



People's Economy in Bali: A Literature Review

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ABSTRACT

The People's Economic System based on the values of the people and justice encourages the Indonesian people to participate in capital ownership. Cooperative Institutions, Village-Owned Enterprises, Regional Credit Institutions, Cooperatives, and Tourism Villages, most of whose capital is owned by the local community, can be evidence that the People's Economic System applies in Bali. The people's economy in Bali is a concept of economic development that emphasizes the empowerment of local communities and environmental sustainability. The purpose of this study is to focus on the concept of the People's Economic system in empowering regional financial institutions in Bali. The research method used is a literature study, with secondary data in the form of scientific articles and applicable regulations as data sources. Empowerment of financial institutions based on the People's Economic system is expected to be a priority in increasing national development. With the ideological spirit of the People's Economic system from stakeholders, regional financial institutions can develop and be able to help improve the economy in Bali.

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1. INTRODUCTION

The economic system is a collection of components that are systematically arranged to regulate all economic activities of society to achieve prosperity. According (Anshary, 2021) the economic system is a system that regulates the economic conditions of a country according to the state conditions of the country itself. The economic system is a social community system that aims to achieve prosperity. The people's economic system is an economic approach that focuses on empowering local communities, environmental desires, and social inclusion. In this system, the government, financial institutions, and other economic actors strive to prioritize the welfare of society as a whole, rather than just focusing on financial gain alone (Meliala, 2023). The implementation of the People's Economic system aims to improve the welfare and economic welfare of society as a whole by actively involving the entire community in the democratic national development process, which is pro-people and has social justice for the entire community (Suryati & Salkiah, 2019).

The national development strategy is to empower the community and implement economic democracy, meaning providing opportunities for the community to participate in every economic activity. Because it is owned by the people, economic activities are run by the people, and economic activities return to the people. Prioritizing the prosperity and welfare of the people, not individuals or certain groups. The concept of the people's economy was developed as an effort to prioritize the

community to build prosperity through community empowerment. The prosperity of the community is prioritized, not the prosperity of individuals. A socially just economic system will create economic independence, political sovereignty, and culture. In the economic field, the implementation of the people's economic system has made a very large contribution to the socio-economic life of the country and regions.

The Republic of Indonesia currently adheres to a People's Economic system that is based on Pancasila morals, based on family, sovereign over the people, and truly pro-people (Yuanitasari & Suparto, 2020). Normatively, the Indonesian economic system refers to Pancasila and the 1945 Constitution, and its characteristics are detailed in Article 33 of the 1945 Constitution: The economy is structured as a joint effort based on the principle of family (Isharyanto, 2020). Article 33 states that the basis of democracy is to prioritize the welfare and well-being of all people, rather than the prosperity and well-being of certain individuals or groups. The meaning contained in Article 33 is that if the principle of the community's economic system prohibits individuals or certain groups from fully controlling natural resources, it will give rise to cartel, oligopoly, or monopoly behavior in the utilization of natural resources (Hapsari, 2019).

The Government Work Plan of the Republic of Indonesia in 2025 emphasizes the importance of accelerating inclusive and sustainable economic growth (Wardani, 2024). An inclusive economy can be achieved through a people's economy. Bali is an area that implements the concept of a people's economy. Bali maintains customs and culture so that the people's economy that is carried out can create a sustainable ecosystem in accordance with the government Work Plan. The people's economy in Bali still faces various obstacles in its development. High dependence on the tourism sector makes the Balinese economy very vulnerable to fluctuations in tourist visits. In addition, limited access to financing, limited skills, and tight competition are also obstacles to the growth of MSMEs. Inadequate infrastructure in several areas and changes in people's increasingly consumptive lifestyles also complicate the problem.

Previous research related to the Balinese economy was more on the economy related to tourism (SARA, 2022) (Rustiarini & Sujana, 2022) (Mardika, 2022). Likewise, research related to the people's economy in Bali presents more empirical findings in the field, especially in villages in Bali (Mardika, 2022) (Andreana & Wirajaya, 2018). There has been no research that has conducted a holistic investigation related to the people's economy in Bali.

This study focuses on the concept of the People's Economy system in empowering regional financial institutions in Bali. By paying attention to the economic activities of regional financial institutions, an understanding of the concept of the People's Economy begins to be implemented so that institutions will be more advanced and developed and can contribute to improving the national economy. The purpose of this study is to be able to see a general picture of the conditions of the people's economy in Bali. The findings of this study are expected to provide a complete picture for the government, professionals, and researchers for a broader and deeper understanding.

2. RESEARCH METHOD

2.1 Research Design

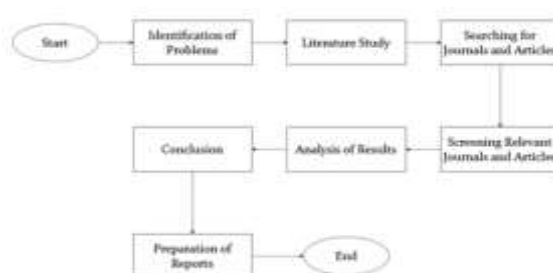


Figure 1. Research Design

2.2 Data Collection and Analysis Techniques

The method used in this study uses a qualitative approach with a literature study method. This study also uses the Systematic Literature Review (SLR) Method. The SLR method is used to identify, review, evaluate, and interpret all available research with an interesting phenomenon topic area, with specific relevant research questions (Triandini et al., 2019). According to (Sari et al., 2023) Systematic Literature Review (SLR) is a systematic research method for collecting, critically evaluating, integrating, and presenting findings from various research studies on research questions or topics of interest. Researchers use the Systematic Literature Review (SLR) research method to map previous research on the People's Economy.

The research data will come from secondary data collected from various documents in the form of laws and regulations, articles, and books that are relevant to the focus and objectives of the research. The criteria for articles that are not used are articles that are not relevant to the topic, the year of publication is more than 10 years, the type of article is not a "journal article", the article does not have good credibility, and finally the language used is outside of Indonesian and English. Source triangulation is done by comparing findings from various different sources. This study makes efforts to increase validity by comparing the results of the literature review with non-scientific publication media such as official government publications, reputable news portals, and other sources. In this way, this study can verify whether the same findings or consistent patterns appear in various different sources.

