

Socio-Religious Responsibility Kedonganan Traditional Financial Credit Institutions (LPD) To The Kedonganan Village As The Owner

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Submitted: 11/12/2023

Revised: 15/03/2024

Published: 17/06/2024

Abstract

Kedonganan Traditional Financial Credit Institution (LPD Kedonganan) is one of the LPDs in Bali that has succeeded in carrying out its responsibilities to the Kedonganan traditional village community as the owner of the LPD. This responsibility is not only from economic (economic responsibility) and social (social responsibility) aspects. In its position as a special financial institution regulated by customary law, the LPD is also responsible for religious aspects (religious responsibility). These three forms of responsibility are in line with the mission of establishing the LPD as a cultural buffer. The purpose of this study is to understand the philosophy and form of responsibility of the LPD Kedonganan towards the Kedonganan traditional village as the owner. This research is an empirical legal research that focuses on implementing the philosophy of responsibility of the LPD in the Kedonganan Traditional Village as an effort to maintain the trust of the Kedonganan community towards the LPD. Data obtained through interviews and direct observation. Interviews were conducted with the management of the LPD Kedonganan and the Kedonganan traditional village community. The research shows: (1) the LPD Kedonganan adopts the Tri Hita Karana philosophy as a guide in carrying out its responsibilities to the Kedonganan traditional village; and (2) concrete forms of responsibility to the Kedonganan traditional village are : a. namely religious responsibility by helping the construction of temples and prospering the lives of religious leaders, b. economic responsibility by channeling credit to the productive sector so that Kedonganan becomes the largest grilled fish center in Bali, and c. social responsibility by developing in the fields (education, health, and sports).

Keywords

; Responsibility; Religious Aspect; Traditional Financial Credit Institution (LPD); Tri Hita Karana.

INTRODUCTION

This day, the position of traditional villages is further strengthened by The Law of The Republic of Indonesia Number 6 of 2014 about Village (Village Law). The existence of the Village Law makes the position of traditional villages even stronger with the recognition of customary law, especially in terms of the flexibility to manage traditional village assets. The Balinese traditional village have many assets that must be protected for the sustainability of Balinese culture. Article 1 number 11 of Law Number 6 of 2014 about Village states that "Assets Village is the property of the village from the original wealth of the village, purchased or obtained at the expense Budget acquisition village or other legal rights" (Village (Village Law), 2014).

Based on their form, traditional Balinese village have assets (duwe) of traditional village which can be grouped into 3, namely (Tim KNKG, 2006):

Assets in the form of a value system, including ethics (susila) and philosophy (tattwa) or Hindu views which are packaged in various terms, song expressions, and folklore, which describe the politeness of life. Some examples, such as: Tri Hita Karana,

Cara Pengutipan

Ni Made Devi Jayanthi. (2024). Socio-Religious Responsibility Kedongan Traditional Financial Credit Institutions (LPD) to The Kedongan Village as The Owner. *Pikukuh: Jurnal Hukum dan Kearifan Lokal*. 2(1). 1-12. DOI: <http://dx.doi.org/10.62870/pkh.v1i1.23283>



Sad Kerthi, Luwas Teben, and others; Assets in the form of a social system, including governance of community life in an effort to achieve peace (*kasukertan*) with the social environment, the natural environment, and the God. Some examples are: the traditional village system, the subak system, the family system, the management system for sacred places (*Pura*), and others;

Assets in the form of Balinese human works, including various works of members of the traditional village community related to the Hindu religious system, traditional villages, science, language, art, and technology. Some examples are: the architecture of temple buildings and residences with the concept of *asta kosala kosali*, arts (dance, *kidung*, percussion, painting, and sculpture), household appliances, and livelihoods, including the Traditional Financial Credit Institution/*Lembaga Perkreditan Desa* (LPD). LPD as one of the asset of the traditional village must be protected because it is a financial institution belonging to the traditional village community that helps preserve Balinese customs and cultures. Preservation of customs and cultures carried out by indigenous village communities through financing from the LPD is very important because local and central governments have not been able to help financially accommodate the need for traditional and cultural preservation.

