

INTEGRATING HINDU CULTURAL PERSPECTIVES IN ECONOMIC STUDY PROGRAMS FOR HUMAN RESOURCE DEVELOPMENT

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Abstract

This study explores the integration of Hindu cultural perspectives into economic study programs to enhance human resource development. Hindu cultural insights offer unique perspectives on economic theories, ethics, and sustainable development practices. By incorporating these perspectives into curriculum design and pedagogy, educational institutions aim to enrich students' understanding of economic principles in diverse cultural contexts. This research examines the potential benefits of integrating Hindu cultural perspectives in economic education, focusing on fostering global competence and ethical decision-making skills among students.

Keywords Hindu culture, economic study programs, human resource development, curriculum integration, cultural perspectives.

INTRODUCTION

The era of globalization of the world with uncertain characteristics drags all aspects of human life. Not only the life of urban communities, are rural communities also not free from the influence of the development of the global era. The main characteristics of a global phenomenon are four aspects. First, changes in the concepts of space and time. Second, markets and economic production in different countries become interdependent. Third,

an increase in social interaction through the development of media (television and radio). Fourth, the increasing problems faced together such as inflation, environmental management, and others.

Economic empowerment of Hindus if examined will not be able to escape from the snares of global phenomena. Thus, the empowerment of

human resources in Hindus requires serious attention from various parties. For the initial step, the stakeholders, i.e. stakeholders must determine the economic characteristics needed and be made a priority scale of completion. Characteristics will be the main characteristic of handling priorities.

From the characteristics needed, economic characteristics become urgent so that it becomes a common interest in learning the root problems of various scientific disciplines. After a further study of various aspects of science, uncertain global phenomena, the sound is none other than the unclear economic characteristics of Hindus. Thus, a causal cycle takes place, the non-transparency of the economic characteristics of Hindus is caused by the influence of an uncertain global phenomenon. Vice versa, global phenomena become very misleading because of the unclear economic

characteristics of Hindus.

Facing such conditions, the Hindu community both living in cities and villages have opened their mindset of how important it is to study economics to study the problems faced today. So economics is the primary choice for parents to continue their children's education. However, after a certain period, the economic studies studied did not seem to produce any hope. Still in the pseudo shadow. This is because the lessons received are not following the characteristics of the nation imbued with a strong religious faith. Economic studies in the past few decades are still liberal-oriented which does not fit into the economic spirit of the "Pancasila", both in terms of the system and its work procedures. For example, the liberal economic principle emphasizes unlimited free competition. The competition which allows various methods, so ethics are sometimes violated. So that the gap ensues between theory and practice. Therefore, it is necessary to combine the scientific tree between religion and economics following the application of "Pancasila" economics. Thus, economics studied is based on strong religious values.

The crossing of the scientific tree of Hindu religion and economics produces Hindu economics. Where the study is oriented to economic theory and practice based on Hindu religious values so that the expectations of Hindus both in cities and villages are fulfilled. In the population distribution of West Nusa Tenggara Province, Mataram City has the largest number of Hindus scattered in six districts, namely for the area of Cakranegara sub-district 20,020 inhabitants, Sandubaya sub-district 12,219 inhabitants, Mataram sub-district 16,919 inhabitants, Selaparang sub-district 10,457 inhabitants, Ampenan sub-district 6057 inhabitants and Sekarbela sub-district 2,570 people with livelihoods that mostly rely on the world of entrepreneurs become one of the potential prospects in the development of Hindu economics.

Economic development both in terms of markets and production for Hindus in the city of

Mataram, many still rely on the agricultural and trade business sectors as the backbone of livelihoods. In examining problems, they often use traditional tools to discuss. Customary instruments, such as pesantian, paguyuban, and pasraman, as well as informal religious education institutions, are also used for discussions around improving the welfare of Hindus. The study of religion in the development of the business world needs special attention. The lack of Hindu studies from an economic perspective has greatly weakened the competition so far. This phenomenon adds weight to the economic empowerment of Hindus. However, whether the real antipasti to such problems from various walks of life has been felt so that the existence of the Hindu economy is needed to attend to examine the problems of global phenomena facing Hindus. There is no serious research in that direction. The realm of studies that lead to the economic sector is very minimal so that in making decisions economic empowerment of Hindus is only a follow-up program because it is based on studies of non-Hindu religion on the grounds of equitable development programs.

Based on the above, a prospectus study is needed on a phenomenon that occurs among the people. Prospectus according to the Dictionary of Indonesian Language (KBBI) is a written and detailed statement of the new activities of a company or organization that is disseminated to the public or delivered to certain groups, advertisements, and celebrity books (KBBI, 2002: 899). The prospectus that is spread certainly requires a response. Whether the response is positive or negative is certainly based on a deeper study. But in terms of needs in determining priorities, how is the ideal study of Hindu economics expected by the community. So that the development of Hindu economic human resources in the future becomes one of the pride for the Hindu community as the only solution to solve the problem of global phenomena caused by uncertainty.