2.3 Literature Study

Literature Collection The initial step taken is to collect relevant literature, including books, scientific journals, articles, research reports, and other sources that discuss the people's economy, especially in Bali. **Classification and Categorization** The collected literature is then classified based on themes, such as the history of the people's economy in Bali, the contribution of SMEs, government policies, and the impact of globalization. **Critical Analysis** Each source is described critically to assess its relevance, clarity, and validity. The researcher also states whether there are significant differences in views or findings between the various sources. The researcher synthesizes the findings to provide a coherent and comprehensive picture of the topic being studied. This also helps in formulating more focused research questions. **Writing a Literature Review** The researcher then writes the results of the literature study in the form of a literature review, which usually includes a summary, analysis, and conclusions regarding the literature that has been reviewed.

3. RESULTS AND DISCUSSIONS

The purpose of this study is to identify the condition of the people's economy through financial institutions in Bali. The financial institutions include: (a) People's Economy, (b) Village-Owned Enterprises, (c) Dasa Credit Institutions, (d) Cooperatives, (e) Tourism Villages

The researcher has conducted a comprehensive observation in this section and verified the distribution of research papers on financial institutions in Bali based on the classification of papers, theories, research levels, related variables, contexts, and independent variables. However, due to the large number of studies on financial institutions published on various platforms, it is difficult to limit each paper to a particular discipline. Therefore, it would be useful to categorize the existing research systematically. From a total of 350 research articles that were first found, 335 articles were accessible for download. This forms the basic article that was examined based on the relevant selection criteria for this study.

The following is a presentation of the results of the literature review that has been conducted



Figure 1. Literature Review Process

3.1 People's Economy

Villages must be able to synergize Village-Owned Enterprises with other financial institutions in the village such as cooperatives or Village Credit Institutions. If this synergy occurs, the village will be strong and the management of the village potential will be more optimal (SARA, 2022). The contribution of traditional markets is very large for the Regional Revenue and Expenditure Budget in the form of levies such as parking fees, land rent, daily levies, and other income. In general, the community considers the existence of traditional markets to still have potential with the advantage of prices in traditional markets that are more affordable, but the existence of facilities in traditional markets is not well maintained and the facilities are inadequate to respond to the community's response regarding the physical condition of the market which is still not good, the efforts made by market Regional Company itself include renovation and revitalization of the market (N. Made et al., 2018).

The results of the Analytical Hierarchy Process obtained the empowerment of MSMEs through fostering programs or fostered partners from upstream to downstream such as capital and marketing are priority factors that determine the prospects of MSMEs in Bali Province with aspects of capital and marketing being MSME problems in 9 regencies/cities in Bali Province and followed by empowerment of human resources, production systems, and MSME management in Bali Province. The stronger the economic behavior based on Hindu ethics, the more effective local institutions are in carrying out economic activities sustainably (Hartawan & Utama, 2019).

Establishing a cooperative institution named the Tasik Segara Lestari Cooperative, Les Village. The formation of this cooperative is expected to be able to serve the capital aspect for salt farmer groups, provide salt production results for cooperative members, bridge the marketing of farmers and salt farmer groups, and improve technology in production (Rideng et al., 2022). The Panji village government formed a Women Farmers Group and provided training to empower village potential through the use of village funds, making Virgin Coconut Oil from coconuts. This activity was able to make them independent and have a business to increase family income (I. Putu et al., 2021).

The income of MSME actors is proven to be significantly driven by working capital, the use of e-commerce, and the effectiveness of the internal control system. Additional factors that significantly increase income include working capital and the use of e-commerce (Sukarnasih et al., 2024). The higher the capital will increase the amount of additional production, thereby increasing income. Likewise, with labor, the more labor there is, the more production will increase (ARTINI, 2019). The Coastal Community Economic Empowerment Concept/Design contains various aspects, namely: Economic aspects which include: capital assistance, job creation, and income increase. Socio-Cultural aspects include Education, Health and Religion, as well as local norms such as Awig-awig, makepung, and others. (Subagiana et al., 2018).

KWT Bali Cocos is a women's farmer group in Tengkudak Village that has a large potential for coconut land. However, its economic level has not increased from the coconut yields produced (Karta et al., 2013). Community power in market institutions has replaced government support, namely in cooperative organizations. The loss of government support has a positive impact on cooperative organizations, where they are more creative and independent in planning and program action. (SAPTANA et al., 2004). The size of the cooperative has a positive effect on the quality of the

internal control system. The type of cooperative has a positive effect on the quality of the internal control system. Management experience has a positive effect on the quality of the internal control system. The work environment has a positive and significant effect on employee performance, organizational culture has a positive and significant effect on employee performance, and job satisfaction has a positive and significant effect on employee performance (Rasiani, 2024).

3.2 Village-Owned Enterprises

Village-owned enterprises can absorb labor and can play a role in the village's original income (Swandari et al., 2017). Understanding accounting, utilization of accounting information systems, and internal supervision have a positive and significant effect on the quality of financial reports (Indrawan & Dewi, 2022). Village-owned enterprises manage tourist objects and the role of the village government is needed for good management of Village-Owned Enterprises. The problem of Village-Owned Enterprise Credit management is due to inadequate human resources (Suwena, 2021). One of the operational activities of Village-Owned Enterprises is as a provider of staple foods in the village (Zakariya, 2020). With the establishment of Village-Owned Enterprises, it can have a significant effect on the economy of the village community (Sudiartini, 2022). Village-owned enterprises can provide capital loan assistance with low terms and interest for creative economic businesses and increase gender equality by absorbing female workers (MURTHI, 2023). Village-owned enterprises have increased so it is expected to also have an impact on the quantity and quality of business including marketing from this business using social media (Feoh et al., 2021).

The problem faced by Village-Owned Enterprises is the low competence of human resources which affects the aspects of production, marketing, management, and finance which are not optimal. Therefore, it is necessary to provide assistance to improve the competence of human resources. After assistance, the competence of human resources increased and other aspects also increased (Gregorius et al., 2020). A strategic partnership is needed between traditional villages, Village-Owned Enterprises, and stakeholders, namely academics, business actors, communities, government, and the media, which is based on the principles of mutual trust, openness, mutual need, and mutual benefit so that the development of tourism businesses will be more optimal and can run sustainably. (Hantana et al., 2023). The application of an accounting information system can be the main driver of the development of easy-to-use information technology (Medina et al., 2021).

The problem of Village-Owned Enterprises' digital marketing on how we promote the business products that we develop through social media marketing, especially on social media Instagram, Facebook, and advertising brochures to introduce Village-Owned Enterprises in the village has shrunk to outside the Bangli area (Puspantari, 2022). The use of laptops by the administrators of the Village-Owned Enterprises has not been maximized, some have even never used them for administrative activities such as typing documents and processing numbers with Microsoft Excel (Sudiatmika, 2023).

