

RELIGI

JURNAL STUDI AGAMA-AGAMA

RELIGIOUS MODERATION AT THE USHULUDDIN ISLAMIC BOARDING SCHOOL IN KALIANDA, SOUTH LAMPUNG: A THEOLOGICAL STUDY

Pasya Alkhairi, Ahmad Muttaqin, Nesia Mu'asyara, Idrus Ruslan

THE PROBLEM OF EVIL IN ISLAMIC AND CATHOLIC PHILOSOPHY OF GOD: AN ANALYSIS OF THE TRIADIC STRUCTURE OF THE EVIL PROBLEM

Hasna Safarina Rasyidah, Robby Habiba Abror, Munawar Ahmad

HARMONY BUILDING BETWEEN MUSLIM AND CATHOLIC COMMUNITIES IN PASURUAN VILLAGE, SOUTH LAMPUNG

Muhammad Fauzi Muslim, Suhandi, Willia Novi Aryani, Muslimin

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Muhammad Fadhil Wathani, M. Ikrum Idris

THE FAMILY'S EFFORTS AS A PLACE TO NURTURE THE SEEDS OF THE CALL TO SERVICE LIFE ACCORDING TO THE FAMILIARIS CONSORTIO DOCUMENT NO. 53 AT THE HOLY CROSS STATION OF PASAR V ST. JOHN PAUL II NAMOPECAWIR

Laita Lasmaida Tumanggor, M. Maribot Simanjuntak

NUWO JEJAMO LAMPUNG COMMUNITY EFFORTS IN PROMOTING RELIGIOUS TOLERANCE IN BANDAR LAMPUNG CITY

Fitri Nadila, Ahmad Muttaqin, Isti Arini

TRANSTEXTUAL ANALYSIS OF FAMILY OBLIGATIONS IN THE QUR'AN AND THE BIBLE: ANALYSIS ON QS AT-TAHIRM (66:6) AND 1 TIMOTHY 5:8

Ro'is Mas'udi

MULTICULTURALISM ON CONFUCIANISM PERSPECTIVE

Liem Ciang Santoso, Fajar Arianto, Martadi

HARMONY OF CULTURE, RELIGION, AND ENVIRONMENT: AN ANALYSIS OF THE ONE SURO RITUAL IN KEMIRI HAMLET IN THE PERSPECTIVE OF BUDDHIST ECOTHEOLOGY

Rosalina Desi Paramita, Mujiyanto, Situ Asih

MOSES LEADERSHIP MODEL ON EXODUS 18:13-27 AND ITS IMPLICATIONS FOR PASTORAL LEADERSHIP OF PARISH PRIEST AT SAINT PETER AND PAUL PARISH PARONGIL

Tiosari Manurung, M. Maribot Simanjuntak

PALEMAHAN AND BALINESE HINDU ECOLOGICAL THEOLOGY: RELIGIOUS PRACTICES OF VILLAGE CREDIT INSTITUTIONS AS A FACTOR IN ENVIRONMENTAL SUSTAINABILITY

I Nyoman Bontot, Ahmad Subagyo, Martino Wibowo, Anas Iswanto Anwar

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Farihatul Mufidah Ali Rohman, Tasmuji

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Rahmat Fajri, Achmad Fajrul Alim

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Lenni Marlina Br Purba, Ryandi

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DAFTAR ISI

RELIGIOUS MODERATION AT THE USHULUDDIN ISLAMIC BOARDING SCHOOL IN KALIANDA, SOUTH LAMPUNG: A THEOLOGICAL STUDY	315
---	------------

Pasya Alkhairi, Ahmad Muttaqin, Nesia Mu'asyara, Idrus Ruslan

THE PROBLEM OF EVIL IN ISLAMIC AND CATHOLIC PHILOSOPHY OF GOD: AN ANALYSIS OF THE TRIADIC STRUCTURE OF THE EVIL PROBLEM	345
--	------------

Hasna Safarina Rasyidah, Robby Habiba Abror, Munawar Ahmad

HARMONY BUILDING BETWEEN MUSLIM AND CATHOLIC COMMUNITIES IN PASURUAN VILLAGE, SOUTH LAMPUNG	365
--	------------

Muhammad Fauzi Muslim, Suhandi, Willia Novi Aryani, Muslimin

ISLAMOPHOBIA AFTER THE QUR'AN BURNING IN SCANDINAVIA: THE ROLE OF INTERFAITH DIALOGUE	385
--	------------

Muhammad Fadhil Wathani, M. Ikram Idris

THE FAMILY'S EFFORTS AS A PLACE TO NURTURE THE SEEDS OF THE CALL TO SERVICE LIFE ACCORDING TO THE FAMILIARIS CONSORTIO DOCUMENT NO. 53 AT THE HOLY CROSS STATION OF PASAR V ST. JOHN PAUL II NAMOPECAWIR.....	407
--	------------

Laita Lasmaida Tumanggor, M. Marihot Simanjuntak

NUWO JEJAMO LAMPUNG COMMUNITY EFFORTS IN PROMOTING RELIGIOUS TOLERANCE IN BANDAR LAMPUNG CITY.....	421
---	------------

Fitri Nadila, Ahmad Muttaqin, Isti Arini

TRANSTEXTUAL ANALYSIS OF FAMILY OBLIGATIONS IN THE QUR’AN AND THE BIBLE: ANALYSIS ON QS AT-TAHRIM (66:6) AND 1 TIMOTHY 5:8	445
<i>Ro’is Mas’udi</i>	
MULTICULTURALISM ON CONFUCIANISM PERSPECTIVE	467
<i>Liem Ciang Santoso, Fajar Arianto, Martadi</i>	
HARMONY OF CULTURE, RELIGION, AND ENVIRONMENT: AN ANALYSIS OF THE ONE SURO RITUAL IN KEMIRI HAMLET IN THE PERSPECTIVE OF BUDDHIST ECOTHEOLOGY.....	485
<i>Rosalina Desi Paramita, Mujiyanto, Situ Asih</i>	
MOSES LEADERSHIP MODEL ON EXODUS 18:13-27 AND ITS IMPLICATIONS FOR PASTORAL LEADERSHIP OF PARISH PRIEST AT SAINT PETER AND PAUL PARISH PARONGIL	507
<i>Tiosari Manurung, M. Marihot Simanjuntak</i>	
PALEMAHAN AND BALINESE HINDU ECOLOGICAL THEOLOGY: RELIGIOUS PRACTICES OF VILLAGE CREDIT INSTITUTIONS AS A FACTOR IN ENVIRONMENTAL SUSTAINABILITY.....	521
<i>I Nyoman Bontot, Ahmad Subagyo, Martino Wibowo, Anas Iswanto Anwar</i>	
THE ACCULTURATION OF SUFISM AND JAVA CULTURE IN THE AL-KHIDMAH DZIKIR SUROAN AND BANYU MANAQIB LOCAL TRADITIONS.....	543
<i>Farihatul Mufidah Ali Rohman, Tasmuji</i>	
THE PEOPLE OF EMBONG KALIASIN VILLAGE VIEWS ON THE CHANGE IN THE FUNCTION OF THE BEIT HASHEM SYNAGOGUE SITE IN SURABAYA	563
<i>Rahmat Fajri, Achmad Fajrul Alim</i>	
GENDER JUSTICE CONSTRUCTION IN AMINA WADUD’S THOUGHT: A CRITICAL EPISTEMOLOGICAL PERSPECTIVE	589
<i>Lenni Marlina Br Purba, Ryandi</i>	

