

RINGKASAN

Pengaruh Pendapatan Keluarga dan Pemahaman Agama terhadap
Pengeluaran Konsumsi Ritual Masyarakat Hindu di Bali
Ditinjau dari Berbagai Dimensi Waktu

I Made Sukarsa

Selama hampir tiga dasawarsa belakangan ini masyarakat Bali telah mengalami perubahan dari masyarakat tradisional (produksi primer) ke masyarakat industri jasa/tersier. Pola pergeseran tersebut akan berpengaruh pada pola konsumsi, pola produksi, pola distribusi, dan pola pengeluaran yang lain. Hal-hal tersebut akan berpengaruh pada beberapa variabel pengeluaran konsumsi rumah tangga. Struktur perekonomian daerah Bali juga mengalami perubahan. Sumbangan sektor pertanian menurun tajam dari 66% pada tahun 1971 menjadi hanya 19% dari total PDRB pada tahun 2002. Sebaliknya, peranan sektor perdagangan, keuangan, dan perhubungan naik dengan cukup berarti. Kenaikan pendapatan masyarakat, yang ditandai dengan kenaikan pendapatan per kapita masyarakat cukup tajam juga, yaitu dari Rp 35.791,00 pada tahun 1971 menjadi Rp 2.492.313,00 pada tahun 2002. Kenaikan pendapatan per kapita yang mencapai 70 kali akan sangat mempengaruhi pola konsumsi.

Pola konsumsi rumah tangga sering dijadikan objek studi karena mencerminkan tingkat kesejahteraan penduduk sebagai satu indikator keberhasilan pembangunan. Di samping itu, hasilnya dipakai sebagai data dasar untuk memproyeksi pengeluaran *agregate* (besaran) masyarakat dalam proses perencanaan pembangunan.

Di Bali pola perubahan pengeluaran konsumsi ritual telah terjadi beberapa tahun terakhir. Badan Pusat Statistik mencatat bahwa konsumsi untuk pesta dan upacara telah terjadi pertambahan yang cukup berarti antara 1993–2001. Beberapa pengamat melihat telah terjadi pergeseran ke arah pemahaman agama di Bali di samping meningkatnya pelaksanaan upacara ritual.

Pembahasan tentang pendapatan tidak terlepas dengan hipotesis pendapatan permanen yang mempengaruhi perubahan pengeluaran konsumsi. Di samping pendapatan permanen juga masih terdapat pendapatan tambahan atau pendapatan transitori/nonpermanen. Sebaliknya pemahaman agama yang mempengaruhi pengeluaran konsumsi ritual terdiri atas tiga kerangka pemahanan, yaitu filsafat agama (*tattwa*), etika (*susila*), dan upacara.

Studi ini bertujuan untuk menganalisis pengaruh pendapatan terhadap filsafat agama (*tattwa*), pengaruh pendapatan terhadap etika (*susila*), pengaruh pendapatan terhadap upacara, pengaruh pendapatan terhadap pengeluaran ritual, pengaruh filsafat agama (*tattwa*) terhadap etika (*susila*), dan pengaruh etika (*susila*) terhadap upacara, pengaruh

tattwa terhadap upacara, pengaruh filsafat agama/*tattwa* terhadap pengeluaran ritual, pengaruh etika (*susila*) terhadap pengeluaran ritual, pengaruh upacara terhadap pengeluaran ritual.

Unit analisis terletak pada unit rumah tangga dengan tujuan untuk menjelaskan hubungan kausal antarvariabel (di samping hubungan relasi tadi) melalui pengujian hipotesis maka penelitian ini termasuk penelitian penjelasan (*explanatory research*) dan data dikumpulkan berdasarkan data *cross-section*. Populasi terdiri dari rumah tangga keluarga yang beragama Hindu dan berdomisili di Propinsi Bali, yang berjumlah 656.737 KK. Pendekatan dan pengumpulan data primer dilakukan dengan dua pendekatan, *exploratory survey*. Pendekatan kedua dipakai pendekatan *empiris deduktif*. Dengan pendekatan empiris deduktif ini responden dipilih berdasarkan teknik pelapisan (*cluster*) bertingkat, yaitu pelapisan berdasarkan geografis (pesisir, dataran, pegunungan, dan gunung) dan tipe desa adat atau desa *pakraman* (Bali Aga, Bali Apanaga, dan Bali Anyar). Pemilihan sampel responden kepala keluarga berdasarkan pelapisan status sosial di desa yaitu elite dan non elite. Dengan melihat komposisi sampel berdasarkan wilayah dan strata rumah tangga, maka pemilihan sampel diputuskan dengan teknik *stratified nonproportional random sampling* (sampel acak berlapis yang tidak proporsional).