Most of the administrators of Village-Owned Enterprises have not reported their business activities in the form of financial reports due to a limited understanding of accounting terms and accounting processes (Sastri et al., 2023). Most types of businesses run by Village-Owned Enterprises in Bangli are financial businesses (Agung et al., 2023). Many administrators of Village-Owned Enterprises have not submitted financial reports of their business activities. This lack of reporting is due to a limited understanding of accounting terminology and processes among administrators (Mujtaba et al., 2023). The governance currently adopted is in accordance with the recommendations of the central and regional governments but still needs assistance. Village officials and the community must synergize and work together to explore the potential for developing Village-Owned Enterprises to increase the village's original income (Sara, 2021).

The business units managed by the Dharma Yuda Abadi Village-Owned Enterprise are savings and loan business units, drinking water supply management, and tourism object management. One indicator of the low ability to manage Human Resources of the Dharma Yuda Abadi Village-Owned Enterprise is the rejection of the responsibility of the Dharma Yuda Abadi Village-Owned Enterprise management for the 2020 budget year, of course, this will affect the

performance of the Village-Owned Enterprise in the following years (Ujianti et al., 2023). The implementation of internal control, good corporate governance, and organizational culture properly and correctly will be able to minimize and avoid fraud within the Village-Owned Enterprise organization so that it can create an institution that is free from corruption and advance the village community economy (Ujianti et al., 2023).

Financial Management of Swarna Giri Village-Owned Enterprises Financial management carried out at Swarna Giri Village-Owned Enterprises is still guided by Permendagri No. 113 of 2014 (Lyantini & Atmadja, 2023). Human resource competence has a positive effect on the quality of financial reports. Training in making financial reports improves its quality. The quality of financial reporting is improved by using information technology (Noviantari & Sumadi, 2023). The level of satisfaction with Mentik Susu food products and Mentik Susu rice, consumers feel Very Satisfied with a percentage of 84.41% of the products, prices, places, and promotions applied to Mentik Susu food products and there is no significant relationship between customer characteristics (age, education, gender, and income) (JAIMAN, 2022).

The average liquidity ratio is in the category <125% (very bad). The average solvency ratio is in the category <40% (very good). The average profitability ratio is in the category <3%, (very bad). The impact of the ratio value acquisition on business continuity, liquidity ratio if the Village-Owned Enterprise obtains a value of <125% will have difficulty meeting short-term debts, solvency ratio with the large capital acquisition, if not managed properly, will hurt business development, profitability ratio acquisition if its value continues to decline will later have an impact on the level of liquidity because it has not been able to manage assets effectively (Pebriyanti et al., 2017). The violation reporting system hurts the tendency for fraud in the management of Village-Owned Enterprise funds (Rahayu et al., 2020). The role of Village-Owned Enterprises greatly influences the original income of the village. The impacts caused by the existence of Village-Owned Enterprises have had a very positive effect on the community because their economy has improved since the existence of Village-Owned Enterprises (Nada, 2024). Fraud can be overcome by increasing individual morality. Increasing organizational commitment will reduce the level of fraud. If transparency can be implemented, fraud in the organization can be avoided (Adnyana, 2023). Financial Management of Village-Owned Enterprises is influenced by Accountability, Transparency, and Quality of Human Resources (PUTRI, 2023).

The Bhuana Utama Village-Owned Enterprise plays a role in improving the welfare of members reviewed through social entrepreneurship (K. S. Utami et al., 2019). Capital has a positive and significant effect on the Income of the Village-Owned Enterprise. Financial management has a positive and significant effect on the income of the Village-Owned Enterprise. Entrepreneurial networks have a positive and significant effect on the income of the Village-Owned Enterprise (Bagus et al., 2023). Tubing Tukad Jinah has not been able to develop well. All of these problems then lead to one problem, namely: the unclear management of the tubing business or the weak institutional integration of the tubing business management sector carried out by the Tourism Awareness Group (Suprpto et al., 2022). Environmental accounting treatment in the waste collection unit of Buduk Village-Owned Enterprises has not been implemented properly. Environmental accounting treatment in the waste collection unit of Buduk Village-Owned Enterprises based on Financial Accounting Standards is based on the principles of recognition, measurement, and reporting, but environmental cost reporting is adjusted to cost classification. (Suningsih et al., 2021). In terms of planning, the business units of Village-Owned Enterprises are carried out through deliberation between village officials and the community. In terms of organization, it involves residents and village officials (Pebriana, 2021).

Village-Owned Enterprise Samkriya Werdhi Guna has an important role in efforts to increase the Original Income of Gulingan Mengwi Village to support development programs in the village. The role of the Badung Regency Government is also highly expected in the development of Village-Owned Enterprises, especially in the Village-Owned Enterprise Samkriya Werdhi Guna Gulingan Mengwi Village (P. F. Putra et al., 2020). The village government and the community can optimize the potentials in the village independently (Dharma et al., 2023). Individual characteristics, competencies and organizational culture have a positive and significant effect on employee

performance (Sanjaya & Saputra, 2019). Service quality has a positive and significant effect on customer loyalty, service quality has a positive and significant effect on customer satisfaction. Customer satisfaction has a positive and significant effect on customer loyalty (Yudiadari & Agustina, 2021). Legal protection for Village-Owned Enterprises savings and loans in the case of bad debts caused by debtors in Kesimpar Village, Karangasem adheres to the letter of agreement, and legal protection for Village-Owned Enterprises is regulated in the Regulation of the Governor of Bali Number 44 of 2017, Law of the Republic of Indonesia Number 10 of 1998, Law Number 4 of 1996 and efforts to resolve bad debts at Panca Datu Village-Owned Enterprises through repressive methods (I. P. U. Putra et al., 2021).

The development of village tourism is also supported by the existence of the creative industry in Duda Timur Village. So through the synergy of Pokdarwis and Village-Owned Enterprises, it is hoped that it can be the right step that accelerate the growth of the village economy and accelerate government programs related to autonomy (Aristana et al., 2022). Human Resources Crisis is one of the problems of village development, especially the establishment and development of Village-Owned Enterprises (Harsana & Fauziah, 2023). Partially, the level of understanding of accounting, utilization of information technology, and internal control systems have a positive and significant effect on the quality of financial reports (Sastrawati et al., 2023).