**THE ZERO MIND PROCESS FROM THE PERSPECTIVE OF *TAKHALLI*:
A CONCEPTUAL STUDY OF THE SOUL-PURIFICATION PROCESS IN
ARY GINANJAR’S ESQ.....609**
Eka Vindana Dulasta, Ghozi

**RECLAIMING BASOTHO INDIGENOUS RELIGION (BIR): TOWARDS
DECOLONISED AND TRANSFORMATIVE CITIZENSHIP EDUCATION
IN LESOTHO SECONDARY SCHOOLS.....629**
Rasebate Isaac Mokotso

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Abstract

The global ecological crisis has spurred the growth of “religion and ecology” studies, which emphasize the role of religious values as an ethical foundation for sustainable development. However, the contribution of the Balinese Hindu tradition to this discourse remains relatively limited; the concept of palemahan within the Tri Hita Karana framework is often understood merely as local wisdom rather than as a construct of ecological theology. This study aims to address two issues: how palemahan can be understood as a form of ecological theology within the Balinese Hindu tradition, and how this value is actualized through religious practices at the Village Credit Institutions (Lembaga Perkreditan Desa or LPD), thereby supporting environmental sustainability. The study employs a qualitative approach utilizing a hermeneutic method to analyze Hindu scriptural sources—specifically the Vedas and Sarasamuccaya—combined with in-depth interviews with customary village heads (bendesa adat), temple priests (pemangku), Hindu academics, and LPD managers, alongside contextual data regarding the 1,308 LPDs in Bali. The theoretical framework integrates the concepts of Dharma and the cosmic law of Rta with “religion and ecology” theory and Gadamerian hermeneutics as the basis for textual interpretation. The findings indicate that palemahan constitutes a religious obligation rooted in cosmic order; it is internalized through religious rituals, customary norms, and LPD institutional governance, thereby shaping sustainable economic behavior and environmental conservation practices. The study asserts that religious practices within LPDs serve as an institutional mechanism that renders environmental sustainability not merely a product of regulation and economic governance, but the fruit of the spiritual consciousness

of the Balinese Hindu community, while simultaneously enriching the “religion and ecology” discourse with the perspective of Indonesian Hindu ecological theology.

Keywords: palemahan; ecological theology; Tri Hita Karana; Village Credit Institution (LPD); environmental sustainability

Abstrak

Krisis ekologis global mendorong berkembangnya kajian agama dan lingkungan yang menempatkan nilai-nilai keagamaan sebagai landasan etis bagi pembangunan berkelanjutan. Meskipun demikian, kontribusi tradisi Hindu Bali terhadap diskursus *religion and ecology* masih relatif terbatas, sementara konsep *palemahan* dalam *Tri Hita Karana* lebih sering dipahami sebagai kearifan lokal daripada sebagai konstruksi teologi ekologis. Penelitian ini bertujuan menganalisis palemahan sebagai bentuk environmental theology dalam tradisi Hindu Bali serta menjelaskan aktualisasinya dalam praktik kelembagaan Lembaga Perkreditan Desa (LPD). Penelitian menggunakan pendekatan kualitatif dengan metode hermeneutik terhadap sumber-sumber ajaran Hindu, terutama *Veda* dan *Sarasamuccaya*, yang dipadukan dengan wawancara mendalam terhadap bendesa adat, pemangku, akademisi Hindu, dan pengelola LPD. Analisis juga didukung oleh data empiris mengenai praktik keberlanjutan pada 1.308 LPD di Bali sebagai konteks implementasi nilai-nilai religius. Hasil penelitian menunjukkan bahwa palemahan tidak hanya merepresentasikan etika pelestarian lingkungan, tetapi merupakan kewajiban religius yang berakar pada konsep *Dharma* dan hukum kosmis (*Rta*), nilai tersebut diinternalisasikan melalui ritual keagamaan, norma adat, serta tata kelola kelembagaan yang membentuk perilaku ekonomi dan konservasi lingkungan secara berkelanjutan. Penelitian ini menegaskan bahwa *Tri Hita Karana* memperkaya kajian religion and ecology dengan menghadirkan perspektif teologi ekologis Hindu Bali yang mengintegrasikan dimensi spiritual, sosial, dan ekologis dalam membangun keberlanjutan berbasis komunitas adat.

Kata kunci: etika lingkungan Hindu; hermeneutik; kearifan lokal; religion and ecology; teologi ekologis

INTRODUCTION

The ecological crisis has emerged as one of the greatest challenges facing global society in the 21st century. Climate change, biodiversity loss, environmental pollution, forest degradation, and the exploitation of natural resources demonstrate that the economic growth-oriented development paradigm has failed to foster a harmonious relationship between humanity and nature¹. Against this backdrop, the concept of sustainable development has evolved through various approaches—including the “Triple Bottom Line,” which establishes a balance among economic (profit), social (people), and environmental (planet) aspects as the foundation of sustainability². However, these approaches generally remain focused on policy instruments and governance, and thus

¹ IPCC. Climate Change 2023: Synthesis Report (Geneva: Intergovernmental Panel on Climate Change, 2023); United Nations Environment Programme. Global Environment Outlook 7 (Nairobi: UNEP, 2024).

² John Elkington. *Cannibals with Forks: The Triple Bottom Line of 21st Century Business* (Oxford: Capstone Publishing, 1998).

do not fully explain how religious beliefs shape public ecological consciousness in a sustainable manner.

Developments in the study of religion and ecology demonstrate that religion holds a strategic position in shaping environmental ethics. White³ sparked a debate regarding the relationship between religion and the ecological crisis; this subsequently evolved into an interdisciplinary field of study that views religion not as a cause, but rather as a source of values for fostering ecological responsibility⁴. From this perspective, the human relationship with nature is understood as a spiritual connection encompassing moral and religious dimensions. Environmental degradation is viewed not merely as an economic or technological issue, but also as a crisis of ethics and spirituality⁵. This approach has given rise to various studies in environmental theology that position religious teachings as the foundation for shaping the ecological behavior of communities.

Nevertheless, the development of environmental theology remains dominated by Abrahamic religious traditions—particularly Christianity and Islam—while the contribution of the Hindu tradition to this discourse remains relatively limited⁶. Yet, Hinduism possesses a cosmological worldview that positions humans as an integral part of the cosmic order (*Rta*); consequently, the human relationship with the environment is understood as a sacred bond that must be upheld through balance and harmony⁷. In the context of Balinese Hinduism, this harmonious relationship among humans, God, and nature is embodied in the *Tri Hita Karana* philosophy, comprising *parahyangan*, *pawongan*, and *palemahan*⁸. While the *palemahan* dimension has generally been interpreted as a

³ Lynn White Jr., “The Historical Roots of Our Ecologic Crisis.” *Science* 155, no. 3767 (1967): 1203-1207.

⁴ Lynn White Jr. “The Historical Roots of Our Ecologic Crisis.” *Science* 155, no. 3767 (1967): 1203-1207; Mary Evelyn Tucker, dan John Grim. “Religion and Ecology.” *Oxford Research Encyclopedia of Religion* (Oxford: Oxford University Press, 2017).

