

Ownership in the Perspective of Ethnomethodology at the Village Credit Institutional in Bali

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Abstract

The research aims to find out about the implementation of harmonization concept as organizational culture by village credit institution (LPDs) in Bali. The ethnomethodology approach is an analysis used to interpret the implementation of harmony culture. Data is collected through interview with LPDs' owners and management and followed by data reduction, presentation and conclusion. Research result shows that harmonization culture has been used as behavioral value by LPDs' owner and management to maintain the harmony of relationship with God, among human, and the surrounding environment through activities as *sradha and bhakti, tawam asi, olas asih, rwa bhineda and karmaphala*. The research confirms Schein's (2004) organizational culture that *sradha dan bhakti, karmaphala* are *basic assumptions*, *tawam asi* and *rwa bhineda* are *value systems* and *olas asih* is an *artifact*.

Keywords: Ownership, Harmonization, Ethnomethodology

1. Introduction

Cultural, social norm, law, formal regulation and ethical codes factors have role in encouraging the success of micro financial institution (Brinkerhoff, 1992). Customs implemented by LPD is based on harmonization concept that becomes pressure for the customers to fulfill their obligation (Chavez and Gonzales, 1995). The utilization of customs by owner in business activities tends to exploit comparative advantage owned by community (Stiglitz, 1990); therefore, business can run sustainably. A tight social bond through cultural group in loan distribution for the community is a determination for the success of micro financial institution (Warren, 1993). The socio-cultural aspect that is very basic and comprehensive in influencing community's behavior in Bali (Jensen and Suryani, 1992) will be involved in Village Credit Institution (*Lembaga Perkreditasi Desa/LPD*) management because the owner and management staffs are Balinese. One of non-bank financial institution in Bali is Village Credit Institution (*Lembaga Perkreditasi Desa/LPD*). Its function is to provide credit service to the villagers. LPD has uniqueness in which the owner is *desa adat* institution and its management is based on harmonization culture concept emphasizing on the harmonious relationship of a company with God (*parahyangan*), human (*pawongan*) and environment (*palemahan*) (Bali Province Regional Regulation No. 8, 2002). The owner and management are separated in LPD governance in which the owner is represented by *desa adat* institutional leader in monitoring business activities. The owner upholds this harmonization in order to bring prosperity to the villagers through low interest and unsecured loan with simple bureaucracy. The concept interprets a business activity as an oblation, because everything in this world is part of God creation; therefore, it need to be maintained to bring sustainable benefit to human being and its surrounding environment.

LPD was established in 1984 by Bali governor at that time, Ida Bagus Mantra, inspired by Muhammad Yunus's activities in Bangladesh in helping poor people through loan service. Today, LPD has developed and gained trust from the community in Bali more than those of general banks or other micro financial institutions. LPD has asset of Rp. 5.18 trillion, whereas other micro financial institutions is Rp. 3,142 trillion (Kontan, 2010). Along with its development, now reaching 1.405 units in 2010, there are 151 LPD with financial problems causing them to stop their operation. This number is less compare to the similar micro financial institutions in Indonesia that went bankrupt recently. Socio-cultural aspect is considered important in influencing human behavior either inside or outside the company (Ekanayake, 2004; Johson and Droege, 2004). LPD's owner, represented by head of *desa adat* institutional, in monitoring LPD's activities cannot be apart from the developed culture in *desa adat* where LPD is established. Every *desa adat* has its own socio-cultural; therefore, owner's carefulness is needed in implementing harmonization culture as a base to maintain LPD sustainability. Ethnomethodology study is needed in interpreting owner's behavior through the implementation of harmonization concept (Ritzer, 1992, Water, 1994). The ethnomethodology sees a social organization as something that needs to be built beyond various experiences from various individual. The evolution of social norm has been recognized as a successful approach in an organization compare to the imposition of rule from outside the company (Ostrom, 2000). This approach is more to the observation of a behavior in LPD related to the implementation of harmonization values. Sixteen people are chosen as informant came from eight LPDs with good financial performance determined by Regional Development Bank (BPD) of Bali. This study aims to find out about the implementation of harmony culture related to God, human and environment conducted by owner in LPD's operational.