Rancangan analisis memakai dua pendekatan, yaitu analisis deskriptif dan analisis pendekatan pemodelan *Structural Equation Modeling* (SEM). Analisis deskriptif membahas secara deskriptif beberapa variabel, seperti identitas responden, karakteristik rumah tangga/keluarga, dan lain-lain. Analisis SEM dipakai untuk menjawab beberapa hipotesis yang diajukan dengan mengembangkan model struktural (*two step modeling approach*). Hal ini dilakukan mengingat masalah spiritual merupakan hal yang pertama dalam pengembangan dan pengukuran model SEM (Joreskog and Sorbom, 1993, p.113 dalam Ferdinand, 2002. hlm.24).

Studi ini menyimpulkan beberapa hal, yaitu sebagai berikut.

- (1) Terdapat pengaruh signifikan pendapatan keluarga terhadap filsafat agama/*tattwa*. Besar kecilnya pendapatan keluarga akan mempengaruhi pelaksanaan filsafat agama seperti melakukan pemahaman isi buku agama dan lontar yang dimiliki. Logikanya dengan adanya kenaikan pendapatan akan terdapat kemampuan daya beli yang bertambah untuk memiliki buku agama. Demikian pula ada kemauan untuk melaksanakan isi dari buku agama dan isi lontar tersebut.
- (2) Terdapat pengaruh, tetapi tidak signifikan pendapatan terhadap *susila*. Ini berarti besar kecilnya pendapatan keluarga tidak ada pengaruh terhadap kegiatan menghadiri undangan, kegiatan gotong royong, dan frekuensi denda seseorang pada perkumpulan *banjar* mereka.

(3) Terdapat pengaruh, tetapi tidak signifikan pendapatan keluarga terhadap upacara. Jumlah *tandingan banten* yang dipakai persembahyangan rutin tergantung dari jumlah bangunan/*pelinggih* yang ada. Dalam kurun waktu yang cukup lama (paling tidak lima tahun) jumlah ini relatif tetap. Dengan demikian, jumlah *tandingan banten* juga relatif tetap selama kurun waktu tersebut. Jadi wajar perubahan pendapatan selama enam bulan tidak akan mempengaruhi jumlah perlengkapan upacara.

(4) Terdapat pengaruh signifikan pendapatan keluarga terhadap pengeluaran ritual. Hasil studi ini memperkuat beberapa hasil temuan penelitian sebelumnya yang mengatakan bahwa pendapatan mempunyai pengaruh positif dan langsung terhadap pengeluaran konsumsi. Bedanya pada penelitian ini jenis pengeluaran konsumsi adalah konsumsi ritual. Di samping pendapatan keluarga dominan dibentuk oleh indikator pendapatan transitori/semantara. Dengan demikian, banyak sedikitnya pendapatan transitori/semantara yang diperoleh keluarga akan mempengaruhi besar kecilnya pengeluaran ritual di Bali.

(5) Terdapat pengaruh signifikan filsafat agama/*tattwa* terhadap *susila*. Ini berarti pemahaman isi buku agama dan lontar serta kemampuan untuk mempraktikkannya akan mempengaruhi pelaksanaan *susila* menjadi lebih baik. Hal ini sesuai dengan dugaan semula, yaitu secara normatif memang demikian adanya. Dengan demikian, pemahaman agama yang lebih baik mempengaruhi perilaku dalam masyarakat yang lebih baik pula.

(6) Terdapat pengaruh *susila* terhadap upacara tetapi tidak signifikan. Baik buruknya pergaulan seseorang di masyarakat tidak mempunyai hubungan dan pengaruh terhadap jumlah *tandingan banten* serta perlengkapan upacara orang tersebut. Walaupun sangat jarang menghadiri undangan dan melakukan gotong royong, namun hal ini tidak mempengaruhi besar kecilnya jumlah *tandingan banten* dan jumlah *pelinggih* dipekarangannya.

(7) Terdapat pengaruh tetapi tidak signifikan filsafat agama/*tattwa* terhadap upacara. Penguasaan filsafat agama yang ditandai dengan pemilikan buku agama, *lontar*, serta kemampuan mempraktikkannya tidak mempunyai hubungan dan pengaruh terhadap besar kecilnya upacara yang ditandai dengan banyaknya *tandingan banten* dan perlengkapan upacara.

(8) Terdapat pengaruh signifikan filsafat agama/*tattwa* terhadap pengeluaran ritual. Penguasaan materi buku agama dan *lontar* mempunyai hubungan dan pengaruh terhadap besar kecilnya pengeluaran ritual bagi keluarga di Bali, namun pengaruhnya ini bersifat negatif atau mempunyai arah yang terbalik. Seseorang yang penguasaan filsafat agamanya tinggi akan cenderung mempunyai pengeluaran untuk ritual lebih sedikit.