The existence and activities of LPDs are not only protected under Regional Regulations and Governor Regulations, but are also regulated by customary law in each traditional village in the form of *awig-awig* and/or *pararem* regarding LPD, and/or traditional village decisions (*paruman*) regarding LPD. Since the pilot project until the time, the LPD is regulated by:

Decree of the Governor of the Head of the Level I Region of Bali Number 972 of 1984 concerning the Establishment of a Village Credit Institution in the Province of the Level I Region of Bali; Bali Provincial Regulation Number 2 of 1988 about Traditional Financial Credit Institutions (*Lembaga Perkreditan Desa*); Bali Provincial Regulation Number 8 of 2002 of about Traditional Financial Credit Institutions (*Lembaga Perkreditan Desa*); Bali Provincial Regulation Number 4 of 2012 about the Second Amendment to Bali Provincial Regulation Number 8 of 2002 about Traditional Financial Credit Institutions (*Lembaga Perkreditan Desa*);

Regulation of the Governor of Bali Number 11 of 2013 about Instructions for the Implementation of Regional Regulation of the Province of Bali Number 8 of 2002 about Traditional Financial Credit Institutions (*Lembaga Perkreditan Desa*) as amended several times, most recently by Regional Regulation of the Province of Bali Number 4 of 2012 about the Second Amendment to the Regional Regulation of the Province of Bali Number 8 2002 about Traditional Financial Credit Institutions (*Lembaga*

Perkreditan Desa); Bali Provincial Regulation Number 3 of 2017 about Traditional Financial Credit Institutions (LPD) (LPD Bali, 2014).

The year 2013 was a good start for the revival of LPD Bali. The reason is that in 2013 the government issued The Law of The Republic of Indonesia Number 1 of 2013 about Microfinance Institutions (UU LKM). The LKM Law stipulates that “LPDs in Bali, Lumbung Pitih Nagari in Padang (West Sumatra), and similar financial institutions are recognized for their existence as customary-owned community financial institutions regulated by customary law so that they are not subject to the LKM Law as long as they exist and are recognized for their existence, and excluded from the LKM Act” (Microfinance Institutions, 2013). The exceptions provided by the LKM Law are very important for LPDs to affirm their status and position as a very special traditional financial credit institution with a very different character from other microfinance institutions. These differences in character cause limitations to the scope of the LPD, as stated in I Nyoman Sukandia's dissertation below (Microfinance Institutions, 2013):

LPD can only be domiciled in the traditional village area which is the owner of the LPD. Traditional village that wish to have a LPD must have awig-awig and/or pararem as proof of the formal legality of the existence of the customary law. LPD cannot be owned individually, its ownership is communal and its management is carried out by the local customary village community. LPD is not an individual capitalist institution that is oriented to the individual owner's profit, but belongs to the community and is oriented towards the common interests of the community, so that the profit orientation is profit in the context of implementing the cultural mission of the traditional village. LPD only carries out operational activities for managing communal funds, not public funds. LPD in managing communal funds can only collect funds (funding) and distribute them in the form of loans (lending) to traditional village communities”.

Today, considering that the LPD's position is subject to customary law, the LPD should also be able to position itself appropriately as a container of wealth belonging to traditional village that serves customary needs as a priority as was the initial goal of the LPD formation itself. One of them is the responsibility of the LPD in distributing profits (laba) and benefits (labda) to traditional village. LPD responsibilities are of course different because the benchmark for successful LPD governance based on Balinese customs is “how much benefit has been distributed” not “how much money has been generated”. Therefore, the responsibility of the LPD to the customary village as the owner will be different from the responsibility in the context of Corporate Social Responsibility (CSR) as carried out by companies which in Indonesia are regulated by

The Law of The Republic of Indonesia Number 40 of 2007 about Limited Liability Company (Limited Liability Company Law).