2. Theoretical Study

The ability of owner in adopting owner's behavior value in interpreting the implementation of culture is often raising problems at the company. It is proven by research result of Jensen and Meckling (1976) related to the agency conflict in which it can be influenced by socio-cultural normative values (Ekanayake, 2004; Johnson and Droege, 2004). Chui et al. (2002) considered cultural factor as important because it is able to influence management perception in determining financial cost and risk related to agency conflict. Other research has been conducted to observe the role of organizational culture in increasing performance, Moeljono, 2003; Denison, 1990; Kotter and Hasket, 1992; Robbins, 2005 found positive relationship between organizational culture and performance.

Schein (2004) stated that organizational culture is based on three levels. First, *artifact*, it is something that modified by human for certain purpose and can be seen directly from organizational structure and process. Artifact is something that easily captured when we entering an organization because it is related to what we seen, heard and felt when we are inside the organization environment. Second, *espoused beliefs and values*, it is supporting values consisting of strategy, goals and basic philosophy owned by an organization that can be understood if we go deeper to the organization by stay longer in it. The supporting values usually a written statement and become a reference for every step taken by organization's members. Third, *underlying basic assumptions*, it is an implicit assumption used by the founders that consider important to bring organization into success.

Davidson, 2000; Carl F Fey and Denison, 2000; Raka S, 2003; and Marina H Onken 1998 found positive and significant relationship between organizational culture and performance. It is differ to what Denison et al. (2004) found for Asia region, organizational culture has no significant influence on performance. Organizational culture is an important variable in achieving company's performance (Lee and Yu, 2004) and it is as important for big companies as small companies as the main driver for development and success (Armstrong & Chouke, 2000). Schein (2004) stated that organizational culture as a key in achieving company's advantage.

Owner's behavior has become a popular study in financial management field by Jensen and Meckling (1976) that related to the effort to reduce agency conflict between owner and managers. The owners will try to influence managers to be in line with their interest through various ways such as awarding bonus, incentive or even part of company's stock. This type of effort by owners is only economic in nature and it considers human as having opportunistic and realistic nature in their action; whereas awarding bonus and incentive to agents is subjective (Brennan, 1986).

The owner's effort to influence managers (agent) through ownership distribution in encouraging a better company's performance is either successful or not. Some researchers such as Brav *et al.* (2006), Cornett *et al.* (2007), Bhattacharya and Graham (2009) proved that institutional ownership can increase company's performance. McConnell and Servaes (1990) saw institutional ownership proportion as being able to increase company's performance measured by Tobin's Q. Woitke's (2002) study, however, found that institutional ownership proportion is unable to increase company's performance measured by Tobin's Q.

In listing companies in Indonesia, there are some deviation that managerial ownership has no influence to company's capital structure and value (Sudarma, 2004). It indicates that there are no distinct separation between ownership and control. This situation gives characteristic to the existence of theory of the firm that clearly separates agency cost, ownership structure and managerial behavior has influence on company's performance. Arifin (2003) found that ownership structure of public companies in Indonesia in 1996 and 2000 is concentrated with family as the major ownership with 85.5% and 84.06%, respectively. This situation is similar to survey result conducted by Claessens et al (2000) that found family ownership of 71.5% in 1996.

Ownership structure has been a major terra of modern firm's theory since it presented for the first time by Berle and Means in 1932 and further developed by Jensen and Meckling (1976). Ownership structure is reflected through both stock and debt instruments. Therefore, financing decision made by a company is not only about how to determine the proportion of short term debt to equity (capital structure) or the proportion of total debt to equity (financial structure), but also related to how the separation of equity ownership by company's management (inside) and outside management (outside).

3. Methodology

This research is using ethnomethodology as an analysis to reveal the daily life of LPD's owner related to the implementation of harmonization cultural concept. Ethnomethodology first proposed by Harold Garfinkel in 1940s and systematically known since the publication of Harold Garfinkel's works in 1967, *Studies in Ethnomethodology* (Ritzer 1992). The term of ethnomethodology is related to the conception of social phenomenon theoretical. Ethnomethodology refers to scientific activities analyzing methods or procedures used by human to guide their daily life activities. In regards to this study, the researcher is directly involved with LPD's activities to understand the conversation's type and form in order to know the revealed words. Data is

collected through interview with the owners, followed by data reduction, presentation and conclusion. Sixteen people are chosen as informant came from eight LPDs having good financial performance determined by Regional Development Bank (BPD) of Bali.4.