⁵ John Grim, dan Mary Evelyn Tucker. *Ecology and Religion* (Washington, DC: Island Press, 2014); Willis Jenkins, Mary Evelyn Tucker, dan John Grim, eds. *Routledge Handbook of Religion and Ecology* (London: Routledge, 2017).

⁶ Willis Jenkins, Mary Evelyn Tucker, dan John Grim, eds. *Routledge Handbook of Religion and Ecology*. London: Routledge, 2017; O.P. Dwivedi. “Hinduism and Environmental Ethics.” *Worldviews: Global Religions, Culture, and Ecology* 26, no. 2 (2022): 145-167; Pankaj Jain. *Dharma and Ecology of Hindu Communities: Sustenance and Sustainability* (Farnham: Ashgate, 2011).

⁷ Arvind Sharma. *Hinduism and Ecology* (New Delhi: Motilal Banarsidass, 2020); O.P. Dwivedi. “Hinduism and Environmental Ethics.” *Worldviews: Global Religions, Culture, and Ecology* 26, no. 2 (2022): 145-167.

⁸ Komang Adi, Kadek Saputra, Putu Bagus Anggiriawan, dan Ni Sutapa. “Akuntabilitas Pengelolaan Keuangan Desa dalam Perspektif Budaya Tri Hita Karana.” *Jurnal Riset Akuntansi dan Bisnis Airlangga* 3, no. 1 (2018): 306-321; I.N.D. Astawa, dan G. Sedana. *Kearifan Lokal Bali dan Pembangunan Ekonomi: Suatu Model Pembangunan Ekonomi Bali Berkelanjutan* (Denpasar: Pustaka Larasan, 2017); S. Adhitama. “Konsep Tri Hita Karana dalam Ajaran Kepercayaan Budi Daya.” *Dharmasmrti: Jurnal Ilmu Agama dan Kebudayaan* 20, no. 2 (2020): 90-101; I Wayan Sukarma. “Tri Hita Karana: Theoretical Basic of Moral Hindu.” *International Journal of Linguistics, Literature and Culture* 2, no. 5 (2016): 96-104.

principle of environmental conservation or local wisdom⁹, Hindu scriptural sources—such as the *Vedas* and the *Sarasamuccaya*—indicate that the concept represents a religious obligation to maintain cosmic balance as an aspect of *Dharma* practice.

This limited perspective is also evident in research concerning *Tri Hita Karana*. Most prior studies have linked this concept to organizational governance, public sector accountability, organizational culture, tourism development, and accounting practices¹⁰. Similarly, research on Village Credit Institutions (*Lembaga Perkreditasi Desa* or LPD) has predominantly focused on institutional aspects, financial and organizational performance, and the economic resilience of indigenous communities¹¹. There remains a scarcity of research positioning *palemahan* as a theological construct that shapes the economic behavior of indigenous communities; consequently, an academic gap exists between management studies based on *Tri Hita Karana* and Religious Studies, which frame it as a form of environmental theology.

Based on the preceding discussion, this study addresses two research questions. First, how can the concept of *palemahan* within the *Tri Hita Karana* framework be understood as a form of ecological theology in the Balinese Hindu tradition? Second, how are the values associated with *palemahan* actualized through religious practices within the Village Credit Institutions (*Lembaga Perkreditasi Desa*), thereby serving as a factor that supports environmental sustainability? To answer these questions, the study employs a theoretical framework that integrates the concepts of *Dharma* and *Rta* with

⁹ Husnul Qodim. "Nature Harmony and Local Wisdom: Exploring Tri Hita Karana and Traditional Ecological Knowledge of the Bali Aga Community in Environmental Protection." *Religious: Jurnal Studi Agama-Agama dan Lintas Budaya* 7, no. 1 (2023): 1-10; C.P. Kubontubuh. "Tri Hita Karana, a Spiritual Connection to Nature in Harmony." *The Journal of the Siam Society* 111, no. 2 (2023): 247-252.

¹⁰ Komang Adi, Kadek Saputra, Putu Bagus Anggiriawan, dan Ni Sutapa. "Akuntabilitas Pengelolaan Keuangan Desa dalam Perspektif Budaya Tri Hita Karana." *Jurnal Riset Akuntansi dan Bisnis Airlangga* 3, no. 1 (2018): 306-321; Anak Agung Gede Wiranata. "Konsep Lingkungan Hidup dalam Ajaran Hindu: Perspektif Tri Hita Karana." *Satya Sastraharing* 5, no. 1 (2021): 1-12; I Wayan Kartika Jaya Budiarsih Utama, Made Warka, dan Sri Setyaji. "Philosophy of Tri Hita Karana in Land Procurement." *Journal of Natural Volatiles & Essential Oils* 8, no. 6 (2021): 4567-4576; N.W.Y. Dewi. "Akuntabilitas dalam Bingkai Filosofi Tri Hita Karana: Suatu Eksplorasi pada Lembaga Perkreditasi Desa Pakraman Dharmajati Tukad Mungga" (Tesis, Universitas Brawijaya, 2008); S. Adhitama. "Konsep Tri Hita Karana dalam Ajaran Kepercayaan Budi Daya." *Dharmasmrti: Jurnal Ilmu Agama dan Kebudayaan* 20, no. 2 (2020): 90-101.

¹¹ I Ketut Ardhana. "Local Values and Microfinance Institutions in Bali: Cultural Continuity and Community Resilience." *Jurnal Kajian Bali* 6, no. 1 (2016): 1-24; Ni Gusti Ayu Agung Trisna Putri. "Analisis Kinerja Keuangan pada Lembaga Perkreditasi Desa (LPD) Desa Adat Tabanan." *Warmadewa Management and Business Journal* 1, no. 1 (2019): 19-26; N.L.P. Wiagustini, I. B. Panji Sedana, N. P. R. Aprilia, dan G. R. M. Simanjuntak. "Financial Sustainability Berbasis Budaya (Studi pada Lembaga Perkreditasi Desa di Bali)." *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 13, no. 3 (2024): 300-310; I.N. Bontot, A. Subagyo, M. Wibowo, dan A. I. Anwar. "Hindu-Based Financial Management and Business Sustainability: A Mixed Method Study of Village Credit Institutions (LPDs) in Bali." *Vidyottama Sanatana: International Journal of Hindu Science and Religious Studies* 9, no. 2 (2025): 311-322.

the theory of religion and ecology¹², alongside Gadamer's¹³ hermeneutics as the basis for interpreting religious texts.

Methodologically, this study employs a qualitative approach utilizing a hermeneutic method to analyze source texts of Hindu teachings—specifically the Vedas and the *Sarasamuccaya*—combined with in-depth interviews with traditional village heads (*bendesa adat*), temple priests (*pemangku*), Hindu academics, and LPD practitioners¹⁴. Empirical data concerning 1,308 active LPDs in Bali—with total assets exceeding IDR 30 trillion—serve as an empirical context to illustrate how religious values are internalized within the economic behavior of indigenous communities, rather than acting as the focus of statistical analysis. Through this approach, the study aims to contribute theoretically to the field of Religious Studies by framing *palemahan* as a concept within environmental theology, while also offering a new perspective: that community-based environmental sustainability is fostered through the internalization of religious values embedded in Balinese Hindu traditions.