To improve the financial capacity of the village government and increase community income through various economic business activities, which are then adjusted to the needs and potential of Sidemen Village, finally 3 Business Units were formed, namely: Savings and Loan Unit, Drinking Water Unit in Guminten Hamlet, Rice Tractor Service Business Unit in Sidemen Village (Suprpto et al., 2024). The obstacles faced are the implementation of the digital marketing system and maximizing the use of information technology (Krisna et al., 2020). Financial performance of Village-Owned Enterprises in Sumberkima Village in 2018-2022, Obstacles faced in running Village-Owned Enterprises in Sumberkima Village, how to anticipate obstacles in running Village-Owned Enterprises in Sumberkima Village (Maharyani et al., 2018).

3.3 Village Credit Institutions

Local geniuses, such as Village Credit Institutions owned by traditional villages, have a very strategic role in poverty alleviation by increasing their social functions. Increasing this social function can not only strengthen the objectives of the Village Credit Institution, namely increasing the welfare of members but also increasing the commitment and togetherness of members towards the Village Credit Institution and between members (Yasa, 2008). An understanding has been formed among the administrators of the Cepaka Traditional Village Village Credit Institution regarding the correct bookkeeping and financial management processes such as daily, and monthly reports and profit and loss reports (Ketut et al., 2021). The knowledge and skills of participants in the credit agreement practice training increased after education, counseling, and mentoring. This can be seen from the increasing understanding of the management of the Pinggan Village Credit Institution regarding the law of agreements and the management of the Village Credit Institution implementing credit practices through the training provided (Astara et al., 2018). The existence of customary law in the national legal system is still a gray area until now because in several cases that occur that should involve customary law, but during the settlement process it seems to have no power or is ignored in the national legal and judicial process (Mahottama et al., 2022).

The success of the Village Credit Institution cannot be separated from the concept and establishment and management of the Village Credit Institution which is derived from local wisdom and the culture of the Balinese people which is based on togetherness, family, and cooperation (Adi, 2019). It is recommended to increase the amount of credit, the amount of capital, and the number of credit customers so that they continue to be increased while still paying attention to and considering the principle of prudence. Especially in providing loans and observing the business processes of borrowing customers, so that problematic credit can be minimized as much as possible (Suarmanayasa, 2014). The internal control system hurts the tendency of fraud, the professionalism of the supervisory body hurts the tendency of fraud, individual morality hurts the tendency of fraud,

and procedural justice hurts the tendency of fraud (Murti et al., 2018). The function of the supervisory body has a positive effect on the quality of financial reports, while leadership ethics, education, work experience, and level of accounting understanding do not affect the quality of the financial reports of the Village Credit Institution in Tembuku District, Bangli Regency (Yulianingsih et al., 2021). After the trial, the management of the Village Credit Institution is obliged to return the money from the embezzlement of funds enjoyed by certain administrators, not due to the actions of the administrators which resulted in a difference of 27 billion (Guna et al., 2022).

Growth in the number of credit customers, credit disbursed, and capital adequacy simultaneously affect profitability with a contribution of 30.2%, Growth in the number of credit customers partially has a positive effect on profitability with a contribution of 16.9%, credit disbursed partially has a positive effect on profitability with a contribution of 7.6%, and capital adequacy partially has a positive effect on profitability with a contribution of 0.2% (PRATAMA et al., 2017).

Several external factors that are opportunities for Village Credit Institutions in Kintamani District are the culture or customs of the local community, the level of education of the surrounding community, community attitudes, and support from the customary village (Purnami et al., 2019). Not all Village Credit Institutions in the Customary Village are strong and healthy, there are even several Village Credit Institutions that have gone bankrupt (Suwitra & Sudibya, 2019). The overall performance assessment of the Village Credit Institution assessed using the balanced scorecard method is in the fairly good category because the score obtained was 2089.13, and this score is in the interval 1359 - 2716. This condition implies that the performance of the Village Credit Institution still needs to be improved so that it is in the very good category by improving the performance of the Village Credit Institution from a financial perspective, customer perspective, and growth and learning perspective (Agus & Susila, 2016).

The problem of the Village Credit Institution in Pinggan Village was found that the Management of the Village Credit Institution had not been able to make agreements by applicable laws and regulations, especially the Fiduciary Guarantee Law, namely that the binding was carried out by agreeing to separate from the main agreement which was made based on applicable laws and regulations (Astara et al., 2018). Factors that influence the income of Village Credit Institutions in Kediri Regency include the amount of credit, the amount of capital, and the number of credit customers (Rastana, 2023).

Punishment and work motivation have a positive and significant effect on employee performance at the Village Credit Institution of Pakraman Lumajang Tabanan. Work stress has a negative and significant effect on employee performance at the Village Credit Institution of Pakraman Lumajang Tabanan (ARAWINDA, 2023). Good work motivation and work experience will increase employee work productivity at the Village Credit Institution in Tabanan District (K. R. A. Putra et al., 2022). The level of education has a positive and significant effect on the effectiveness of the use of accounting information systems. The usefulness of information technology has a positive and significant effect on the effectiveness of the use of accounting information systems and the ease of information technology has a positive and significant effect on the effectiveness of the use of accounting information systems at the Village Credit Institution in Tabanan District (Kadek & Liyana Dwi Pradnyani Raditya, 2022).

Credit Risk has a negative and significant effect on the performance of the Village Credit Institution for the period 2011-2014. The higher the level of credit risk the lower the performance of the Village Credit Institution and vice versa. Liquidity Risk has a positive and significant effect on the performance of the Village Credit Institution for the period 2011-2014. The higher the level of liquidity risk the higher the performance of the Village Credit Institution and vice versa. Operational Risk has a negative and significant effect on the performance of Village Credit Institutions for the period 2011-2014. The higher the level of operational risk, the lower the performance of Village Credit Institutions and vice versa (Wibawa et al., 2016). Individual characteristics have a positive and significant effect on employee job satisfaction. Organizational characteristics have a positive and significant effect on employee job satisfaction. Individual characteristics and organizational characteristics simultaneously have a positive and significant effect on employee job satisfaction (Pratama et al., 2022).

According to research by Gusti Alit Suputra (Suputra, 2020), the results obtained are: (a) The image of the Village Credit Institution has a significant positive effect on employee performance, this means that the positive image felt by customers can affect customer loyalty in transactions, because what customers want is in accordance with reality. (b) The image of the Village Credit Institution has a significant positive effect on customer satisfaction, because the image of the Village Credit Institution has a big role in building customer trust.