4. Result

4.1 Harmonious Values Practice Related to God (Parahyangan)

God is the personification of gracious and merciful (*welas asih*). He considers grain of kindness, so that He can give millions of blessing to human. The effort to gain blessing is by bringing ourselves near to Him through *sradha* and *bhakti*. The effort to flourish these sense in every human being related to LPD is by the creation of God's personification in form of artifact. As observed by the researcher, in every LPD in Bali, there are *pelinggih penunggun kerang* and several *pelinggih pemerajan* surrounded by *penyengker* with characteristic of Bali. In addition, there are also a small garden and shady trees in the yard. The researcher tried to have dialogue with Mr. Nyoman MSN on the existence of the building for LPD, he said that: ("As have been known, all LPD in Bali have praying place that function as a place to worship God to beseech salvation. Before doing their job, employees do their prayer, and everything they need for pray is available in *merajan*. Once I forgot to pray, then I lost five hundred thousand rupiahs, and then I did my prayer, apparently I found the money slipped in the safety box.")

Another dialogue done by the researcher in Kutuh Village as being stated by Mr. WD, that there are also a small *pelinggih* surrounded by *penyengker*. He said that:

(" This *pelinggih* is used by all LPD's staffs to bring themselves near to God. Before this *pelinggih* was built, we find it difficult to recruit peoples to run LPD, but after we build this, all things just go well, we feel convenience to do our job in LPD).

According to the explanation above, it is recognized that an artifact such as *pelinggih* is believed to give positive vibration to enforce towards *sradha* and *bhakti* to God Almighty. *Pelinggih* that put in order, surrounded by ornamental plants and footpath as an access to *pelinggih* is able to bring a behavioral change in LPD since it is believed for having certain power within. God's personification in form of *pelinggih* has been castled through ceremonial activities as expressed by Kadek WTN as follow: ("This praying site has been ceremonied regarding to castling God as the bestower of prosperity and has cost 25 million rupiahs funded by LPD. This is done since this holy site was limited and inconvenience, so it is expanded a month ago").

The researcher is trying to observe activities done in LPD by entering a building to go to the credit department office. There I met Mrs. NTR. She puts *canang* in *pelangkringan* before she does her prayer. From this event, the researcher is trying to confirm the meaning of the activity that she has done, she said explicitly: (I do such prayer everyday and I believe the existence of God would give me the way to gain fortune, and I can only achieve that by doing my prayer in this *Pelangkringan* before I serve LPD's costumers).

Another dialogue with Mr. MD, Head of LPD as follow:

("The aspect of *Parahyangan* gains more attention because I am a Balinese who believes that if I have a good relationship to God, surely it will give a good vibration to other aspects. Thus, LPD builds *Pura Dalem*, *Pura Segara*, *Pura Penataran* and *Pura Gedong Ratu Ayu*")

The meaning of this saying is that the way of LPD to keep harmonious relationship with God is by building a *pura* (temple), since they believe that it will give way to advancement and success in the future. Thus, this relationship is becoming special interest in LPD. The building of *pura* is the cost of agency relationship given to the principal (God) in order to preserve harmony. God castled through the building of *Pura* so that the vibration of *pura* is believed will influence peoples' behavior in order to create harmony.

Related to the the building of *pura*, LPD cannot be separated with its activities to look for proper persons, conducting ceremonies before the building begins, as well as landscaping the environment of the *pura* harmoniously; therefore the implementation of three aspects of harmonious cannot be separated.

Another thing conveyed by Head of LPD considering the implementation of *Parahyangan* concept is:

(" besides that, LPD also funds ceremonial activities in *pura* available in K village up to family owned *pura* as well as funding ceremonies in many *banjars* as much as 30 million rupiahs")

The meaning of above utterance is that in order to keep harmonious relationship with God, LPD spends money to funds the ritual or ceremonial cost as the implementation of *bhakti*. Result of field study on the practice of harmonious values in divine dimension (*Parahyangan*) is indicated in Table 1.1.