Based on the above background, we are interested in submitting the title of the research

to be carried out in groups, namely: "The Problem of Economic Empowerment and Prospectus of Human Resource Development through the Establishment of the Hindu Economic Study Program in West Nusa Tenggara. This research more specifically formulates two problems as the focus of research. First, what is the problem with the economic empowerment of Hindus? Second, how is the prospectus for human resource development through the establishment of the Hindu Economic Study Program to empower the community? The results of this study are expected to provide theoretical benefits as a study of knowledge in increasing the economic empowerment of Hindus to answer the strategic issues of competition in the world of work. The practical benefit is that it can be used as a reference for the Sekolah Tinggi Agama Hindu Negeri Gde Pudja Mataram in compiling an appropriate curriculum for Hindu Economics Study Program to obtain professional and competitive graduates.

METHODS

Research design

This research was designed from the planning and implementation as well as the analysis of the situation through various systematic and logical stages in achieving the objectives of this research through planning, implementing, observing, and analyzing data. Planning is the process of planning research time and developing research instruments which include semi-structured interview questions as primary or secondary sources. The implementation of semi-structured interviews is carried out to stakeholders and actors who are dealing directly as well as determining the empowerment of the community at the bottom-up and top-down level. Direct observation of the research subject, then compares the efforts made in the context of community empowerment and the results achieved in the field. Data analysis is the process of exploring and systematically compiling data obtained from the results of semi-structured interviews, records of observations in the field, and other

documents so that they can be understood and their findings can be shared with others.

The process of data collection and data analysis is carried out in a structured and systematic manner. This study was designed using a qualitative approach, where data obtained from informants whose existence was known. In analyzing the data, the research road map is also designed to use Fishbone Diagrams so that the research can be continued in the future in a different phenomenon from the taking of other research loci. Issues relating to empowerment and innovation require ongoing research.

Data types and sources

This research is directed to understand social phenomena from the perspective of the participants. So that the type of research data comes from qualitative data obtained from interviews and observations with the District/City o Parisada Hindu Dharma Indonesia (hereinafter abbreviated as PHDI) or Hindu Assembly, business people, academics, and government officials. There are two data sources used in this study, primary and secondary sources. Primary data sources are obtained through interviews with the Chairperson of West Lombok Regency PHDI, Chairperson of Mataram City PHDI, Chairperson of Gangga District PHDI, Chairperson of West Lombok Regency Pasraman Forum, Chairman of Pasraman Dharma Nusantara Bakti Gangga District, Chairperson of "Pasraman Gita Suranadi", Hindu business practitioners, Non-PNS Religion Instructor, and Academics. Secondary data sources are data obtained from agencies, and documents stored by others relating to this research.

Data collection technique

Research researchers tend to establish data collection techniques by interviewing, observing, and documenting. Interviews are a form of direct communication between researchers and respondents. Communication takes place in the form of questions and answers in face-to-face relationships so that the respondents' movements and expressions are

media patterns that complement verbal words. Therefore the interview not only captures understanding or ideas but can also capture feelings, experiences, emotions, motives owned by the respondents concerned (Gulo, 2002). Interview guidelines used in this study are semi-structured interview guidelines. This type of interview was chosen so that in the interaction there will be more focused and in-depth communication, however, this type of interview guideline has outlined the questions. This type of interview is more informal, the question leads to the subject's views, attitudes, and beliefs. In this case, the interviewer is the driver of the informant's answer (Gulo, 2002). Observation is a way to collect information material carried out by systematic observation and recording of phenomena or symptoms that are used as objects of observation. In this study, researchers observed directly the needs of educated personnel on the development of Hindu community economic empowerment. The documentation technique is used as a complement to complete the data obtained from the two ways above. Documentation related to the above research was obtained from magazines, newspapers, and documents collected by the library.

Data analysis technique

The data analysis technique is a way to explore then compile systematically the data obtained from interviews, the collection of field notes, and the results of documentation by managing data into categorical types describing into sub-units, synthesizing and organizing into patterns, then selecting the important ones. It is important to learn, understand, by the researcher and the audience later. Seeing the objectives of the analysis, there are two objectives to be achieved in qualitative research:

- 1) Analyzing the process of the occurrence of social phenomena and obtaining a complete picture of the process.
- 2) Analyze the meaning behind the information, data, and process of a social phenomenon (Burhan, 2001).