Customer satisfaction has a significant positive effect on customer loyalty, this means that customers who feel satisfied will create a sense of loyalty to the Abintuwung Village Credit Institution. Customer satisfaction can mediate the relationship between the image of the Village Credit Institution and customer loyalty.

The professionalism of the supervisory body, individual morality, appropriateness of compensation, and organizational commitment hurt the tendency of accounting fraud in Village Credit Institutions in Mengwi District, Badung Regency (Natalia et al., 2020). The effectiveness of internal control has a significant negative effect on the tendency of accounting fraud. The professionalism of the supervisory body has a significant positive effect on the tendency of accounting fraud. Morality does not affect the tendency of accounting fraud (BUDIANTARI et al., 2017).

Independence has a positive and significant effect on internal control, motivation has a positive and significant effect on internal control, work experience has a positive and significant effect on internal control, professional expertise has a positive and significant effect on internal control, independence, motivation, work experience, and professional expertise simultaneously have a significant effect on internal control (Novianti et al., 2014). Third-party funds have a significant effect on liquidity, equity has a significant effect on liquidity, and third-party funds and equity have a significant effect simultaneously on liquidity (Rismayanti et al., 2014). Newly emerged institutions have contributed an extraordinary role to the socio-cultural and economic development of rural areas and show opportunities to improve some cooperative behaviors for sustainable governance of rural resources and livelihoods (Suadi et al., 2019).

Organizational culture has a direct positive and significant effect on employee performance at Village Credit Institutions, organizational culture has a direct positive and significant effect on job satisfaction at Village Credit Institutions. (N. R. R. Artini et al., 2023). Internal control has a negative and significant effect on the tendency of accounting fraud in Village Credit Institutions in Badung Regency, as well as organizational ethical culture has a negative and significant effect on the tendency of accounting fraud, and human resource competence does not affect the tendency of accounting fraud in Village Credit Institutions in Badung Regency (Pratiwi et al., 2023).

The use of information technology has a positive impact and a statistically significant effect on individual performance, namely managerial assistance has a positive effect on individual performance, and personal technical ability has a positive effect on individual performance (Antari et al., 2023). The role of customary law of Selat Village in empowering the Village Credit Institution plays a very important role, where in the activities of the Village Credit Institution, customary law is always used as a guideline so that people who have loans at the Village Credit Institution will try to pay off their loans because they are afraid of the customary sanctions stated in the Village customary law, and the sanctions given if there is a bad loan. (Raydika, 2013).

Employee loyalty consisting of obedience to regulations, responsibility, willingness to cooperate, sense of belonging, interpersonal relationships, and liking for work has a positive effect on the performance of the Kedonganan Traditional Village Credit Institution (Pranita et al., 2016). Leadership has a positive and significant effect on employee performance at the Padang Tegal Traditional Village Credit Institution, Ubud. Organizational culture has a positive and significant effect on employee performance at the Padangtegal Traditional Village Credit Institution, Ubud. Work discipline has a positive and significant effect on employee performance at the Padangtegal Traditional Village Credit Institution, Ubud (PRASETYA, 2023). Internal control, individual morality, and the role of the panureksa (internal supervisor) each hurt the tendency of accounting fraud at the Sukawati District Village Credit Institution (Ketut Tanti Kustina, 2022).

Empowerment of problematic Village Credit Institutions is related to aspects of human resources, institutions, the business world, capital, and business cooperation networks. The empowerment model is carried out through education, internships, comparative studies, facilities, and the creation of a conducive climate (Yadnyana et al., 2022). Credit restructuring has a significant positive effect on the financial performance of the Village Credit Institution in Buleleng Regency (Nopiyani et al., 2021). The factors that cause bad debts in Village Credit Institutions in Buleleng Regency are internal and external (Armana et al., 2015). Individual morality, the effectiveness of internal control, and organizational culture have a negative and significant effect on the tendency of accounting fraud. While the information asymmetry variable has a positive and significant effect on the tendency of accounting fraud (Eva et al., 2021). Organizational culture, organizational commitment, and work facilities affect job satisfaction (Komang Trisna Sari Dewi, 2023). Implementation of Local Wisdom Sad Kerthi in Village Credit Institutions, of the six existing Local Wisdom concepts, 4 concepts of local wisdom Sad Kerthi have been implemented well by Village Credit Institutions. The local wisdom of Sad Kerthi in the form of a vision can contribute to the sustainability of Village Credit Institutions through the preservation of traditional villages and can create a solid economic pattern within the scope of traditional villages (I. Made et al., 2022).

The effectiveness of internal control hurts the tendency of fraud, individual morality has a positive effect on the tendency of fraud, and whistleblowing hurts the tendency of fraud in Village Credit Institutions in Buleleng District (Ni Made Ayu Diah Utari, I Edy Sujana, 2019). The factors that cause bad debts are internal factors caused by the Village Credit Institution itself and external factors caused by debtors from the Village Credit Institution. The form of resolving bad debts with collateral at the Village Credit Institution in Padangsembian is by providing a warning letter to debtors who are in arrears and then holding a discussion with the debtor to find a solution to resolve bad debts together (Kariarta et al., 2018). Implementation of the Bali Provincial Regulation Number 3 of 2017, several things have not been implemented, including education and training that has been attended by the officers and employees of the Sasetan Pakraman Village Credit Institution is not yet competency-based. In terms of the organizational structure of the Sasetan Pakraman Village Credit Institution, it does not refer to the organizational structure stated in the Bali Governor Regulation Number 44 of 2017 (Swadewi et al., 2021). The variables of the control environment, risk assessment, control activities, and monitoring have a positive effect on the efficiency of credit distribution of the Village Credit Institution, while information and communication do not affect the efficiency of credit distribution of the Village Credit Institution (Ngurah et al., 2017).

The residential environment of customers has a significant effect on the interest in saving at the Village Credit Institution in the housing area and security guarantees have a significant effect on the interest in saving at the Village Credit Institution in the tourism area (Wahyuni et al., 2020). Corporate image, promotional strategy, and service quality have a positive and significant effect on employee performance. Promotion strategy has a dominant effect on increasing or decreasing the decision to become a customer at the Village Credit Institution in Pakraman Kesiman (Yuliani et al., 2023). The internal control system has a positive and significant effect on organizational performance at the Village Credit Institution in Mendoyo District, the existence of awig-awig has a positive and significant effect on organizational performance at the Village Credit Institution, the existence of tri hita karana as a moderator affects the internal control system on organizational performance at the Village Credit Institution, the existence of tri hita karana as a moderator affects the existence of awig-awig on organizational performance at the Village Credit Institution (Adnyani et al., 2021).