RESULTS AND DISCUSSION

Palemahan as Balinese Hindu Ecological Theology: Addressing the First Research Question

Tri Hita Karana as Balinese Hindu Cosmology

Tri Hita Karana is a concept within Balinese Hindu society positing that happiness and well-being can only be attained through the creation of harmonious relationships: between humans and God (*parahyangan*), among humans (*pawongan*), and between humans and nature (*palemahan*). These three dimensions are not viewed as isolated elements but rather as a unified cosmological whole, where they mutually influence one another to shape the balance of life. From the perspective of Balinese Hinduism, harmony is understood not merely as a state of social peace, but as a manifestation of the cosmic order (*Rta*)—the fundamental basis for the existence of all living beings¹⁵.

Although the term *Tri Hita Karana* evolved within the context of Balinese culture, the values it embodies are deeply rooted in broader Hindu teachings. Various sacred texts—such as the Vedas, Upanishads, Bhagavad Gita, and *Sarasamuccaya*—position

¹² Tucker, Mary Evelyn, dan John Grim. "Religion and Ecology." Oxford Research Encyclopedia of Religion. (Oxford: Oxford University Press, 2017).

¹³ Hans-Georg Gadamer. *Truth and Method*. 2nd rev. ed. (London: Continuum, 2004).

¹⁴ Moh. Soehadha. *Metode Penelitian Sosial Kualitatif untuk Studi Agama*. Yogyakarta: SUKA Press, 2012.

¹⁵ I.N.D. Astawa, dan G. Sedana. *Kearifan Lokal Bali dan Pembangunan Ekonomi: Suatu Model Pembangunan Ekonomi Bali Berkelanjutan* (Denpasar: Pustaka Larasan, 2017); S. Adhitama. "Konsep Tri Hita Karana dalam Ajaran Kepercayaan Budi Daya." *Dharmasmrti: Jurnal Ilmu Agama dan Kebudayaan* 20, no. 2 (2020): 90-101; I Wayan Sukarma. "Tri Hita Karana: Theoretical Basic of Moral Hindu." *International Journal of Linguistics, Literature and Culture* 2, no. 5 (2016): 96-104.

human beings as an integral part of God's entire creation¹⁶. Consequently, the human relationship with nature is not exploitative; rather, it is grounded in a moral and spiritual obligation to maintain the balance of creation. Nature is understood as a manifestation of the divine power that sustains life, necessitating that its utilization be carried out responsibly and with self-restraint¹⁷.

In the daily life of Balinese society, *Tri Hita Karana* extends beyond a mere philosophical concept; it is embodied in various social, customary, and religious institutions. From traditional villages (*desa adat*) and the *subak* system to temples and diverse community-based economic institutions, *Tri Hita Karana* serves as a guiding principle for collective decision-making. Consequently, the interplay between religion, culture, and social governance in Balinese society is highly integrative, with religious values underpinning the formation of social norms and economic behaviors¹⁸. This integrative nature provides the sociological foundation enabling the consistent actualization of *palemahan* through village-based economic institutions like the LPD (Village Credit Institution); the LPD does not operate in isolation from the customary structure but rather functions as one of its institutional manifestations.

Developments in academic research over the past two decades have generally positioned *Tri Hita Karana* as a concept relevant to organizational culture, governance, tourism development, and institutional accountability¹⁹. While this approach has successfully demonstrated the concept's relevance to sustainable development—as underscored by studies on its application to tourism area management²⁰—it largely frames *Tri Hita Karana* merely as a cultural value. Such a perspective fails to fully elucidate the theological dimensions underpinning the human-nature relationship as articulated in primary Hindu religious sources. The findings of this study affirm that re-examining *Tri Hita Karana*

¹⁶ I Made Titib. *Veda Sabda Suci: Pedoman Praktis Kehidupan* (Surabaya: Paramita, 1996); Tjok Rai Sudharta. *Sarasamuccaya, Smerti Nusantara* (Surabaya: Paramita, 2009); Agus S. Mantik. *Bhagavad Gita* (Terjemahan). (Surabaya: Paramita, 2007).

¹⁷ Arvin Sharma. *Hinduism and Ecology* (New Delhi: Motilal Banarsidass, 2020); O.P. Dwivedi. "Hinduism and Environmental Ethics." *Worldviews: Global Religions, Culture, and Ecology* 26, no. 2 (2022): 145-167; Pankaj Jain. "Dharma and Ecology of Hindu Communities: Sustenance and Sustainability." (Farnham: Ashgate, 2011).

¹⁸ Komang Adi, Kadek Saputra, Putu Bagus Anggiriawan, dan Ni Sutapa. "Akuntabilitas Pengelolaan Keuangan Desa dalam Perspektif Budaya Tri Hita Karana." *Jurnal Riset Akuntansi dan Bisnis Airlangga* 3, no. 1 (2018): 306-321; I Ketut Ardhana. "Local Values and Microfinance Institutions in Bali: Cultural Continuity and Community Resilience." *Jurnal Kajian Bali* 6, no. 1 (2016): 1-24.

¹⁹ Komang Adi, Kadek Saputra, Putu Bagus Anggiriawan, dan Ni Sutapa. "Akuntabilitas Pengelolaan Keuangan Desa dalam Perspektif Budaya Tri Hita Karana." *Jurnal Riset Akuntansi dan Bisnis Airlangga* 3, no. 1 (2018): 306-321; I Wayan Kartika Jaya Budiarsih Utama, Made Warka, dan Sri Setyajie. "Philosophy of Tri Hita Karana in Land Procurement." *Journal of Natural Volatiles & Essential Oils* 8, no. 6 (2021): 4567-4576.

²⁰ I W. A. R. Sanjaya, A. S. Wiranatha, dan I. M. Sukewijaya. "Evaluasi Pelaksanaan Tri Hita Karana pada Lingkungan Vila di Kecamatan Ubud." *ECOTROPIC: Jurnal Ilmu Lingkungan* 18, no. 1 (2024): 33-44.

through the lens of Religious Studies reveals it to be, in fact, a theological construct linking religious life with ecological responsibility, rather than simply a construct of organizational culture.

Dharma and Rta as the Theological Basis of Palemahan

Among the three elements of *Tri Hita Karana*, *palemahan* is the dimension directly concerned with the relationship between humans and nature. To date, *palemahan* has largely been understood as a principle of environmental conservation or a form of Balinese local wisdom regarding the preservation of the natural world²¹. While this understanding is valid, a hermeneutic analysis of the Vedas and the *Sarasamuccaya* conducted in this study reveals that the full significance of *palemahan* is not yet fully captured by that interpretation. From the perspective of Hindu theology, the human relationship with nature is not merely a social obligation but an integral part of practicing *Dharma*—the religious duty to maintain cosmic order and balance.

This view is rooted in the concept of *Rta*—the cosmic law governing the order of the universe. All living beings are seen as part of an interdependent web of life, meaning that human actions toward nature affect the balance of all creation. Consequently, the excessive exploitation of nature is viewed not merely as a violation of environmental ethics, but also as a transgression against the divine law that sustains life. This perspective imbues environmental preservation with a spiritual dimension that extends far beyond mere economic interests or conservation²².