(9) Terdapat pengaruh, tetapi tidak signifikan *susila* terhadap pengeluaran ritual. Baik buruknya pergaulan seseorang di masyarakat tidak mempunyai hubungan dan pengaruh terhadap pengeluaran ritual orang tersebut. Walaupun frekuensi menghadiri undangan sedikit dan jarang melakukan gotong royong, hal ini tidak mempengaruhi besar kecilnya pengeluaran ritual atau hubungan mereka dengan Tuhan.

(10) Terdapat pengaruh, tetapi tidak signifikan *upacara* terhadap pengeluaran ritual. Kelengkapan *upacara* seperti jumlah *tandingan banten*, jumlah *pelelang* tidak ada hubungannya dan tidak berpengaruh terhadap pengeluaran ritual.

(11) Berdasarkan kesepuluh simpulan studi yang telah dibuktikan secara kuantitatif tersebut dapat disimpulkan secara terintegrasi bahwa pendapatan dan pemahaman agama secara langsung dan tidak langsung berpengaruh secara nyata terhadap pengeluaran ritual.



SUMMARY

The Effects of Income and the Understanding of Religion to the Ritual Consumption Expenditure of the Hindu Society in Bali Viewed from Various Time Dimension

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For almost the last three decades, the Balinese society has changed from the traditional society (primary sector) to the society of service industry (tertiary). The patterns of the changes will affect the patterns of consumption, production, distribution and other expenses. Those mentioned above will influence some variables of household expenses. The economic structure in Bali has also changed. The contribution from the agriculture sector has greatly decreased that was 66% in 1971 down 19% of the total gross domestic regional product in 2002 while the roles of the sectors of trade, monetary and transport increased quite sufficiently. The increase of the income in the society, marked by the increase of income per capita, is sharp enough that as Rp. 35.791,- in 1971 to Rp. 2.492.313,- in 2002. The increase of income per capita which was 70 times as much before will affect the patterns of consumption.

The pattern of household consumption has been often used as the object of study because it reflects the level of the welfare of the society as one indicator of the success development. Besides, the result can be used as the basic data to predict the aggregate of expense in the society in the process of planning development.

In Bali, the changing pattern of the ritual consumption expenditure has been occurring in the last several years. The Central Bureau Statistics has noted that the consumption for parties and ceremonies had increased quite sufficiently between 1993-2001. Some observers saw that there has been the changing towards the understanding of religion in Bali besides the increasing of the performance of ritual ceremonies.

The discussion on income cannot be separated from the hypotheses of permanent income affecting the changing of the consumption expenditure. Beside permanent income, there is also additional income of transitory/non-permanent income. On the other hand, the understanding of religion affecting the ritual consumption expenditure consists of three understanding frameworks which are the philosophy of religion (*tattwa*), ethics (*susila*), and ceremony (*upacara*).

The purpose of this study is to analyze: the effects of income on the philosophy of religion (*tattwa*), on ethics (*susila*), on ceremony (*upacara*), on ritual expense, of the philosophy (*tattwa*) on the implementation of ethics (*susila*), of ethics (*susila*) on ceremony (*upacara*), of the philosophy (*tattwa*) on ceremony (*upacara*), on ritual

expense, and of ethics (*susila*) on ritual expense, and of the ceremony (*upacara*) on ritual expense.

The analysis unit is the household unit with the purpose of explaining the causal relationship between variables (besides that causal relationship), through the hypothesis testing so the research is explanatory research and the data was collected based on cross-section. The population of this research is the whole observation on the analysis unit, that is households with Hindu religion, living in the Province of Bali of the total member of which is 656.737 families. The approach and data collection of the member primary data were concluded by using two approaches which are explanatory survey method. The second approach used is empirical deductive. The respondents were selected by using the stratified technique (cluster), that is the cluster based on geography (coastal area, mountain and volcano) and the type of traditional villages of pekaraman (Bali Age, Bali Apanaga, and Bali Anyar). The selection of respondents samples of heads family was the second step of sample unit selection which is called secondary sampling unit (SSU). Then each of the social status was again divided into three strata that are rich family, medium and poor. By looking at the composition of the samples based on the area and strata of the households, the sample selection was determined by using stratified non-proportional random sampling.