Improving internal control and employee morale can reduce the organization's exposure to fraud (Octaviani et al., 2023). Rationalization pressure and capability have a positive and significant effect on the condition of financial reports at the Village Credit Institution in Jembrana Regency. Opportunities have a significant and negative influence on the state of financial reports at Village Credit Institutions in Jembrana Regency (N. L. K. C. Dewi et al., 2023). The Digital Village Credit Institution Application M-Pise in terms of efficiency is proven to be efficient as seen from the Mann Whitney statistical test showing no difference in time between the beginner group respondents so it can be said to be efficient (Indra Pratama et al., 2023).

The provision of HT to Village Credit Institutions is legal and has legal certainty, the efforts made by Village Credit Institutions in resolving default cases are customary settlements based on awig-awig or lawsuits in court where the settlement process always begins with customary paruman (Gede et al., 2021). The bystander effect has a positive and insignificant effect on the tendency of accounting conditions at Village Credit Institutions. Organizational culture and internal control have a negative and significant effect on the tendency of accounting conditions at Village Credit Institutions in Jembrana Regency (Wedari et al., 2022). The principle of Good Corporate Governance: transparency does not affect the performance of Village Credit Institutions. Accountability, responsibility, independence, and fairness have a positive influence on the performance of Village Credit Institutions (Kolang et al., 2020).

There is a positive and significant influence of third party funds partially on profitability, There is a positive and significant influence of credit distribution partially on profitability, and there is a negative and significant influence of non-performing loans partially on profitability (I. Putu et al., 2018). The risks faced by Village Credit Institutions in Lebu Sidemen Village, Karangasem are the risk of default and short-term and long-term risks (Narita et al., 2015). Partially, capital does not affect profitability, operational efficiency is detrimental to profitability, while credit growth has a positive effect on profitability. Simultaneously, capital, operational efficiency, and credit growth have a significant effect on the profitability of Village Credit Institutions in Karangasem Regency (Trisnayanti et al., 2015). The tri hita karena culture has a significant positive effect on preventing LPD fraud in Abang District. Organizational commitment has a significant positive effect on preventing fraud in Village Credit Institutions in Abang District. The Whistleblowing System has a significant positive effect on preventing fraud in Village Credit Institutions in Abang District (Puja Gayatri et al., 2022). Providing cheap credit assistance from Village Credit Institutions for laid-off workers. The GCG principle has a positive effect on the financial performance of Village Credit Institutions in Klungkung Regency (Sri et al., 2023).

The existence of the Pakraman Gunaksa Village Credit Institution in the development of the Gunaksa traditional village is something that cannot be said to be small. Because in terms of development that is not evenly distributed, road conditions are still under construction and the industrial sector is still lacking (Suartini, 2018). Credit growth has a positive and significant effect on profitability, operational efficiency has a negative and significant effect on profitability, and capital adequacy has a negative and significant effect on the profitability of Village Credit Institutions in Banjarangkan District, Klungkung Bali for the 2015-2017 period (Sukariani et al., 2019). Loans have a positive effect on profitability, Non-performing loans are detrimental to profitability, and Non-performing loans cannot strengthen the relationship between credit disbursed and profitability (Wirya, 2023). The implementation of the 5C principle has a positive and significant effect on the effectiveness of credit provision. The internal control system has a positive effect on the effectiveness of credit provision (Wayan Suti Ardani et al., 2021). Financial pressure has a positive and significant effect on fraud. Meanwhile, internal cash control, compensation suitability, and individual morality do not have a significant effect on fraud (Suprpta & Padnyawati, 2021). Environmental control, risk assessment, control activities, and monitoring have a positive effect on the efficiency of credit provision, while information and communication hurt the efficiency of credit provision (Lestari & Suartana, 2017).

The Operational Expenses and Operating Income variables have a significant negative effect on the return on assets, the Non-Performing Loan variable has a positive but insignificant effect on the return on assets, and the Village Credit Institution variable has a significant positive effect on the return on assets (Kusumasari et al., 2017). Organizational culture has a positive and significant effect on the effectiveness of the internal control system, leadership style has a positive and significant effect on the effectiveness of the internal control system, and work experience has a positive and significant effect on the effectiveness of the internal control system (Ekayanti et al., 2017). Internal and external conditions as well as the conditions of prospective debtors of Village Credit Institutions have a positive and significant effect on credit provision. Credit provision has a negative and

significant effect on Non-Performing Loans at Village Credit Institutions in Gianyar Regency (R. Artini et al., 2015).

3.4 Cooperatives

Cooperatives have the characteristics of economic democracy, namely economic activities are regulated by the people, carried out by the people, and aimed at the welfare of the people. Therefore, if the cooperative economic system is implemented consistently and continuously, it is not impossible that the economic problems that still haunt the Indonesian people can be resolved slowly (Hamdani et al., 2020). The Covid-19 pandemic has had an impact on business and financial health. Based on these conditions, the Sedana Werdi Savings and Loans Cooperative offers its members an exemption from the obligation to pay fines that have been imposed previously (Firmani, 2022). The credit granting procedure includes credit application, evaluation and analysis of credit granting, credit granting decisions, credit agreements, and credit disbursement (MES Santosa, 2023). Partially, it is known that the number of members variable has no effect and is negatively related to the SHU variable, there is a significant effect between external capital and the SHU variable but is negatively related, the business volume variable has a significant and positive relationship to the SHU variable (Hanantha et al., 2023).

The application of network technology integration and automation technology in the application process so that the manual participation process can be reduced so that the effectiveness and efficiency of the work environment automatically increases (Priyo Cahyono et al., 2023). Internal control, accounting information systems, and Tri Hita Karana culture have a positive and significant influence on management performance. Tri Hita Karana culture can moderate the relationship between internal control and management performance (Melaya et al., 2023). One of the unique cooperatives in Bali is the Bali Family Friendly Women's Cooperative, hereinafter referred to as KPRK. Internal control systems, human resource competencies, utilization of information technology, and profitability have a positive effect on the accuracy of financial reporting of Multipurpose Cooperatives (Satwika, 2021). Working capital turnover has a positive and significant effect on profitability with a contribution of 25.8%, cash turnover has a positive and significant effect on profitability with a contribution of 28.4%, and accounts receivable turnover has a positive and significant effect on profitability with a contribution of 16% (K. Y., 2022). Difficulty in managing finances for costs: investment, operations, profit and loss of daily, weekly, and monthly activities which so far have only been done with a calculator, so that they are unable to quickly solve slightly complicated problems, between profits and investments owned by the Karya Utama Mandiri Multipurpose Cooperative (Sudiyani et al., 2017).