The data analysis techniques in this study through several steps, namely data collection (data collection), data reduction (data reduction), data presentation (data display), drawing conclusions, and checking (conclusion drawing and verification). In conducting data collection, researchers and their ability to dig up as much information as possible to obtain adequate results to do a reduction or summation of the things that are essential or urgent. Reducing data means dictating or summarizing, by choosing intimate things and focus on urgent things, and then formulating a theme that fits with keeping the theory as the barometer. The summarized data can give a concrete picture, as a reference to collect other data. In presenting data, the author chooses a narrative way. The presentation that is narrative text or using narration makes it very easy for researchers to understand the context that is happening, besides using charts, so the researcher can decide on a research work plan based on what has been understood. Withdrawal of Conclusions and Check Back (Conclusion Drawing and Verification). After presenting the data, the researcher takes steps in concluding, so as not to experience results in the form of incorrect conclusions, then checks or verification are crosschecked with data in the form of valid and consistent evidence when the researcher returns to the field in collecting data. The conclusion of a qualitative study is a new finding, meaning that the research conclusions that have been formulated have never been found before by other researchers.

Data validity check technique

To obtain the validity or accuracy of qualitative research data, an examination of data based on meeting the following test criteria is met: the degree of credibility, dependability, transferability, and conformability (Moleong, 2004). First, test the degree of trust (test of credibility). The degree of trust test on the data of qualitative research results is carried out with extended observations, increased perseverance in research, triangulation, discussion with colleagues, and checking accuracy. Second, the degree of dependency test

in qualitative research is a reliability test, where the test is carried out by examining the entire research process. The examination is carried out by an independent examiner or assessor to audit all research activities in conducting research. Third, the Transaction Test (Transferability Test) in qualitative research is an external validity test that shows the degree of accuracy in applying research results to the population where the sample was taken. Transfer values regarding questions to the results of the study can be applied to other situations. Fourth, the test of certainty or conformability in qualitative research is also called the objectivity test. Research is said to be objective if the results of the research have been agreed upon by many people. Testing confirms ability means testing the results of research, related to the process carried out. If the research results are a function or process of research carried out, then the research meets the degree of certainty.

RESULTS AND DISCUSSIONS

Problems with community economic empowerment

Economic empowerment in the Hindu community in West Nusa Tenggara is a very important issue to create a prosperous life. The problem faced in efforts to empower the community's economy lies in the ability (skills) regarding aspects of human resources, entrepreneurship, administration and management (organization), and other technical, following the results of research conducted by Rimbawan (2012). Likewise, among Hindus, empowerment efforts have been carried out through various means, namely from productive business groups such as those conducted in Suranadi Village by utilizing the skills of culinary food processing in the form of doodle of various types.

According to the Head of Suranadi Village, Narmada Sub district, West Lombok Regency I Nyoman Adwisana (an informant), who argued that community economic empowerment requires capabilities in terms of strengthening human resources through expertise, especially

working capital. This can be demonstrated to the residents of Suranadi Village, some of whom have expertise in making doodle that is sold at "Taman Wisata" (Tourist Destination). However, because it is consumptive, they can only produce and the results are used for daily needs. As for further development, proper capital is needed.

In addition to expertise in producing an item that will be used as a household commodity, every member of the community certainly requires a lot of capital. While working capital comes from financial institutions that will provide loans if there are guarantees that must be guaranteed. This situation is certainly not beneficial for members of the public who are still consumptive. Therefore, strengthening is needed in terms of human resources through organizational and institutional strengthening.

Observing the Vision of the Directorate General of Hindu Community Guidance, namely the realization of a Hindu society that is religious, harmonious, intelligent, independent, and prosperous physically and spiritually. To encourage the achievement of vision, mission, and strategy for achievement was born. One of them is by strengthening pasraman institutions. Based on Peraturan Menteri Agama (Regulation of Religion Affair) number 56 in 2014, formal pasraman education can consist of pratama widya pasraman, adi widya pasraman, madyama widya pasaram, utama widya pasraman and maha widya pasraman. Whereas non-formal pasraman such as pesantian, aguron-guron and padepokan also received official recognition. An institution that grows with the agreement of its members is needed as a means of completing its yadnya, both during the pujawali or dewa yadnya and manusa yadnya.

Head of Seksi Penyuluh Masyarakat Hindu (Hindus Instructor Section) in West Lombok, Ni Wayan Sutini (an informant) stated that the number of non-formal pasraman in West Lombok was quite large, however, in its time disappeared due to its founders were gone, and from an institutional standpoint it was not

formally managed and besides it was the most mandatory problem absence of good care. According to data of pasraman in 2014, there are 35 pasramans institutions according; only 12 pasramans are active.