The planning analysis used two approaches that were the descriptive analysis and the modelling of Structural Equation Modelling (SEM). The descriptive analysis descriptively discusses some variables such as the identity of respondents, the characteristics of the household/family etc. The SEM analysis was used to answer some hypotheses which were put forward by using the structural model (two step modelling approach). It was done with a consideration that spiritual matters are the first thing in the development and the measurement of SEM model. This study concludes that:

1. There is a significant effect of income on the implementation of philosophy of religion (*tattwa*). The amount of income will affect the implementation of philosophy of religion such as understanding the content of books of religion and *lontar* (palm leaf) possessed.
2. There is no significant income effect on the implementation of ethics (*susila*). It means that the amount of family income has no relationship with the activities of attending invitation, 'gotong royong', and the frequency of fine someone gets in his banjar.
3. There is no significant effect of the income on the *upacara*. The amount of 'tandingan banten' (the offerings), which is used on the routine ceremonial depends on the member of buildongs (temples). In the significant term, at least 5 years, this amount is relatively fixed. So the amount of "tandingan banten" (the offerings) are also fixed. Thus, the changing of the income for six months will not affect the amount of ceremonial equipment.

4. There is isgnificant effect of family income on ritual expenses. The result of this study is strengthened by some previous results of research stating that income has direct and dominant influence on consumption expenditure. The difference is, in this research the consumption expenditure is the ritual expense and dominant family income is formed by the indicator variables of transitory income. Thus, the amount of income will affect the amount of ritual expense in Bali.
5. *Tattwa* has significant effect on the implementation of *susila*. It means that the understanding of religious books as well as *lontar* and the ability to implement it will affect a better implementation of *susila*. This is in accordance with the initial assumption which normally syas so. Thus a better religion understanding will affect the society behavior in a better way.
6. *Susila* does not have any significant affect on *upacara*. Whether good or not the socialization of a person in society, it does not have relation and influence on the member of 'tandingan banten' (the offerings) and ceremonial needs of that person. Even though the frequency of attending invitation and 'gotong royong' is low, it does not effect the member of the offerings and temples (buildings at his yards).
7. There is no significant effect of *tattwa* on *upacara*. The mastery of the religious books and *lontar* (palm leaf) and the ability to implement them which are indicated by the member of the offerings and ceremonial needs.
8. There is a significant effect on *tattwa* on the ritual expense. The mastery of a religious books and *lontar* does have relation and influence the amount of of expense on ceremony of the Balinese family but it has a negative influence or in a reversal direction. One who has a higher level of mastery of his religious philosophy will tend to have smaller ritual expense.
9. The implementation of *susila* does not have significant effect on the ritual expenses. Whether good or not the socialization of a person in society, it does not have relation and influence on the implementation of ceremony of that person. Even though his frequency of attending invitation and 'gotong royong' is low, it does not affect the size of ceremonial implementation or his relationship with the God.
10. There is no significant effect of *upacara* on ritual expense. The ceremonial needs such as the member of 'tandingan banten' (the offerings) and temples, do not have relation and influence on ritual implementation.
11. Based on the ten conclusions of the study which have been quantitatively proved, the integrated conclusion that can be drawn is the additional income and the religious understanding directly and indirectly, and significantly affect the expenditure of ceremony.

ABSTRACT

The Effects of Income and the Understanding of Religion to the Ritual Consumption Expenditure of the Hindu Society in Bali Viewed from Various Time Dimension

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In the last several decades, the ritual consumption or the ceremonial expense in Bali seems to have increased along with the increasing in understanding the religion and in the increasing amount of household income. The household income consists of permanent and transitory income while the understanding of religion can be done through three approaches, namely, the approaches of philosophy of religion, implementation of ethics and spending the ritual expenditure.

The purpose of this study is to analyze: The effect of income on the philosophy of religion (*tattwa*), the effect of income on ethics (*susila*), the effect of income on *upacara*, the effect of income on ritual expense, the effect of the philosophy/*tattwa* on the implementation of ethics (*susila*), the effect of ethics (*susila*) on *upacara*, the effect of the philosophy/*tattwa* on *upacara*, the effect of the philosophy/*tattwa* on ritual expense, and the effect of ethics (*susila*) on ritual expense, the effect of the *upacara* on ritual expense.

The population of this study is all the Hindu family in the province of Bali of which total numbers are 656,737 households. Sample selections uses stratified non-proportional random sampling, using descriptive analysis and the analysis of Structural Equation Modeling (SEM).

This study concludes: there is significantly effect of income on the philosophy of religion (*tattwa*), there is no effect of income on ethics (*susila*), there is no an effect of income on *upacara*, there is an effect of income on ritual expense, there is an effect of the philosophy/*tattwa* on the implementation of ethics (*susila*), there is no effect of ethics (*susila*) on *upacara*, there is no effect of the philosophy/*tattwa* on *upacara*, there is an effect of the philosophy/*tattwa* on ritual expense, there is an effect of ethics (*susila*) on ritual expense, there is no effect of the *upacara* on ritual expense.

Keywords: spiritual economics, income, religion and the ritual expenditure.