There is a direct influence between the number of members on the acquisition of remaining business results at the Wisuda Guna Raharja Denpasar Savings and Loans Cooperative in 2012-2014 of 0.353 (Cahyani, 2015). Financial conditions are reviewed from Liquidity, Profitability, and Solvency [150]. Partially and simultaneously, the amount of savings and loans has a positive and significant effect on the Remaining Business Results of Savings and loan cooperatives in North Kuta District (Ariani & Arini, 2017). Non-performing loans have a negative and significant effect on liquidity, which means that when the NPL is higher, it will decrease liquidity (PYNATIH et al., 2020). The number of members, the amount of savings, and the amount of working capital loans have a significant effect simultaneously on the Remaining Business Results of Savings and Loans Cooperatives in North Kuta District, Badung Regency (Kadek et al., 2016). Financial compensation, motivation, and work discipline have a positive and significant effect on employee performance at Anugerah Swadana Sejahtera Cooperative [154]. Loan deposit ratio and capital adequacy ratio have a positive effect on profitability, the BOPO variable hurts profitability, cash turnover variable has no effect on profitability (Sutami et al., 2019).

Work environment has a positive and significant effect on employee performance, organizational culture has a positive and significant effect on employee performance, and job satisfaction has a positive and significant effect on employee performance (Rasiani, 2024). The effectiveness of information systems, work motivation, and compensation have a positive effect on the performance of accounting employees. Meanwhile, the technical ability of users of accounting

information systems does not affect employee performance in the accounting field (Gusti et al., 2019). Service quality and customer value have a positive and significant effect on customer loyalty at Artha Sedana Savings and Loans Cooperative in Tabanan partially and simultaneously (Mahastika & Wilyadewi, 2021).

Public perception of the real dimension is categorized as good. The reliability dimension is included in the good category. The responsiveness dimension is categorized as good. The assurance dimension is categorized as very good. The empathy dimension is categorized as good (Wiseka et al., 2023). The implementation of the 5C principle at the Bayu Sudana Cooperative in Tabanan has not been effectively implemented so there are still cases of problematic credit. Meanwhile, the implementation of credit relaxation at the Bayu Sudana Cooperative in Tabanan is quite effective because it can reduce the occurrence of problematic credit every year (Melati et al., 2023). The number of members, the amount of capital, and the amount of loans affect the Multipurpose Cooperative. The characteristics of cooperatives are seen from the socio-economic conditions of members and employees, and the three types of cooperatives spread across Kediri District. Cooperatives in Kediri District are unevenly distributed based on type and number, each village has a different distribution pattern, the factors that influence the distribution of cooperatives are the physiographic and demographic factors of Kediri District (N. P. M. P. Dewi et al., 2014).

The health level of the cooperative is seen from the aspects of capital, quality of productive assets, management, profitability, and liquidity (Prasikadewa et al., 2017). The analysis conducted can be concluded based on the Liquidity Ratio Analysis at the Sedana Yoga cooperative in Bakbakan Village, Gianyar, seen from the current ratio in the period from 2013 to 2015, each of which was 110.76; 111.66; and 111.61, including the classification of less good (I Made, 2020). The Wahyu Artha Sedana Multipurpose Cooperative should pay attention to everything related to the satisfaction of cooperative members so that each member can feel comfortable when making transactions (N. P. E. W. Utami & Puja, 2021).

Partially, education and training, user involvement in system development, and top management support have a positive effect on the performance of the Accounting Information System (Satria & Dewi, 2019). The factors causing bad debts at the Surya Mandiri Savings and Loans Cooperative, Gianyar Regency are internal and external. Settlement of bad debts at the Surya Mandiri Savings and Loans Cooperative, Gianyar Regency can be done through non-litigation and litigation channels. Not only pursuing profit alone, but must be more assertive and apply the principle of prudence and the Head of the cooperative credit department must be more careful in providing loans to debtors (I Putu Surya et al., 2021).

The first sanction against cooperatives that apply legal protection to cooperative customers is to provide a statement by the cooperative regarding the debtor's actions. Third-party funds have a positive effect on profitability. Loans have a positive effect on profitability. Interest income from this credit is the main income of banking companies and cooperatives. This increase in income will also affect the amount of profit that will be obtained by the company (Nyoman et al., 2023). There is a positive and significant simultaneous influence of equity, loan capital, and business volume on Multipurpose Cooperatives, a positive and significant partial influence of equity on Multipurpose Cooperatives, a positive and significant partial influence of loan capital on Multipurpose Cooperatives, and a positive and significant partial influence of business volume on Multipurpose Cooperatives in Savings and Loan Cooperatives in Buleleng Regency (M. L. Dewi et al., 2017).

3.5 Tourism Villages

The development of traditional village-based tourism in Penglipuran village includes tourist attractions in Penglipuran village, forms of traditional village-based tourism development, and the role of traditional villages in the development of Penglipuran village tourism. The economic conditions of the Penglipuran Tourism Village community have declined amid the Covid-19 Pandemic (Ningsih et al., 2020). The development of Tourism Villages must be focused on the integrated development of five important elements consisting of Academics, Business, Community, Government, and Media (Joni et al., 2024). The impact of the development of traditional village-

based tourism in Penglipuran village includes the impact of tourism on the physical and natural environment, social, cultural, and economic (Pradnyaparamita, 2018). Community tourism based on village communities is one alternative to address this development by integrating the local environment, culture and traditions into the visitor experience (Susanto et al., 2016).

The benefits of developing a tourism village as an implementation of the people's economy in Tista Tourism Village, Tabanan Regency, are: Reducing Land Conversion, Increasing Community Income, Opening Job Opportunities, Regular Community Life Patterns, Increasing Community Happiness Levels and Increasing Community Understanding of Tourism (A. M. Putra, 2019). The development of tourism villages in Jatiluwih has not involved the local community. The role of the government seems dominant, whereas if referring to the clean and sustainable government governance approach, the role of the government is expected to be a facilitator by providing a greater role and benefits to the local community. The government's political will is needed to reduce its role in developing tourism villages by opening up space for the community to participate (M. H. U. Dewi, 2023).

