value statistically. The F-statistic value, which shows whether the independent variables in the framework have a comparable impact on the dependent variable, can be used to gauge a model's viability. Table 8 below displays the model feasibility test (F Test) findings.

Table 8: F Test Results

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1725.003	2	862.502	312.503	.000[b]
	Residual	430.556	156	2.760		
	Total	2155.560	158			
a. Dependent Variable: Y						
b. Predictors: (Constant), X2, X1						

Source: *Primary Data, 2024*

Based on Table 8, simultaneously, the trust and network variables have a significant effect on the welfare of the elderly at a significant level of 5 percent; this can be seen from the significance level of 0.000, which is less than 0.05. This means that H1 is accepted and H0 is rejected, which means that the trust and network variables simultaneously affect the welfare of the elderly.

In psychology, there are two terms used to assess well-being, namely subjective well-being and psychological well-being. The difference between the two lies in the underlying philosophy. Subjective well-being is hedonic, while psychological well-being is eudaimonic (Ryan & Deci, 2001). The hedonic approach views well-being as formed from happiness that focuses on experiences that bring pleasure. Pleasant versus unpleasant experiences are obtained from an assessment of the good and bad things in a person's life. At the same time, the eudaimonic view views well-being as the achievement of pleasure and the suitability of an individual's potential in achieving his goals. This view is similar to psychological concepts such as self-actualization, initiated by Abraham Maslow, and the concept of a fully functioning person expressed by Carl Rogers. Subjective well-being is a scientific term used by scientists to refer to happiness (Boniwell, 2012). However, there is a difference between the term subjective well-being and the term happiness used in everyday life. Subjective well-being is the complete happiness obtained by individuals from cognitive and affective evaluations of individuals in all areas of their lives (Edward Diener, 2009). Subjective well-being refers to an individual's assessment, both cognitively and affectively, of the quality of their life or in all domains of their life (Edward Diener, Lucas, & Oishi, 2002). Ed Diener (2006) explains that subjective well-being is reflected in the following four things, namely, high positive affect, low negative affect, global life satisfaction, and satisfaction with life domains. Positive affect includes positive reactions to others, positive reactions to activities undertaken, feeling a positive mood, and feeling positive emotions. Negative effects include stress, anxiety, anger, and depression.

Global life satisfaction includes the desire to change life, satisfaction with the present life, satisfaction with the past, and satisfaction with the future. The last is satisfaction with life domains, which include work, family, health, finances, self, and leisure. According to Argyle (2013), there are a number of factors that influence subjective well-being, namely social relationships, work, leisure activities, personality, and religion. Social relationships affect all aspects of subjective well-being. Friendships cause strong positive moods, happiness, health and mental health. Work is also related to a person's subjective well-being because people who work tend to have higher levels of subjective well-being than those who do not. Activities carried out in leisure time are factors that influence subjective well-being that the individual can control. A person can do their hobbies in their spare time, and it can increase the pleasure and positive emotions that exist. Personality strongly influences subjective well-being due to the strong relationship between personality and affective. Religion influences an individual's level of subjective well-being. Religion is seen as related to how individuals view their lives. Several studies have shown that religion is related to subjective well-being due to strong social support from the religious group they follow. Apart from the existing social support, religion can also influence a person's level of subjective well-being due to a sense of closeness to God. According to Ellison (in Argyle, 2013), a sense of closeness to God and the frequency of a person's prayers are predictors that influence subjective well-being.

The closer a person feels to God and prays often, the more likely they will have high life satisfaction. Furthermore, Ed Diener et al. (1999) also described internal and external factors that shape subjective well-being. Internal factors include genetics, personality, and perspective. A study of identical twins raised separately showed that our genes influence happiness. Although raised separately, identical twins tend to have the same level of subjective well-being. Personality and perspective are the factors that most influence an individual's level of subjective well-being. At the same time, external factors are factors outside the individual that also influence a person's level of subjective well-being. Material resources, social resources, and the environment are forms of external factors.

This study examines, more specifically, the social capital owned by families. Social capital is trust, networks, and norms underlying cooperation to achieve benefits (Siisiainen, 2000). The study results showed that the average elderly family has a high level of trust in almost every aspect. Trust is used as a source to make housework and work with the community faster to complete. Trust is the key to social capital, which can be the basis for someone to work well together. Trust forms the availability among community members to put common interests above personal interests (Fukuyama, 2002). In this study, trust is a foundation for families to establish relationships with all family members, neighbours, and the community. Trust creates peace, ensures integrity, and reduces chaos in the family and community. Fukuyama (2002) added that trust is the energy that can make community groups or organizations survive. Kinship and religion that tend to be homogeneous in the community environment in this study support the existence of social capital for families. Almost all families attend religious groups (study groups) with members predominantly from the same religion and ethnicity in the residential environment. The more homogeneous the members within a group, the easier for trust to be formed between group members (Grootaert, 1999).

According to Haddad and Maluccio (2002), social capital is a family resource utilized to build access through social networks. The survey found that most families had a high degree of social networks, including the number of families in the neighborhood, husbands' and wives' acquaintances, and the friends of the children. According to Hossain's (2006) research findings, impoverished individuals uphold neighbourly ties in order to survive. According to Grootaert, Gi-Tai, and Swamy (1999), social capital is a social network created by considering one's social, religious, or cultural background. Most families in our survey had acquaintances and relationships with a comparatively homogeneous religious and cultural background. The family is a group of people that live in a predominantly Hindu setting. Families typically own a variety of social groupings that vary depending on their economic and social origins. According to Grootaert, Gi-Tai, and Swamy (1999), there will be more advantages if the dining group's members have more diverse educational and socioeconomic backgrounds. According to the study's findings, there is still a low level of family involvement in organizations or social groups. Families also have a hard time finding willing individuals to assist them when they unexpectedly need money for necessities. Grootaert (1999) asserts that group contributions play a significant role in the development of social capital. This will impact family savings, improved access to credits, and a rise in assets. The family joins a religious, social association that offers little financial gain (religious studies). The function of social capital in relation to benefiting the family will depend on the kind of social group and the duration of involvement (Coleman, 2012).

The social capital variables that influence the objective welfare of families are the dimensions of trust and social networks. The study results showed that families with low trust can have higher objective welfare. This is supported by the homogeneity of relatives and social groups regarding religion, ethnicity, and educational and economic backgrounds, which the family owns. Trust was found to have a negative effect on objective welfare. This can be caused by the tendency of homogeneity in the educational and economic backgrounds of relatives or members of the family's social group. Grootaert, Gi-Tai, and Swamy (1999) explained that the more heterogeneous the dimensions of education and economic status of group members or kinship, the greater the benefits. Increasing the social network owned by the family has a greater chance of making the family more prosperous objectively. This finding aligns with the results of research conducted by Alfiasari (2008), which shows that the higher the social capital, the higher the family's economic welfare. Fukuyama's study (2009) also concluded that social capital has the power to influence economic progress and social welfare. This study also found that the more organizations or social groups women join as heads of families, the more their social networks will increase.

IV. CONCLUSION

Based on the results of the analysis in this study, it was found that simultaneously, the variables of trust and network have a significant effect on the welfare of the elderly in Karangasem Regency. This study also shows that partially, the variables of trust and network have a positive and significant effect on the welfare of the elderly in Karangasem Regency.

Recommendations related to social capital in this study are that the elderly should not easily trust their networks. The elderly should focus more on their families.

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