One of the most successful LPDs in Bali is The Kedonganan Traditional Financial Credit Institution (LPD Kedonganan). Since its inception, the LPD Kedonganan has shown prospects as one of the Kedonganan village “druwen” who can guarantee the economic wheels of the Kedonganan village community. The traditional village of Kedonganan which was originally only a poor coastal village whose residents work as fishermen has now changed since the existence of the LPD. The “face” of the traditional village of Kedonganan is currently a very successful tourist village with the majority of the population being self-employed.

This research then becomes interesting to do to find out: (1) the philosophy of the LPD Kedonganan which encourages the management of the LPD Kedonganan to carry out responsibilities to the Kedonganan village as the owner, and (2) the form of responsibility of the the LPD Kedonganan towards the Kedonganan village as the owner. In the exploratory research, it was stated that the responsibility carried out the LPD Kedonganan to the Kedonganan village was one of the efforts of the LPD Kedonganan to maintain public trust.

Public trust is the key to the success of the LPD Kedonganan so that it can exist in the midst of the rise of the modern financial institution system. Considering at this time, although there are still financial institutions similar to LPDs that live in other areas in Indonesia, such as Lumbung Pitih Nagari in West Sumatra, their success in supporting the economy has not been as good as LPD. Therefore, it is important to know the form of local wisdom in the form of the responsibility of the LPD Kedonganan as a religious communal-based institution so that it can be a lesson for similar institutions.

RESEARCH METHOD

This research is an empirical legal research, which is based on the idea of examining the responsibility of the LPD Kedonganan in Bali to its Traditional Village in terms of profit and benefit. This study emphasizes anthropological studies to obtain a complete and in-depth picture of the legal behavior of the management of LPD Kedonganan, the administrators of the Kedonganan village (prajuru desa adat Kedonganan) and Balinese traditional village communities as LPD owners. The research location is in the LPD Kedonganan in Badung Regency, Bali Province.

An ethical approach is used to explore the meaning of a financial institution's responsibility to its owners through the regulations in force in Indonesia. Meanwhile,

the emic approach is used to find the form of responsibility of the LPD Kedonganan towards their traditional village so that it can help support the traditional village economy which is carried out by observing at the LPD Kedonganan office and conducting interviews with the Kedonganan village community leaders and the management of the LPD Kedonganan (Putra & Bagus, 2011).

RESULTS AND DISCUSSION

Operating business entities are usually responsible for providing reciprocity to owners in various forms, for example providing a profit (laba) in accordance with the capital provided by the owner. Before a business entity carries out its responsibilities to the owner, the company should first look at the values contained in the "corporate culture" it adheres to. The value system that exists in individuals, grows within the company and is used as an adhesive system is called corporate culture.

This is proven by the success of several world class companies and multinational companies in maintaining a good image in the eyes of investors and consumers because they carry out the company culture consistently (Mulyono, 2016). Responsibility can be realized properly if the individuals in the business have a value system that encourages them to support and implement the business entity. Responsibility is the compliance of an organization carrying out organizational responsibilities to comply with laws and regulations in business management and to carry out responsibilities to society and the environment so that the business can run in the long term (Tim KNKG, 2006). The regulation on the company's obligation to carry out social and environmental responsibility in Indonesia is contained in Article 74 Number (1) and Number (2) of The Limited Liability Companies Law.

The Limited Liability Company Law explains that companies that carry out their business activities in the field of and or related to natural resources are obliged to carry out Social and Environmental responsibilities, and in the next paragraph explains that social and environmental responsibilities are company obligations that are budgeted and calculated by the company with its implementation based on propriety and fairness (Limited Liability Companies, 2017). LPD as a financial institution belonging to the traditional village community as long as there is no clear regulation regarding the mechanism for channeling responsibilities. Bali Provincial Regulation Number 3 of 2017 about Traditional Financial Credit Institutions (LPD) only regulates the management of LPD profit sharing as follows (Number 3 of 2017 about Traditional Financial Credit Institutions (LPD)., 2017):

60% belongs to LPD;

20% is the right of the Traditional Village for physical development;
10% is production service fee/allowances for LPD management;
5% is given to the Regency and Province as the cost of developing LPD;
5% is social fund.