These values are also reflected in various Hindu teachings regarding self-restraint and the proportionate use of resources. The *Bhagavad Gita* teaches that individuals are duty-bound to act as an offering to God, free from the drive of greed²³, while the *Sarasamuccaya*—specifically verses 261–262—teaches that wealth acquired through righteous effort must be allocated in a balanced manner to uphold *Dharma*, fulfill life's needs (*Kama*), and foster prosperity (*Artha*)²⁴. These teachings demonstrate that economic activity is never divorced from moral responsibility toward society and nature; thus, the answer to the first research question can be affirmed: *palemahan* is not merely a cultural

²¹ Husnul Qodim. "Nature Harmony and Local Wisdom: Exploring Tri Hita Karana and Traditional Ecological Knowledge of the Bali Aga Community in Environmental Protection." *Religious: Jurnal Studi Agama-Agama dan Lintas Budaya* 7, no. 1 (2023): 1–10; C.P. Kubontubuh. "Tri Hita Karana, a Spiritual Connection to Nature in Harmony." *The Journal of the Siam Society* 111, no. 2 (2023): 247–252.

²² O.P. Dwivedi. "Hinduism and Environmental Ethics." *Worldviews: Global Religions, Culture, and Ecology* 26, no. 2 (2022): 145–167; Mary Evelyn Tucker, dan John Grim. "Religion and Ecology." *Oxford Research Encyclopedia of Religion* (Oxford: Oxford University Press, 2017).

²³ Agus S. Mantik. "Bhagavad Gita (Terjemahan)" (Surabaya: Paramita, 2007).

²⁴ Tjok Rai Sudharta. *Sarasamuccaya, Smerti Nusantara* (Surabaya: Paramita, 2009).

norm or social ethic, but a construct of Balinese Hindu eco-theology that positions the preservation of nature as the fulfillment of a spiritual obligation.

Convergence and Differences between Palemahan and the Triple Bottom Line

When compared to modern sustainability concepts, *palemahan* shares a similar orientation with the “Planet” dimension of the Triple Bottom Line framework, which emphasizes the importance of environmental sustainability²⁵. However, this study identifies a fundamental difference between the two. While the Triple Bottom Line is rooted in business ethics and organizational sustainability, *palemahan* grounds ecological responsibility in religious beliefs regarding the sanctity of nature as a manifestation of the Divine. Consequently, adherence to environmental preservation principles is driven not only by long-term economic interests but also by a spiritual awareness that safeguarding nature is an integral part of practicing *Dharma*.

This distinction is significant as it demonstrates that religion possesses the capacity to foster stronger intrinsic motivation than formal regulatory instruments alone. These findings reinforce the Triple Bottom Line concept by incorporating a spiritual dimension—an aspect that has historically received relatively little attention in conventional sustainability literature—while simultaneously affirming the role of *palemahan* as the study’s conceptual foundation: not merely a cultural norm, but an ecological theology that shapes how Balinese Hindu society perceives the relationship between humanity and nature.

This comparison also underscores the distinctive position of Balinese Hinduism within the global discourse on religion and ecology—a field long dominated by the experiences of Abrahamic traditions. As demonstrated by Dwivedi²⁶ and Jain²⁷, the Hindu tradition views nature as part of a sacred web of life; consequently, its ecological ethics cannot be reduced to mere cost-benefit calculations. Research into the intersection of *Tri Hita Karana* and Islamic socio-environmental ethics²⁸ further reveals that such religious-ecological frameworks transcend specific traditions, even though their theological roots differ. Thus, **palemahan** does not stand in isolation as merely an exotic form of local wisdom; rather, it represents a variant of a broader pattern in which religion serves as

²⁵ John Elkington. *Cannibals with Forks: The Triple Bottom Line of 21st Century Business*. (Oxford: Capstone Publishing, 1998).

²⁶ O.P. Dwivedi. “Hinduism and Environmental Ethics.” *Worldviews: Global Religions, Culture, and Ecology* 26, no. 2 (2022): 145-167.

²⁷ Pankaj Jain. *Dharma and Ecology of Hindu Communities: Sustenance and Sustainability*. Farnham: Ashgate, 2011.

²⁸ Mohamad Ali Hisyam, Akhmad Rofii Damyati, Khadijah Binti Mohd Khambali @ Hambali, dan Hatice Toksöz. “Tri Hita Karana and Islamic Ethics: Bridging Universal Values for Social Harmony and Environmental Sustainability.” *Teosofi: Jurnal Tasawuf dan Pemikiran Islam* 14, no. 2 (2024): 167-194.

a source of environmental ethics that are more enduring than policies based solely on administrative measures.

Religious Practices of Village Credit Institutions as a Factor in Environmental Sustainability: Addressing the Second Research Question

Internalization of Palemahan Values in Institutional Governance

The concept of *palemahan* within the *Tri Hita Karana* framework extends beyond mere normative teaching; it is internalized within the institutional practices of Balinese indigenous communities, including the Village Credit Institutions (*Lembaga Perkreditasi Desa* or LPD). As financial institutions owned by the customary village, LPDs operate within a socio-religious structure that grounds the formulation of norms, decision-making, and resource management in Hindu values²⁹. Consequently, economic activities are not divorced from religious responsibilities toward the natural environment but are instead understood as an integral part of upholding *Dharma*.

Interviews with the *bendesa adat* (customary village head), *pemangku* (temple priest), and LPD administrators reveal that institutional decisions consistently balance economic interests, the needs of the indigenous community, and environmental considerations. Social funds allocated for temple maintenance, religious ceremonies, the rehabilitation of sacred sites, village greening, and water resource management are viewed not merely as a form of corporate social responsibility, but as a religious obligation intrinsic to the LPD's identity as a customary village institution. These practices demonstrate that environmental sustainability is fostered through religious mechanisms deeply rooted in community life, aligning with findings that collective cultural values contribute to strengthening the financial sustainability of LPDs³⁰.

These findings reinforce the view that religious values can shape economic behavior more profoundly than purely regulatory approaches. Tucker and Grim³¹ explain that religion provides a moral framework enabling communities to internalize ecological responsibility as part of their spiritual identity. In the Balinese context, this mechanism is evident through customary rituals that continuously reproduce a collective awareness

²⁹ I Ketut Ardhana. "Local Values and Microfinance Institutions in Bali: Cultural Continuity and Community Resilience." *Jurnal Kajian Bali* 6, no. 1 (2016): 1-24; I Gede Wahyu Dwi Wijaya, dan I Gusti Ngurah Putu Suryanata. "Aktualisasi Nilai Filosofi Tri Hita Karana di Lembaga Perkreditasi Desa (LPD) Kesiman." *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 10, no. 1 (2021): 23-34.

³⁰ N. L. P. Wiagustini, I. B. Panji Sedana, N. P. R. Aprilia, dan G. R. M. Simanjuntak. "Financial Sustainability Berbasis Budaya (Studi pada Lembaga Perkreditasi Desa di Bali)." *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 13, no. 3 (2024): 300-310; Ni Gusti Ayu Agung Trisna Putri. "Analisis Kinerja Keuangan pada Lembaga Perkreditasi Desa (LPD) Desa Adat Tabanan." *Warmadewa Management and Business Journal* 1, no. 1 (2019): 19-26.