Jatiluwih Village has opportunities, namely cooperation with external parties for village development, there is a budget allocation from the central government to develop tourism villages and tourists who visit the Tourism Village have the opportunity to promote the village to a wider network, the tourism village has natural resources for tourism attractions (Hastuti et al., 2023). The participation of each element is very useful in helping the smooth development. In addition, the regulations governing the development guidelines for tourist villages in the Tabanan area greatly assist all elements of development so that each element or party involved has definite guidelines for this development (Ardika, 2020).

The reference in exploring the tourism potential of Penglipuran Traditional Village is reviewed through attraction, accessibility, amenities, ancillaries, and community involvement (Pertiwi, 2016). Economic development in Bali must be carried out with the principle of empowering local resources and carried out optimally to provide the greatest possible benefits for traditional village residents. The Regional Government and the Traditional Village Council can facilitate the economic development of the Balinese community. The role of the Central Government in managing tourism resources is considered less than optimal so many cultural aspects are neglected for investment opportunities (Wayan et al., 2022).

The development of tourist villages is less focused, especially regarding marketing. To improve the promotion and marketing of tour packages, there will be socialization of the use of websites and applications that have been developed, training in website and application management, and training in Search Engine Optimization technology optimization and Google My Business to tour package management groups (Nirmala & Paramitha, 2020). Assistance to tourist villages by providing tour guide training and preparing accommodation/homestays. The target is residents who are prepared by tourism awareness groups to become tour guides and residents whose homes will be prepared as homestays (Pantiyasa & Semara, 2019). Taro Tourism Village is starting to decline because of the many other tourist attractions that offer new "experiences" for tourists. So a new packaging of tourism activities is needed while still using religious culture and beautiful nature as its main components (N. Made et al., 2021). Product marketing has not been maximized and has not implemented digital-based marketing in facing increasingly tight business competition (Komang Sumerta et al., 2021).

Kaba-Kaba Village carries cultural heritage as an icon or characteristic of the development of tourist villages that are synergized with the natural beauty of rice fields as a superior cycling tour package. The elevation of cultural heritage as an icon of the Kaba-Kaba Tourism Village shows that public awareness of preserving cultural heritage (Oka et al., 2021). Several aspects to analyze the readiness of tourism villages, namely: Socio-economic aspects, Socio-cultural aspects, Environmental aspects, Management aspects (Wijaya et al., 2020). The potential of Temukus-Besakih Village to realize a tourism village is seen from the criteria of a tourism village, including attractions, travel distance, belief systems, and availability of infrastructure [180]. Service quality can have a significant positive effect on tourist satisfaction and destination quality has a significant positive effect on tourist satisfaction (Nyoman Sudiarta et al., 2022).

Tourism villages utilize Instagram as a promotional medium by referring more to content marketing (Pangkey et al., 2023). Utilizing information technology in carrying out tourism activities. Using websites and social media as well as online marketing mix (Puriati & Darma, 2021). The development of sustainable tourism villages is important to implement because it supports the recovery of the tourism sector post-pandemic that is sustainable and efforts to achieve sustainable development targets. The strategy needed to encourage this development is synergy and interconnectivity in implementing six supporting aspects, namely politics, economy, social, technology, environment, and law or regulation (Fasa et al., 2022). Utilizing Balai Laduma as an environmentally friendly tourist destination can improve the community's economy and have a positive impact on the environment (Feliciano et al., 2023). An effective way to present the village's attractions and potential is video branding, Promotional videos made with a structured concept can convey messages well, and Publication of promotional videos through social media (Rachmat et al., 2022). One of the government's support as tourism stakeholders is very much needed, The government and the millennial generation have the same responsibility in developing tourism (Anggayana et al., 2020).

The use of digital marketing is one of the most effective marketing techniques (N. Made et al., 2021). Banyupoh Village has the potential for agrotourism development, such as grape plantations. It can be used as a grape-picking tourist destination using the concept of "Pick the Fruit Directly from the Tree" (Nugraha, 2017). The implications are the development of a creative economy, preparing a tourist park as a source of knowledge for education, and preserving local wisdom of traditional medicine *usada* (A. A. Putu & Mediastari, 2021). Building a characteristic that is easily remembered by the wider community that distinguishes Blimbingsari Village from other villages that have almost the same potential; Improving infrastructure, facilities, and utilities as support in the Blimbingsari Tourism Village area; and Increasing public awareness (Cahyaningsih & Santhyasa, 2021). The agricultural potential can be developed as a sustainable tourist attraction that can provide economic benefits. Socio-cultural and environmental that can not only be felt by the current generation but also by future generations (Sonder, 2017). Developing the attraction of the Village as a tourist destination, Developing strategies and programs such as community empowerment, development of supporting infrastructure, and collaboration with stakeholders and the private sector in creating attractions (Crisnapati et al., 2020). The various uniqueness of Penglipuran Village makes it very suitable as a community-based tourism village. There is a fairly high awareness of the traditional village residents to preserve and maintain environmental cleanliness (Sudiarta et al., 2017). The empowerment strategy implemented by the Terunyan Tourism Village management uses a conformity model that implements programs using a learning process approach. The partnerships carried out are in the form of four interaction patterns between the Terunyan Village Community Institution, Terunyan Tourism Village, Tourism Actors, and Terunyan Tourism Village Management (Prasiasa & Widari, 2019).

4. CONCLUSION

The people's economy in Bali is an economic development concept that emphasizes the empowerment of local communities and environmental sustainability. Bali is famous for its tourism and rich arts and culture, but the people's economy there also involves the agricultural, fisheries, crafts, and small and medium industries sectors. The purpose of this study is to identify the conditions of the people's economy through financial institutions in Bali.

The people in Bali have made efforts to achieve inclusive economic growth by developing the concept of the people's economy. The findings show that local community involvement in financial decision-making, access to resources such as microcredit, and skills training can encourage broader economic participation. However, several things need to be the focus of stakeholders such as the government, village heads, and the community itself. Future challenges in developing the people's economy in Bali include high dependence on the tourism sector, which is vulnerable to global crises, such as the pandemic. In addition, the gap in access to capital, technology, and markets for MSMEs

and the informal sector is still a major obstacle. Modernization and globalization also risk eroding local wisdom, such as the subak system and the value of cooperation, which are the core of the people's economy.

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