The Kedonganan Traditional Village LPD itself has a special vision, namely "to become a healthy, resilient, useful, and sustainable traditional financial institution in strengthening the resilience of the Traditional Village, as well as in preserving and developing the noble values of Balinese customs and culture inspired by Hinduism". The vision was created to mean that the Kedonganan Traditional Village LPD is a financial institution built for the benefit of community economic empowerment in traditional villages. Thus, the Balinese indigenous peoples who are known to have a very strong cultural resilience will be stronger with a strong economic aspect.

Therefore, it is appropriate if the responsibilities that are later developed by the Kedonganan LPD are not solely in the economic and social framework, but also include the framework of religious strengthening of the Kedonganan traditional village. The Kedonganan LPD is directed to become a trusted and strong profit institution (wealth) of the Kedonganan traditional village so that it is able to support customs and culture. In the religious social life of the Balinese indigenous people, the concept of the *pelaba* has a very deep meaning .

Profit or village wealth/asset is something that is maintained and managed to ensure the continuity of the socio-religious activities of the Balinese indigenous people. Profit is a kind of long-term investment in the sustainability of cultural management. Temples in Bali are generally equipped with *spider soil*. This *pelaba* land is managed and the results of its management are used for the implementation of *aci* (ceremonies) at the temple. Therefore, the land of profit cannot be traded. LPD is also not much different from profit. The results of LPD business management are used to support customs and culture, both for physical and non-physical development.

The results of an interview with I Wayan Mertha, Bendesa Adat Kedonganan stated that: "The LPD's responsibility to its owner is the implementation of the *Tri Hita Karana* philosophy of local wisdom. *Tri* means three, *Hita* means harmony/happy, and *Karana* means cause. So *Tri Hita Karana* has the meaning as three causes of harmony. Harmony in the context of traditional villages in Bali itself is not only outward but also spiritual." (Mertha, 2021) *Tri Hita Karana* consists of three parts (Wesnawa & Suastra, 2016):

Parhyangan (divinity), a harmonious relationship between humans and the God who created the universe;

Pawongan (Humanity), harmonious relations between human beings;

Palemahan (Environment), a harmonious relationship between humans and the universe and everything in it.

The Tri Hita Karana philosophy itself has been applied in the management and development of the LPD organizational culture both physically and non-physically which is termed *sekala niskala*. The relationship between humans and God (*parhyangan*) in the LPD organization can be seen from *Padmasana* who is always on the outside of the LPD office, while inside the LPD office there are *Plangkiran*. *Padmasana* and *Plangkiran* will be used by LPD employees to pray together before carrying out activities. The prayer ceremony is led by *Pemangku*, a stakeholder who acts as a leader of the ritual.

The relationship between human beings (*Pawongan*) is maintained by the LPD by only accepting or recruiting human resources from within the local traditional village as LPD employees and developing innovative products that are able to empower their respective traditional village communities. The implementation of the *pawongan* concept is also reflected in the creation of harmonious relationships with others in situations in the office, traditional village, customers, government, and social environment. In terms of LPD management, all forms of mistakes can be avoided by supervising, directing, and reminding each other.

As managers of traditional village assets, all members of the LPD Kedongan are required to participate in activities within the customary village environment through *ngayah* activities in the *banjar*. *Banjar* is the smallest form of local government in traditional village community. This is so that all LPD members can mingle with *banjar* manners in the traditional village environment. As explained by I Ketut Madra, the heads of the LPD Kedongan “LPD management should be involved in the community”.

The last, the relationship between the LPD Kedongan and the environment (*Palemahan*) is maintained by means of the LPD Kedongan participating in preserving the traditional village environment. According to Gunawan, this relationship is manifested in several ways, namely environmental sustainability which is implemented in three ways, including building, maintaining, and securing (Gunawan & Sudarmadji, 1998). This then becomes the basis for outlining the implementation of the responsibilities of the LPD Kedongan to the Kedongan traditional village which consists of the following three responsibilities: 1) religious responsibility, (2) economic responsibility, and (3) social responsibility.