³¹ Mary Evelyn Tucker, dan John Grim. "Religion and Ecology." *Oxford Research Encyclopedia of Religion*. Oxford: Oxford University Press, 2017.

regarding the importance of maintaining environmental balance. Consequently, the environmental management practices adopted by LPDs are not driven solely by economic interests but are a manifestation of Hindu religious beliefs—as seen, for instance, in the implementation of *Tri Hita Karana* values at LPD Kesiman³².

This interpretation aligns with the teachings of the Sarasamuccaya—specifically slokas 261–262—which emphasize that wealth acquired through righteous means must be utilized proportionately for the practice of *Dharma*, the fulfillment of life’s needs (*Kama*), and the advancement of prosperity (*Artha*)³³. Thus, the management of funds supporting environmental conservation and religious activities is not separate from, but rather an integral part of, an economic governance system grounded in Hindu teachings.

This pattern of internalization also appears consistent with findings regarding the actualization of the *Tri Hita Karana* philosophy at LPD Kesiman, which indicate that LPD administrators view fund management not merely as an administrative obligation, but as an expression of responsibility toward God, fellow human beings, and nature simultaneously³⁴. The similarity of patterns across LPDs in different regions reinforces the argument that the internalization of *palemahan* values is not an isolated phenomenon specific to certain customary villages, but rather a relatively consistent institutional pattern across LPDs in Bali—albeit one where the intensity and concrete forms may vary depending on the specific characteristics of each customary village.

Religious Rituals as a Mechanism for Environmental Conservation

One of the study’s key findings is that religious rituals serve as an effective mechanism for environmental conservation. Various ceremonies—such as *Tumpek Wariga*, *Tumpek Uye*, *Mapag Toya*, and *Ngusaba Nini*, as well as rituals associated with springs, forests, and sacred sites—foster a collective awareness, both symbolically and practically, regarding the importance of preserving nature as a sacred space. Through these rituals, the community not only fulfills religious obligations but also renews its social commitment to environmental preservation—a dynamic also evident in the Bali Aga people’s practice of protecting customary forests through *awig-awig* (customary laws)³⁵.

³² I Gede Wahyu Dwi Wijaya, dan I Gusti Ngurah Putu Suryanata. “Aktualisasi Nilai Filosofi Tri Hita Karana di Lembaga Perkreditan Desa (LPD) Kesiman.” *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 10, no. 1 (2021): 23–34.

³³ Tjok Rai Sudharta. *Sarasamuccaya*, Smerti Nusantara. Surabaya: Paramita, 2009.

³⁴ I Gede Wahyu Dwi Wijaya, dan I Gusti Ngurah Putu Suryanata. “Aktualisasi Nilai Filosofi Tri Hita Karana di Lembaga Perkreditan Desa (LPD) Kesiman.” *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 10, no. 1 (2021): 23–34.

³⁵ Husnul Qodim. “Nature Harmony and Local Wisdom: Exploring Tri Hita Karana and Traditional Ecological Knowledge of the Bali Aga Community in Environmental Protection.” *Religius: Jurnal Studi Agama-Agama dan Lintas Budaya* 7, no. 1 (2023): 1–10.

From the perspective of the anthropology of religion, rituals serve to reproduce social and religious values through repetitive symbolic actions. This ritual repetition ensures that ecological values do not remain merely normative knowledge but transform into collective habits passed down across generations. Thus, customary rituals function as an institutional mechanism that sustains the human-nature relationship, while simultaneously embodying what Kubontubuh³⁶ conceptually describes as the Balinese people's spiritual connection to nature through the harmony of *Tri Hita Karana*.

At LPDs, these various ritual activities receive financial support through the allocation of institutional funds. This support demonstrates that these indigenous community financial institutions do not merely perform financial intermediation functions but also contribute to the sustainability of the ecological systems that underpin community life. Contextual data regarding the 1,308 active LPDs in Bali—with total assets exceeding IDR 30 trillion—illustrate the extensive scope of these practices: fund management, support for customary activities, limits on environmental exploitation, and the observance of religious rituals all demonstrate that LPD economic activities are inseparable from the religious system of Balinese society³⁷. These findings reveal that religion, culture, and the economy operate simultaneously to foster community-based environmental sustainability, thereby addressing the second research question: religious practices within LPDs serve as a supporting factor for environmental sustainability by transforming spiritual obligations into concrete institutional mechanisms.

Institutional Scale and Financial Capacity as Pillars of Religious Practice

The capacity of LPDs to support environmental sustainability through religious practices is inextricably linked to their institutional financial health. A study examining the roles of intellectual and capital structures across 307 LPDs in nine regencies and cities in Bali reveals that robust financial capacity positively contributes to the institutions' cultural sustainability—including the funding of village-level customary and religious activities. These findings reinforce the study's argument that LPD-based environmental sustainability is not merely a normative issue but also hinges on sound financial governance; without adequate financial capacity, the consistent allocation of funds for rituals, greening initiatives, and the conservation of sacred sites would be difficult to maintain. Furthermore, strengthening social and spiritual capital within LPDs has been shown to contribute significantly to the sustainability of these customary-based

³⁶ C.P. Kubontubuh. "Tri Hita Karana, a Spiritual Connection to Nature in Harmony." *The Journal of the Siam Society* 111, no. 2 (2023): 247-252.

³⁷ I.N. Bontot, A. Subagyo, M. Wibowo, dan A. I. Anwar. "Hindu-Based Financial Management and Business Sustainability: A Mixed Method Study of Village Credit Institutions (LPDs) in Bali." *Vidyottama Sanatana: International Journal of Hindu Science and Religious Studies* 9, no. 2 (2025): 311-322.

institutions—both individually and collectively—thereby confirming that economic and religious dimensions reinforce rather than conflict with one another in supporting environmental sustainability.

At the same time, local socio-political dynamics shape the extent to which *Tri Hita Karana* values are consistently realized, rather than remaining mere institutional rhetoric. Critical studies on the application of *Tri Hita Karana* in *subak* management policies remind us that this concept can be ideologically mobilized for specific interests; consequently, its actualization requires ongoing empirical scrutiny rather than being accepted uncritically as inherently positive local wisdom. In the context of LPDs (Village Credit Institutions), interview findings from this study indicate that customary social control mechanisms—including oversight by the *bendesa adat* (customary village head) and *pemangku* (traditional priest) regarding the use of village funds—serve as crucial factors ensuring that the internalization of *palemahan* (environmental) values does not stop at symbolism but truly manifests in measurable environmental conservation practices.

Alignment with the Theoretical Framework and Methods

Alignment with the Theoretical Framework

The findings of this study align with the employed theoretical framework, which integrates the concepts of *Dharma* and *Rta* with the theory of religion and ecology and Gadamerian hermeneutics. The concept of *Rta* posits that cosmic order serves as the foundation for the human obligation to maintain natural balance; field findings demonstrate that this obligation is genuinely enacted through rituals and the governance of the LPD, rather than remaining merely a normative ideal. Similarly, the religion and ecology theory developed by Tucker and Grim³⁸—which posits that religion functions as a moral framework shaping ecological responsibility—is confirmed by the finding that Balinese Hindu religious values tangibly shape the economic and environmental conservation behaviors of the LPD.

Alignment is also evident when compared to the Triple Bottom Line³⁹: this study does not reject the framework's relevance but rather extends it by incorporating a spiritual dimension that has received limited exploration. Thus, the theoretical framework established at the outset of the study proves adequate for explaining the empirical phenomena, while simultaneously gaining further validation through field data regarding the LPDs' religious practices.