Among them, Pasraman of Gita Suranadi, which was founded by I Nengah Sumandra? According to it, I Nengah Sumandra (an informant) who in general outlined that pasraman that he had pioneered a few years ago specifically educated children of primary, junior high, and senior high school around Suranadi village. In addition to students learning to read and write Balinese script and Hindu teachings, they are introduced to ways of achieving prosperity through a creative economy where the products are in the form of doodle culinary preparations. Doodle material is not only from jackfruit but also from green beans. Because the Suranadi area is a tourism area, these processed products are targeted by tourists visiting the beauty of the Suranadi tourism forest. With their abilities, they will be able to become reliable interpersonal according to all of our expectations.

Pasraman functions in the industrial era should take advantage of opportunities for economic empowerment. Not merely mental education, but education that is competitive in the world of work. Narmada sub-district, West Lombok Regency, according to I Nengah Sumandra (an informant), especially materials that are oriented towards entrepreneurship. In the practice of entrepreneurship is very laden with the values of independence, trying to be tenacious without tireless. Entrepreneurship education applied early on will be firmly embedded in his personality.

According to the Chairman of the Pasraman Forum in West Lombok Regency, I Putu Suardana (an informant) stated that the establishment of pasraman was certainly an opportunity for the alumni of the Gde Pudja Mataram State Hindu Collage to get a job. Now the pasraman function is not solely to father only. But, it can create job opportunities by finding one's salary. Many productive economic

sectors can be utilized, for example, such as making canang (means of ritual) and then selling it in the market. There are a few of pasramans under the coordination of the forum, pasraman who are in Gunung Sari and Gerung have innovations in empowering the community's economy.

Pasraman as an institution that was born from the initiative of community leaders and the aim is to save the next generation through traditional ethics education in the agrarian community, it is time now to open as wide opportunities as possible to the industrial community. Although the impression is forced due to the influence of advanced digital technology, Pasraman must have the courage to go through phases towards the Industrial Revolution 4.0. Like, what was conveyed by the Chairperson of the Lobar Pasraman Forum, alumni of Gde Pudja Mataram State Hindu Collage who have received tertiary education certainly have the power to break down through the innovation they have had for the progress of the pasraman they manage.

Whereas the penyuluh Agama Hindu (Hindu religious instructor) in Lingsar sub-district, Komang Wenten (an informant) stated that the economic empowerment of the people for Hindus was very difficult because of the existing limitations, the guidance that was carried out by the authorities had no follow-up so that the current conditions of Hindu entrepreneurs were still individually. From this condition it can be said that the potential for Hindu entrepreneurship does exist, it only needs further handling, especially capital assistance. During this time, capital assistance for the sustainability of the economic empowerment of Hindus from government agencies does not yet exist, if any through banjar (traditional Balinese institutions) is not the authority of the instructor.

Potential business development among Hindus, in the Lingsar sub-district area, already exists, especially in Dusun Seraya (sub-village of Seraya) there are pig entrepreneurs that can be developed as a group. Likewise separately, the

Head of the West Lombok Regency Cooperative Service, who was also entrusted by the community to be the Chairperson of West Lombok's Parisada Hindu Dharma Indonesia (Hindu institutions), I Nyoman Sembah (an informant), said that to empower the economy of Hindus in West Lombok by inviting Hindus to create cooperative institutions, because Hindus in each banjar itself have managed the banjar income. So that the formal legal needs to be improved because it is contained in the 1945 Constitution. Secondly, to access the development progress in empowering the people, the government has provided and prepared funds by accessing through banks, there is the name of people's business loans with light interest, ultra-micro names in pawnshops as well as interest small, LPDP quality assurance and others. Now, how do people take advantage of government assistance by managing capital. So, the issue of financial assistance is no longer a problem. In the position of Parisada, West Lombok Regency, we have carried out the activities contained in the PHDI work program, which recently invited 30 farmers in Batu Putik to access the Kredit Usaha Rakyat (people's business credit) at Bank Pembangunan Daerah (BPD) or regional development banks by direct delivery. Then, we have invited Lendang Guar cattle farmers to BPD, and then we access the craftsmen in Rincung to Mandiri Bank.

The economic empowerment of the community requires a helping hand from the local government regarding the capital process, besides that, some are self-employed so that their business goes according to plan. Among them, the culinary businessman of pig rolls for his needs for Hindus in the Dusun Lamper, Jagaraga Village, Kuripan sub-district, West Lombok.

I Wayan Banjar (an informant), an employee of the Slaughterer of Animal Pig I Komang Juwet (an informant) having his address at the Dusun Lamper, in general, revealed that there are about eight pig farmers in Jagaraga Village who have three to four permanent employees. They are in charge of capturing, cleaning to cut, or

roll. For one pig, the catch wage is IDR. 20,000 (IDR is Indonesian currency, the wage clears IDR 50,000, the wage rolls over IDR 60,000. So the total is IDR 130,000. Every day we receive an average of 2 orders, sometimes more so that the daily income is sufficient for the daily needs of the family.