Religious responsibility refers to the non-physical relationship (niskala) between humans and the spiritual environment which is the existence of humans as living beings who have belief in the existence of God. To achieve human welfare always maintain a harmonious relationship with the spiritual environment and is expressed by religious actions. Although it has never been specifically investigated, the expenditure on religious costs appears to be very large. The religious values of the Balinese indigenous people, which are beautifully packaged in traditions and rituals, are the main tourist attraction for Bali tourism.

Balinese people have never calculated and complained about the amount of the fee. The basis of the philosophy of carrying out cultural development is sincerity and a sense of devotion to God which is rooted in the teachings of Hinduism (yadnya). The religious aspect is the spirit and basic capital of tourism implementation. Even though it provides such wide and large benefits, the burden of maintaining the culture remains the full responsibility of the traditional village and all its citizens, not the government or the community of tourism business actors (Sukandia, 2011).

Agency theory in good corporate governance states that the principal (customary community) asks the agent (LPD) to perform certain services in the interests of the principal, by delegating authority to him (Gudono, 2015). In the context of the LPD, the LPD is an agent to replace the state's task in managing the welfare of the traditional village community in Bali from the abstract side.

The LPD Kedonganan on the aspect of religious responsibility, does not only assist the construction of a temple for the prayer facilities of the Kedonganan traditional village community. Furthermore, the LPD Kedonganan has also been able to prosper the lives of Pemangku (religious leaders). The life needs of the Pemangku, including the education of their sons and daughters, are trying to be fulfilled by providing scholarships by the LPD Kedonganan so that the Pemangku can focus on serving the people, leading the implementation of the Yadnya rituals. Another unique performance carried out by the LPD Kedonganan is to distribute meat to the Kedonganan traditional village community during the Galungan rituals. Meat is given equally as much as 5 kg per family, regardless of the amount of savings or credit.

Good relations between human beings must be fostered because human life cannot be separated from socio-religious culture which has become part of every activity of the traditional village community which has even become an icon of Bali tourism. However, on the other hand, it cannot be denied that the costs to maintain this socio-religious culture are very high. The phenomenon that occurs is that many traditional peoples have begun to simplify and even eliminate their culture because

the demands of the times require traditional people to channel cultural costs to other life support "posts". For this reason, the LPD Kedonganan also pays for the construction of the Kahyangan Tiga Temple, costs for the mass cremation procession, pecaruan ceremonies, and so on.

Economic responsibility means that the LPD Kedonganan is committed to trying to provide the maximum benefit to the traditional village community which is expressed in various forms of care to prove that the LPD Kedonganan is theirs. One of them is by providing credit assistance to open productive business sectors. The LPD Kedonganan disbursed unsecured credit for the construction of a grilled fish restaurant which is now well known to foreign countries. Credit distribution for the management of grilled fish restaurants is classified as working capital credit.

The goal is clear to encourage the Kedonganan traditional village community to empower themselves by developing their potential, namely the beach. This program in the end did have a significant impact on the economy of the Kedonganan community. The multiplayer effect of this program is very high. It is not only those who manage the restaurant who gain profits, other community groups such as fishermen, fish traders, transportation services, and even sellers of ceremonial facilities (canang, banten, etc.) are also growing.

According to I Ketut Madra, "The LPD Kedonganan has disbursed funds worth 5 (five) billion so that the community can manage their own beach. After the management was taken over by local people, the beach was then divided into 2 zones: the Panca Yadnya zone and the Panca Kreta zone. The Panca Yadnya zone is designated for religious ceremonies that require a beach as the location for ceremonies, such as melasti and cremation. While the Panca Kreta zone is intended for economic activities, such as the construction of grilled fish restaurants. We do this so that no more traditional people are "evicted" from their own beaches. In the past, before the beach was managed by the Kedonganan community itself, this beach was full of restaurants only." (Madra, 2023).