³⁸ Mary Evelyn Tucker, dan John Grim. "Religion and Ecology." Oxford Research Encyclopedia of Religion (Oxford: Oxford University Press, 2017).

³⁹ John Elkington. *Cannibals with Forks: The Triple Bottom Line of 21st Century Business*. Oxford: Capstone Publishing, 1998.

The alignment between the theoretical framework and field findings is also evident at a more specific level. The “religion and ecology” theory posits that religion shapes ecological responsibility through three primary channels: normative doctrine, ritual, and institutional structures⁴⁰. All three channels are consistently identified in the study’s data: the normative doctrine channel is reflected in the *Dharma* and *Rta* teachings found in the Vedas and *Sarasamuccaya*; the ritual channel is evident in the observance of *Tumpek Wariga*, *Tumpek Uye*, and various ceremonies related to water sources and forests; and the institutional channel is demonstrated by the governance of LPDs (Village Credit Institutions), which allocate funds for both religious activities and environmental conservation. This consistency across the three channels reinforces the internal validity of the research findings and demonstrates that the employed theoretical framework is capable of explaining the phenomenon comprehensively, rather than focusing on a single aspect alone.

Nevertheless, this study also reveals nuances that enrich the initial theoretical framework. While theories regarding religion and ecology generally stem from the experiences of religious communities that operate relatively autonomously from formal economic structures, findings concerning the LPD demonstrate a convergence of religious and economic mechanisms within a single institution. The LPD is not merely an economic entity influenced by external religious values; rather, it is an institution structurally built upon the religious foundations of the customary village (*desa adat*) since its inception. These nuances enrich religion-and-ecology theory by highlighting a novel institutional form: a customary community-based financial institution that functions simultaneously as an economic instrument and a vehicle for actualizing ecological theology.

Alignment with Research Methods

The application of a hermeneutic method to the Veda and *Sarasamuccaya* texts, combined with in-depth interviews, proved suitable for addressing the two research questions posed in this study. Gadamer’s⁴¹ hermeneutic approach enables the researcher to understand the meaning of *palemahan* not as a static doctrine, but as a religious value that undergoes continuous actualization through a dialogue between the horizon of the text and the horizon of the reader (a “fusion of horizons”). Through this approach, the concept of *palemahan* found in classical texts can be interpreted in a manner

⁴⁰ John Grim, dan Mary Evelyn Tucker. *Ecology and Religion* (Washington, DC: Island Press, 2014); Willis Jenkins, Mary Evelyn Tucker, dan John Grim, eds. *Routledge Handbook of Religion and Ecology* (London: Routledge, 2017).

⁴¹ Hans-Georg Gadamer. *Truth and Method*. 2nd rev. ed (London: Continuum, 2004).

relevant to the contemporary environmental crisis—a perspective also affirmed by the methodological approach to socio-religious research⁴².

In-depth interviews with traditional village heads (*bendesa adat*), temple priests (*pemangku*), irrigation association leaders (*pekaseh*), Hindu scholars, and managers of Village Credit Institutions (LPD) enriched the textual interpretation with the informants' empirical experiences, thereby yielding a more comprehensive understanding of the process by which religious values are internalized into the community's economic behavior. This combination of hermeneutics, the anthropology of religion, and institutional studies resulted in a multidisciplinary approach capable of explaining how religious meaning is found not only in sacred texts but also in social practices that continuously reproduce religious values.

Comparison with Previous Studies on LPD Performance and Governance

The findings of this study offer a fresh perspective when compared to earlier research on LPDs, which has primarily focused on financial performance and organizational governance. Studies on the financial performance of the Tabanan Customary Village LPD, for instance, indicate that an LPD's sustainability relies heavily on the community's trust in fund management (Putri, 2009), while research on the roles of collective and organizational cultures underscores how cultural capital enhances an LPD's financial sustainability⁴³. This study reveals that such trust and cultural capital are inextricably linked to a deeper religious foundation: the conviction that managing LPD funds constitutes an act of *Dharma*. In other words, the existing management literature's findings regarding the importance of trust and cultural capital can be more comprehensively explained through the eco-theological perspective developed in this study, as the community's trust in the LPD stems fundamentally from the belief that the institution is fulfilling a religious mandate, rather than merely a financial one.

This comparison demonstrates that management studies and Religious Studies regarding LPDs are, in fact, complementary rather than mutually exclusive. While management studies explain the governance mechanisms that enable LPDs to remain financially viable, this research elucidates why indigenous communities are willing to place their trust in and support these mechanisms: LPDs are perceived as an extension of the customary village's religious obligations toward God, fellow human beings, and nature. Integrating these two perspectives opens up opportunities for interdisciplinary

⁴² Moh. Soehadha. *Metode Penelitian Sosial Kualitatif untuk Studi Agama* (Yogyakarta: SUKA Press, 2012).

⁴³ N. L. P. Wiagustini, I. B. Panji Sedana, N. P. R. Aprilia, dan G. R. M. Simanjuntak. "Financial Sustainability Berbasis Budaya (Studi pada Lembaga Perkreditan Desa di Bali)." *E-Jurnal Ekonomi dan Bisnis Universitas Udayana* 13, no. 3 (2024): 300-310.

research that combines management science, economics, and Religious Studies to provide a more comprehensive explanation of the sustainability of indigenous community-based financial institutions.

Scholarly Contribution

Palemahan as Environmental Theology

Research findings indicate that *palemahan* within the *Tri Hita Karana* framework should not merely be understood as a form of local wisdom or a Balinese cultural norm, but rather as an eco-theological construct rooted in Hindu teachings. These findings broaden the understanding established in previous studies, which have tended to frame *Tri Hita Karana* as a philosophy of development, an organizational culture, a model of governance, or a local-value-based management system⁴⁴. While such approaches have successfully elucidated the social functions of *Tri Hita Karana*, they have not fully revealed the theological dimension that shapes the relationship between humans and nature.

Through a hermeneutic approach to Hindu texts, this study demonstrates that the human relationship with the environment is an integral part of practicing *Dharma*, rooted in the concept of cosmic order known as *Rta*. This hermeneutic reading yields a fresh understanding that *palemahan* (the environmental dimension) does not merely regulate the community's theological conduct but also fosters a religious awareness regarding the sanctity of nature as a manifestation of the Divine. These findings broaden the discourse on environmental theology—which has predominantly developed within Christian and Islamic traditions—as evidenced by efforts to establish common ground between *Tri Hita Karana* and Islamic ethics regarding social harmony and environmental sustainability⁴⁵. The contribution of Balinese Hinduism reveals that the relationship between humanity and nature is forged through the integration of cosmology, ritual, customary institutions, and daily practices, thereby enriching the study of religion and ecology with a local perspective derived from the Hindu traditions of the Indonesian archipelago.

⁴⁴ Komang Adi, Kadek Saputra, Putu Bagus Anggiriawan, dan Ni Sutapa. "Akuntabilitas Pengelolaan Keuangan Desa dalam Perspektif Budaya Tri Hita Karana." *Jurnal Riset Akuntansi dan Bisnis Airlangga* 3, no. 1 (2018): 306-321; I Wayan Kartika Jaya Budiarsih Utama, Made Warka, dan Sri Setyajie. "Philosophy of Tri Hita Karana in Land Procurement." *Journal of Natural Volatiles & Essential Oils* 8, no. 6 (2021): 4567-4576.