Based on the above phenomena and based on existing theoretical studies it can be said that the economic empowerment of Hindu communities in West Lombok Regency, North Lombok Regency, and Mataram city has begun even though it is still the embryonic stage of a cooperative. While the mechanism of work with a sincere desire to manage from citizens is a means of input which means that before being processed into a useful output. Causally, it will answer the reasons for the desire to sit together at one table to solve the problem of empowerment despite the results in the form of a desire to further supplement.

Achieving hope for prosperity for people through economic empowerment is certainly not as easy as planned. This happens, due to disruption from an organization. Where disruption or removal of something from the roots due to technological evolution is so fast that organizational culture requires change.

For this, several components and stages are needed which should be carried out in the action plan:

- 1) Joint awareness in solving economic empowerment problems for all components. Awareness is the response from the stimulus given first. Stimuli (stimulus) in the form of verbal and non-verbal stimulants in the form of infrastructure are very useful in motivating collective awareness. The role of extension workers, formal educational institutions, and functional apparatuses is at least the main bearer.

- 2) Formulating a strategic plan in the field of economic empowerment, is an inspiration and captures business opportunities that support the economic empowerment of Hindus. Inspiration about the carrying capacity of

performing rituals without cost is opportunities that should be formulated strategically.

3) Inventory of resources considered to be able to contribute directly to the empowerment process is a crucial step in achieving innovations; an inventory of breakthroughs in capital ideas and structures is a concrete step of strategic implementation.

4) The alignment or harmonization of the program with the agency that holds the policy in economic empowerment is a common desirable expectation. The hope of the people who set up a business entity for the common interest would certainly not be able to find a way following what they thought. The obstacles that will be facing from various directions, especially the level of inflation fluctuations that kill the joints of the economy in addition to unforeseen events such as natural disasters such as those experienced by Hindu entrepreneurs in the districts of North Lombok and West Lombok. The role of government agencies, PHDI, and related agencies, is needed in achieving the intended expectations, of course, concrete efforts in the form of coaching are one of the logical consequences.

The rise of ideas or ideas to realize a productive economic institution from the lower levels of society voiced by its leaders certainly becomes a priority scale in the development of Hindus. Government institutions, in this case, namely the Hindu Guidance of the Ministry of Religion Affair of the Republic of Indonesia as the bearer of Government Regulation Number 55 in 2007, then followed up with the Regulation of the Minister of Religion Affair of the Republic Indonesia Number 56 in 2017 on Hindu Religious Education is an innovation to answer hopes for the economic empowerment of the people through strengthening the world of religious education Hindu.

Cooperatives in general based on Law Number 12 in 2012 concerning cooperatives are legal entities established by individuals or cooperative legal entities with the separation of the members' wealth as capital to run a business, which meets the aspirations and

common needs in the economic, social, and cultural fields following cooperative values and principles (Chapter I, Article 1, paragraph 1). This means that this institution is a fostered area for the Ministry of Cooperatives which is decentralized given full authority for the Regional Government to develop it.

Prospectus of human resource development through the establishment of a Hindu economic study program

The prospectus interview for the development of Human Resources through education was conducted with several speakers who were stakeholders in the Hindu community. Development through education has been proclaimed by Hindus through pasraman pattern education that uses formal and non-formal pasraman education models. Specifically, for formal education it has been divided into stages from Pratama Widya Pasraman for Kindergarden levels, Adi Widya Pasraman for elementary level, Madyama Widya Pasraman for junior high school level, Utama Widya Pasraman for senior high school level, and Maha Widya Pasraman for the college or university level.

"The development of education that deepens the economy of tertiary institutions is very much needed; moreover the economic development of Hinduism must discuss what is permissible according to religion, for example, the consequences of setting interest rates that are too high and others. Moreover, Mataran state Hindu Collage of Gde Pudja wants to improve his status to become an institute, recently as Chairman of the PHDI Lobar has recommended that the world of education in Hinduism has advanced," said Chairman of the West Lombok PHDI (I Nyoman Sembah (an informant)

The development of education greatly encourages the economic empowerment of Hindus. Especially for pure entrepreneurs who do not rely on themselves as government officials and private employees. They will be able to think logically in making decisions. So that the entrepreneurs only have to think about

the formation of working capital for the smooth running of their efforts pursued by public institutions through the formation of cooperatives. Chairman of the PHDI of Mataram City, Ida Made Santi Adnya (an informant) said that the main momentum for the economic empowerment of the people is that the collaboration between the Central PHDI Economic Team and the Minister of Cooperatives needs to be followed up by PHDI in the regions, including the PHDI of Mataram City as an element of Hindu community in the region. In the future, for the PHDI Mataram City program in 2018/2023, especially economic empowerment so that it is not only limited to discourse. PHDI Mataram City will pick up this program by creating a cooperative. Second, how to take advantage of five percent of MSME funds poured by the relevant agencies to the people. Then it takes reliable personnel or resources for its management if the Hindu College of Religion through its economic study program may establish a partnership in building a pillar of national development in this case the PHDI Mataram city cooperative.