The LPD Kedonganan, which has successfully carried out its economic and religious responsibilities, is obliged to assist the government in alleviating poverty through various means. One of them is by providing educational assistance to the surrounding community to meet the needs of life according to local eligibility standards. Human life is inseparable from problems that arise from interactions with fellow living things and the natural environment. The desire to achieve a harmonious life through cooperation with other human beings. Humanitarian activities in LPD social responsibility have been carried out by the LPD Kedonganan through various

scholarship programs for outstanding children, financing and providing facilities for arts and sports activities, and even public health maintenance.

This equity is a form of benefit that is given to all traditional village communities equally. LPD in providing this benefit does not look at "how much is the deposit" or "how diligent are they in paying credit". Because things like that have been accommodated in the form of giving reasonable profits to each customer based on their respective capacities.

The management of the LPD Kedonganan which is based on the Tri Hita Karana philosophy is also a driving force for the management's fear of punishment from God (niskala) if they commit fraud in LPD financial management. The distribution of profits through the three responsibilities carried out by the LPD is a form of governance transparency carried out by the LPD to maintain the trust of the Kedonganan traditional village community. Meanwhile, if a problem occurs that is not caused by the negligence/intentional negligence of the LPD management, then the traditional village community must understand that this loss is jointly and severally borne. That is the importance of the transparency principle being applied properly so that the public understands the LPD's position, profits and benefits that are felt directly by the community.

Transparency is needed in maintaining objectivity in running the organization. The LPD management must have the feeling that this LPD is a joint property (pasemetonan), not the individual management. It is obligatory for the LPD management to openly account for management in front of all indigenous village communities. The community must know every LPD policy step, so that when the LPD releases a new product it will be supported by the community, when it gains it is appreciated by the community, and even though there is a loss it will be treated wisely by the community as a joint risk in managing a financial institution that does not always occur definitely work.

The implementation of religious responsibility based on local wisdom, one of which is Tri Hita Karana, is no longer just an obligation, but has become a necessity for every company and organization including the Traditional Financial Credit Institution (LPD). The development of the LPD Kedonganan has been quite rapid, after 30 years the existence of the LPD Kedonganan has proven to be able to improve the welfare of the Kedonganan village community as well as support the growth and development of Balinese culture as a national asset. The LPD Kedonganan does not only play its function as a financial institution that serves financial transactions for rural communities but is also a solution to the limited access to funds for traditional

village communities who in fact belong to community groups with limited economic capacity.

The management of The Traditional Financial Credit Institutions (LPDs) is based on local wisdom and Balinese culture based on togetherness, kinship and mutual cooperation. Although the idea of establishing The Traditional Financial Credit Institutions (LPDs) came from the Bali Regional Government, the idea was actually extracted from the local wisdom of the community. This means that the idea of The Traditional Financial Credit Institutions (LPDs) is actually rooted in the customs and culture of the Balinese people. Therefore, the implementation of the religious responsibility of The Traditional Financial Credit Institutions (LPDs) based on local wisdom in The Traditional Financial Credit Institutions (LPD) is very important to build the trust of the traditional village community in using its function as a financial institution.

If this is done consistently, it will strengthen the competitive position of The Traditional Financial Credit Institutions (LPDs), maximize The Traditional Financial Credit Institutions (LPDs), manage resources and risks more efficiently and effectively, which in turn will strengthen trust. The implementation of religious responsibility as a form of transparency will prevent management mistakes in decision-making and self-benefit actions so that it will automatically increase the value of The Traditional Financial Credit Institutions (LPDs) which is reflected in its financial performance.

CONCLUSION

First, the responsibility of the LPD Kedonganan is based on two things, namely the Bali Provincial Regulation Number 3 of 2017 concerning The Traditional Financial Credit Institutions (LPDs) and the Tri Hita Karana Philosophy. Second, these responsibilities include religious responsibilities, economic responsibilities, and social responsibilities which are different from the responsibilities carried out by the company in The Limited Liability Company Law. Third, the responsibility carried out by the LPD Kedonganan is a form of transparency in governance, so that the community does not only see the LPD's profit but also directly feels the benefits of the LPD's existence.

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