⁴⁵ Mohamad Ali Hisyam, Akhmad Rofii Damyati, Khadijah Binti Mohd Khambali @ Hambali, dan Hatice Toksöz. "Tri Hita Karana and Islamic Ethics: Bridging Universal Values for Social Harmony and Environmental Sustainability." *Teosofi: Jurnal Tasawuf dan Pemikiran Islam* 14, no. 2 (2024): 167-194.

Methodological and Institutional Contributions

One of this study's methodological contributions lies in its use of a hermeneutic approach to link religious texts with contemporary social practices. In much of the existing research on *Tri Hita Karana*, analysis tends to stop at philosophical descriptions or applications of the concept within the fields of economics, accounting, and tourism⁴⁶. This study adopts a hermeneutic approach because it enables the interpretation of Hindu teachings within the context of modern social change and ecological challenges; simultaneously, it demonstrates that the study of religion need not rely solely on doctrinal analysis but can also elucidate how religious teachings transform into living social practices within the community.

The combination of textual hermeneutics and ethnographic interviews in this study aligns with methodological approaches emerging in contemporary anthropological studies of religion regarding *Tri Hita Karana*—including research on the traditional ecological knowledge of the Bali Aga people—which integrate observation, in-depth interviews, and literature review⁴⁷. This shared approach demonstrates that a multidisciplinary qualitative method is an appropriate strategy for uncovering the theological and social dimensions of local wisdom, which has often been reduced to a mere descriptive object. However, this study differs from those works by explicitly positioning Gadamerian hermeneutics as the primary epistemological framework rather than merely a supplementary data analysis technique; consequently, interpretations of the Vedas and Sarasamuccaya are treated on equal footing with field data during the process of meaning triangulation.

The primary contribution of this research to the field of Religious Studies lies in strengthening the “religion and ecology” paradigm through the perspective of Balinese Hinduism. The findings reveal that the economic practices of the LPD (Village Credit Institution) are inseparable from the religious structure of the *desa adat* (traditional village). The value of *palemahan* (harmony with the environment) serves as a foundation for everything from institutional decision-making and the allocation of social funds to the performance of rituals and various environmental conservation activities. Thus, religion functions not merely as a belief system but also as a social institution that steers collective community action toward ecological sustainability; it enriches sustainability theory by demonstrating that spiritual motivation can foster a deeper ecological commitment than regulatory approaches alone.

⁴⁶ Anak Agung Gede Wiranata. “Konsep Lingkungan Hidup dalam Ajaran Hindu: Perspektif Tri Hita Karana.” *Satya Sastraharing* 5, no. 1 (2021): 1-12; I W. A. R. Sanjaya, A. S. Wiranatha, dan I. M. Sukewijaya. “Evaluasi Pelaksanaan Tri Hita Karana pada Lingkungan Vila di Kecamatan Ubud.” *ECOTROPHIC: Jurnal Ilmu Lingkungan* 18, no. 1 (2024): 33-44.

⁴⁷ Husnul Qodim. “Nature Harmony and Local Wisdom: Exploring Tri Hita Karana and Traditional Ecological Knowledge of the Bali Aga Community in Environmental Protection.” *Religius: Jurnal Studi Agama-Agama dan Lintas Budaya* 7, no. 1 (2023): 1-10.

In a broader context, this research demonstrates that local religious traditions make significant contributions to the development of global theories regarding religion and the environment. *Tri Hita Karana* is not only relevant to Balinese society but also offers a conceptual model of harmonious relationships—among humans, God, fellow beings, and nature—that can be considered in developing culture-based sustainable development paradigms, thereby enriching the body of knowledge in Religious Studies at both national and international levels.

Practical Implications for the Governance of Indigenous Community-Based Institutions

Beyond its theoretical and methodological contributions, this study holds practical implications for strengthening the governance of LPDs and similar institutions. First, the findings highlight the importance of formally recognizing allocations for religious and environmental purposes as an integral part of LPD financial policy, rather than merely as discretionary, supplementary expenditures. Second, strengthening institutional capacity—regarding both financial governance and human resources—must be aligned with reinforcing customary control mechanisms to ensure that the *palemahan* value is not reduced to a mere symbol devoid of tangible ecological impact. Third, policymakers at both the customary village and local government levels could consider the LPD model as a reference for developing religious-value-based microfinance institutions in other regions of Indonesia, particularly within communities possessing strong customary institutional structures. Thus, this study not only enriches the academic discourse on religion and ecology but also offers a conceptual foundation for formulating environmental sustainability policies rooted in local religious and cultural values.

CONCLUSION

This study addresses the first research question by asserting that *palemahan* within the *Tri Hita Karana* framework encompasses a broader meaning than merely environmental conservation principles or Balinese local wisdom. Through a hermeneutic approach to sacred Hindu texts—specifically the Vedas and Sarasamuccaya—the study demonstrates that *palemahan* constitutes a form of ecological theology, positioning the human-nature relationship as integral to the practice of *Dharma* and the cosmic order of *Rta*. This perspective reveals that ecological responsibility in the Balinese Hindu tradition is grounded not only in the ethical and rational considerations typical of the “Triple Bottom Line” framework but also in a religious consciousness that links environmental preservation with spiritual obligation; consequently, it expands the field of religion and ecology by presenting the Balinese Hindu perspective as a relevant conceptual resource for addressing the global ecological crisis.

The second research question is addressed by the finding that the value of *palemahan* (harmony with the environment) is tangibly actualized in the religious practices of the Village Credit Institutions (LPD), thereby serving as a crucial factor supporting community-based environmental sustainability. The internalization of this value is evident in the allocation of institutional funds for temple maintenance, the observance of rituals such as *Tumpek Wariga* and *Tumpek Uye*, the rehabilitation of sacred sites, village greening initiatives, and water resource management—all of which are implemented on a broad scale across the 1,308 active LPDs in Bali. The alignment of these findings with the theoretical frameworks of *Dharma*, *Rta*, religion and ecology, and Gadamerian hermeneutics—combined with the rigorous application of a hermeneutic method integrated with in-depth interviews—underscores that religion functions not merely as a normative belief system but also as a social institution that guides economic behavior and environmental conservation toward sustainability. Thus, environmental sustainability within the LPD context emerges from a synergy of institutional capacity, customary control mechanisms, and the spiritual consciousness of the Balinese Hindu community, rather than being solely the product of formal regulations.

Nevertheless, this study remains focused on the Balinese Hindu tradition within the empirical context of the *Lembaga Perkreditan Desa* (Village Credit Institutions), leaving ample room for further research. Future studies could conduct comparative analyses of ecological theology across other religious traditions in Indonesia and Asia, examine the transformation of Hindu ecological values in the face of climate change and the modernization of indigenous communities, or more systematically measure the impact of internalizing **palemahan** values on quantifiable environmental sustainability indicators within LPDs across various regencies. Furthermore, the development of interdisciplinary research integrating Religious Studies, environmental anthropology, ecological ethics, and sustainability science is expected to enrich our understanding of the role religion plays in building a future that is more just, harmonious, and sustainable.

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