On a different occasion, Chairman of the Mataram City Pasraman Forum, Ni Nyoman Maryani (an informant) said that basically, it is very good if the cooperative is realized through pasraman, the important thing is that the management is already available and professional, capital and management design so that they understand so that they are not stagnant in the middle of the road. For this reason, there needs to be synergy with universities, especially Sekolah Tinggi Agama Hindu Negeri Gde Pudja Mataram, which opens economics majors so that cooperatives that are built can be effectively active. Besides that, we have to sit down with the figures before deciding whether Pasraman cooperatives can be realized.

Pasraman as an educational institution is quite relevant in managing a business organization such as a cooperative. Because pasraman will provide employment opportunities for its members after completing the level of education they have taken. I Wayan Kastawa (an

informant) as Chairperson of Pasraman Sidimantra Batu Dawe who said that he teaches students and pasraman also make skills in making woven material from ropes. Its products are in the form of pretentiousness for offerings. However, the problem is the capital to buy materials and also if the distribution is not smooth. With the economic study program, we hope these problems can be resolved.

Hopes arise for pasraman as formal and non-formal Hindu educational institutions in developing themselves after their students have finished studying. The world of work needs skills, but from the manager's point of view, if you don't have entrepreneurial skills, it will certainly be a major obstacle in the process of self-development. Chairperson of Desa Pakraman Pagutan, I Komang Tegeg Sitanarai (an informant) stated that after being interviewed by the authors stating the same thing, the obstacle is capital. During his leadership, to unite of pakraman Village gave birth to an economic empowerment program in the form of establishing a cooperative for the village. Capital from members of the pakraman (community), by cooperatives, is rotated in such a way as competitive interest when compared to similar cooperatives. Royalties of 20% per year are managed for the implementation of routine activities organized by Pakraman Village such as pujawali, temple repairs, and others. Loans by residents without collateral are only recommendations by the Head of the Environment so that the villagers of pakraman are enthusiastic about borrowing. The problem lies in increasing business capital. If you can realize the Mataram city PHDI program that agreed to have an MoU with Gianyar PHDI, then capital would be light.

Mid-2018, the PHDI of Mataram city in completing its work program had a chance to do a tirtayatra and a comparative study to PHDI in Gianyar regency. On that occasion, the two leaders made a cooperation agreement in empowering the community's economy.

Previously, organizations in the move were formalized in the form of Social Education

Institutions and Community Empowerment with the strength of a permanent Notary Deed. This institution has fields of activities such as boarding and other fields. Pesantian have been collected in Batu Ringgit and Bayan. I Wayan Sadura (an informant), Chairman of Pasraman Dharma Nusantara Bhakti said they will plan to create a pasraman cooperative to improve the welfare of the community, but until now it has not been realized even though there are quite a lot of members. Human resource constraints in managing, to follow up we have collected young seedlings who want to be fostered; hopefully, the participation of District and Provincial PHDI in fostering can be realized immediately.

The hope for the establishment of the cooperative will cover all of banjars in the Gangga region. So that the rotation of cooperative assets can help social activities in the form of piodalan which is celebrated annually by Hindus. Aside from loans with mild dispose of, they can be used as working capital by the local community. The source of cooperative funds is certainly from the compulsory contributions of members who are collected every month with a certain amount, in addition to voluntary contributions.

I Gusti Gde Mangku Padang (an informant), PHDI Chairperson of North Lombok Regency, from the results of his interview with the author, said that to empower Hinduism in the North Lombok Regency, the People's Welfare group had been formed through the membership of several PHDI administrators in North Lombok, the funds have been utilized by members to date. Empowerment experienced obstacles due to the earthquake that shook North Lombok Regency, but we have no less sense we created empowerment groups for transportation, and vegetable crops such as cucumbers, mackerel, and others. For transportation, the emperor's three-wheeled motorcycle destined to transport waste can be used to transport merchandise to the market.

The chairman of the krama pura West Nusa Tenggara Foundation, I Ketut Lestra (an informant) interviewed on a different occasion

stated that Banjar of "Tri Parartha Perumnas" had an organization like a cooperative which was called Kesra (public welfare) since its establishment until now the capital turnover has reached IDR. 500,000,000. Its members are much disciplined in meeting obligations when borrowing money. So that capital problems are not an obstacle. Welfare is an abbreviation for people's welfare, the organizational structure is still conventional, and namely the chairman, secretary, and treasurer like other existing organizations. We hope to create a professional cooperative for a long time, but there are no obstacles to manage it. Hopefully with the economics department at STAHN can provide a way out towards conditions expected by the community.

From the results of interviews with some of the sources above, it can be formulated that there is a desire that the Hindu Equality College in this case STAHN Gde Pudja Mataram open opportunities for higher education to examine the economic problems of Hindus. This desire was welcomed by the institute by submitting a proposal for the establishment of the opening of the Hindu Economic Study Program and was approved through the Decree of the Director-General of Hindu Community Guidance Number 129 in 2017 concerning the opening of the Hindu Economic Study Program at STAHN Gde Pudja Mataram. Alternative opening of the Hindu Economic Study Program is one of the hopes of the people who want to improve welfare through community economic empowerment.

Economic studies, known as a branch of social science with a technical focus on trying to form a company, are priorities in solving the economic downturn experienced by society today. Economic studies are one of the studies of educational institutions, especially at universities. Of course, due to the choice of establishing a Hindu Economic Study Program for STAHN Gde Pudja Mataram, a curriculum that is ready to compete in the world of work is needed.

Professor Ida Bagus Raka Suardana (an

informant) from the University of Pendidikan Nasional Denpasar said that ideally, the development of Hindu human resources prioritizes the field of entrepreneurship studies, how to examine how students look at opportunities, then relate them to their ability or skills to take advantage of these opportunities and their ability to obtain affordable funding (funding/capital). I Wayan Wirata (an informant) Chair of the Hindu Broadcasting Agency PHDI NTB in his interview with the writer on 16 November 2018 said that there were three things in studying the Hindu economic curriculum to compete in the world of work. First, the elaboration of the curriculum with other tertiary institutions, secondly the determination of colors following the expectations of the Hindus. Third, at least following the regulations on the KKNI-based curriculum.

Putu Mahardika Adi Saputra (an informant) said that the Hindu economic study program should study several core courses such as international economics, macroeconomics, microeconomics, development economics, monetary economics, resource economics human, economic and financial institutions introduction to economics. The solution so that the Economic Study Program continues to run if there are more teaching staff in Management, the Hindu Economic Study Program should concentrate on implementing the curriculum and adjust it to the graduation profile formulated by the Study Program. The concentration that I recommend is Management and Entrepreneurship.

By implementing a curriculum based on KKNI which emphasizes the achievement of graduate learning (CPL) consisting of elements of attitude, knowledge, general skills, and special skills. Hindu economics study program students are expected to be able to apply their fields of expertise by utilizing science, technology and or art in their fields in solving problems and being able to adapt to the situation they face after completing the first level.

Pasraman is a Hindu religious education institution that specifically handles formal and

non-formal education with a non-profit orientation. Therefore, the guidance is carried out by the Hindu Community Guidance of the Indonesian Ministry of Religion. However, if we dare to provide solutions through innovations, how pasraman as a religious education institution will also give a touch to cooperatives, especially Hindus, this certainly requires deep thinking before it is launched as an empowerment program.

Meanwhile, the economic empowerment program at the NTB Hindu Guidance only touches rural business groups with stimulants of rolling aid. Whereas assistance to legal entity cooperatives managed through Desa Pakraman organizations has not been fully touched, this certainly requires a study of the functions and institutional authority. Institutional studies that become joint expectations until finally, the joints can be elaborated with the formation of Pasraman Cooperative at the City or District level. Pasraman Cooperative will later become a secondary cooperative whose members are from several Pasraman cooperatives in each village or hamlet.

On the one hand, pasraman as a Hindu religious education institution according to PMA 56/2014 is classified into two namely pasraman formal and non-formal. The organizational culture of pasraman which tends to be conventional experiences changes in function in the era of digitalises. If not, disruption will become an obstacle rather than an opportunity to be exploited. In achieving a change in function, it is not merely a religious education institution but its membership has the right to change the paradigm towards prosperity by creating a pasraman cooperative.

Empowerment according to the concept of Desa pakraman which was implemented since MpuKuturan came and organized the Balinese people in 1001, namely the fulfillment of the 5 W concept according to Ida Pandita Mpu Jaya Prema Ananda (an informant) namely Wisma, Wastra, Wares, Waras, and Waskita. Wisma is related to meeting the housing needs, wastra fulfills the need for clothing, wares fulfillment of

food elements, wares that is healthy physically and mentally and waskita, which means smart family fulfillment of education.

The fulfillment of the five elements of needs is carried out through the work process. Without work, those needs can't be met. Desa Pakraman provides a place to carry out these activities. Especially in the past, to fulfill the fifth need, namely clairvoyant, Desa Pekraman provided non-government organizations in the form of pesantian, aguron-guron, and hermitage to study. So that this educational facility can print their students to learn to read and write Balinese script. Now, in the digital era, it was developed through a process of independent learning through gadgets formulated in the Bali Simbar application.

As an institutional form today, government recognition through pasraman is classified as non-formal. Pesantian gets an adequate portion of coaching. In its development pasraman is demanded to be able to print its students in the field of study of the fulfillment of the "5W" element so that the formal pasraman idea especially Pasraman Maha Widya namely the Hindu Higher Education Institution establishing the Hindu Economic Study Program is a positive thing, amid Hindu confusion thinking about the right business prospects following Hinduism teachings.

The expectation carried by this study program lies in the graduation profile of graduates who can harmonize the values of Hinduism and the field of general economic expertise as demands for competitive competition in reaching the world of work. The proposal from STAHN Gde Pudja Mataram to establish an Economic Study Program to the Director-General of Hindu Community Guidance results in the form of a Decree of the Director-General of Hindu Community Guidance Number 129 of 2017 concerning Permit for Opening a Bachelor Degree Program in the Hindu Economic Study Program at the Hindu High School of Hindu Religion Gde Pudja Mataram.

The decision issued on 21 June 2017 until now has 11 Semester III students and 76 Semesters I

and 8 permanent lecturers. As the youngest Prods is very favored by the community, therefore it is necessary to arrange the curriculum following the wishes of the community. In the activities of the Forum Discussion Group (FGD) on Improving the Curriculum of the Hindu Economic Study Program that invited Ida Bagus Suardana, and Putu Mahardika Adi Saputra, as Resource Person on 11 to 12, May 2018 resulted in the improvement of the KKNi-based curriculum.

The ability to explore at each concentration by taking courses offered will be able to answer the expectations of the community, as a manifestation of expectations of world economic conditions that occur in entering the gates of the industrial revolution 4.0 with the characteristics of the widespread use of internet applications in the business world. Equipped with the ability of the results of taking courses offered by the curriculum of the Hindu Economics Study Program. The resulting Economics degree will be able to realize the hopes of Hindus in the future. Such as the hope of establishing an independent and resilient business entity, such as a Pasraman cooperative.

Pasraman Cooperative is an innovation or breakthrough offered to Hindus from the results of the elaboration between the cooperative and Pasraman institutions which incidentally are Hindu religious education institutions. Technically, the implementation was created as a result of the concern of the Parisada Hindu Dharma Indonesia institution in the work program in the field of economy and community welfare to form a self-supporting movement to enable the independence of the people in the economy by assisting movement organizations that play a role in economic development, to build efforts for economic independence of the people through plays an active role in formulating the concept of blueprint and Hindu economic system.

As a comparison, the results of a previous study from Lugina, 2017 entitled Economic Development of Islamic Boarding Schools in

West Java, define pesantren as a cultural institution that was born on the initiative and initiative of the community and is autonomous since it has a strategic potential during community life. Since the 1970s a number of pesantren have repositioned functions in addressing various social problems of society, such as economic, social, and political.

Like the pesantren with its syariah concept, the practice of pasraman as a Hindu religious education institution has strategic potential if it wants to reposition it in dealing with economic, social, and political problems. With the idea of repositioning pasraman, an economic institution in the form of a pasraman cooperative will be born. Judging from the potential, 34 non-formal pasraman data in West Lombok Regency in 2014 can certainly be made members of the Secondary Cooperative or Pasraman Cooperative Center at the Regency Level.

CONCLUSION

Based on the results of the discussion above, conclusions can be drawn in response to the research problem. First, community economic empowerment for Hindus in West Lombok Regency, Mataram city, and North Lombok regency with the largest Hindu population and as a mirror of the Hindus of West Nusa Tenggara Province has not met the right format so that in its implementation it has difficulties in development. Second, pasraman as a Hindu religious education institution that grows from the ideas of religious and customary figures in a certain region is the time to reposition its function in addressing disruption phenomena that engulf organizational culture such as various social, economic, social and political problems because it has great potential in development human Resources. Third, repositioning of economic functions for pasraman starting from the regency/city level by establishing a synergy program between regency/city PHDI and institutions related to the Pasraman City Regency Forum through the process of establishing a legal entity economic institution in the form of a savings and loan

secondary cooperative (Pasraman Cooperative Center) which Members of Pasraman cooperatives at the village/kelurahan level with safe, inexpensive and fast mechanisms through the internet network system. Fourth, the prospectus for the opening of the Hindu Economic Study Program at the Gde Pudja Mataram State Hindu High School (Pasraman Maha Widya) as a laboratory for pasraman students in building the strong character (excellent character building), developing human resources in the economic field based on Hindu religious values and as the backbone of community economic empowerment. Fifth, the Hindu Economic Study Program of the Sekolah Tinggi Agama Hindu Negeri Gde Pudja Mataram through curriculum innovation in the form of increased concentration of management and entrepreneurship offered to the community is expected to be able to meet the desires of religious and cultural leaders, Hindu entrepreneurs and others in printing economic scholars as assets economic empowerment in the future.

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