Table 1.1 Practices of Values of Harmony in *Parahyangan* Dimension

Element	Item/Theme of Findings
<i>Seradha</i> and <i>Bhakti</i>	1.1 Prayer site in the office 1.2 Praying at office 1.3 Sufficient praying facilities 1.4 Vibration of Silence 1.5 Convenience and harmonious 1.6 Building praying site in the Village 1.7 Mention God's name 1.8 Doing ceremony 1.9 <i>Punia</i> fund as a tribute

4.2 Harmonious Values Practices related to Human (*Pawongan*)

Pawongan aspect emphasizes harmonious relationship with human so that LPD as the principal and human or societies as the agents try to perform cultural values in every activity they are doing. Thus, Head of LPD suggests as follow:

(LPD has arranged saving accounts for scholarship and already gives scholarship to outstanding students through such a test. Who got the highest mark; he/she will receive the scholarship. We also give aid to poor students as well as building kindergarten).

The meaning of the utterance above is that LPD, in order to keep harmonious relationship with human, has spent educational fund in form of scholarship for academically outstanding students as well as they who come from poor families. Furthermore, LPD has also built kindergarten as an educational institution for the people of Kedongan Village. The researcher tries to find out about other activities, and Head of LPD suggests as follow:

(at this time, LPD has interlace cooperation with hospitals to give medical services to the staffs, *pemangku* and employees of LPD. Other activities has also been done such as funeral charity, carrying out *nyekah* and *ngaben* ceremony)

LPD has given example of care on peoples' suffering. That is why they do not mind to spend money for the health of their employees, staffs, and holders (preacher). It is also important that they also fund the *ngaben* and *nyekah* ceremonies. These activities giving a lesson on *tatwam asi*, *olas asih*, love and respect diversities amongst creatures in this world. This condition is expected to keep the world stays in harmony. Explanation on *pawongan* dimension can be summarized in Table 1.2.

Table 1.2 Practices of Values of Harmony in *Pawongan* Dimension

Element	Items/Themes of Findings
<i>Tatwam asi</i> and love	2.1 Scholarship 2.2 Medical Service 2.3 Funeral Charity 2.4 <i>Ngaben</i> and <i>Nyekah</i>

4.3 Practices of Harmonious Values related to Environment (*Palemahan*)

Palemahan aspect emphasizes harmony with surrounding environment where the workplace exists. Several activities have been carried out related to this aspect as conveyed by Mr. Ketut, one of the supervisors LPD as follow:

(here, LPD has helped the creation of *Desa Adat's* Market, build Village Hall and Sport Facilities which cost 1,3 billion rupiahs. The purpose of building market is to foster village's economy and providing people with a convenience place to carry out meetings and other activities.)

LPD has carried out activities in order to keep environmental harmony which costs 1,3 billion rupiahs. This amount is used to fund the building of market, village patio and sport facilities that expected to provide harmony in doing business. Another great thing is when they landscaping Kedongan Beach that was dirty. Now it looks tidier with many fish stalls opened, so it now becomes a culinary destination in Bali. This is suggested by LPD supervisor as follow:

(Program on *palemahan* has been done by arranging fish stalls along the beach, as well as giving credit as much as 12 billion rupiahs to six *banjars*. The management of those stalls was held by the outsiders. Now they have been took over by *desa adat*)

The arrangement of beach stalls generates vibration of beauty, as well as fostering society's economy and in turn fostering the advancement of LPD itself. LPD has many contributions and can be summarized in Table 1.3, consists of cost for building market, village hall, and sport facilities, and beach arrangement. All cost spent sincerely for agents of surrounding environment give unique characteristic in *Pakraman* Village.

Table 1.3 Practices of Values of Harmony in *Palemahan* Dimension

Element	Items/Themes of Findings
Environmental arrangement and <i>olas asih</i>	3.1 Market development 3.2 Village Hall development 3.3 Sport facilities development 3.4 Beach arrangement

LPD has played its agency role through the spending of costs, which are all based on several cultural values such as *sradha* and *bhakti* to God by building praying site, funding religious ceremonies, and ceremonial charity. All of this is the emphasizing on *parahyangan* concept. Likewise, activities in *pawongan* concept are based without distinguishing one another since they believe that within human soul there is God who needs to be served, since a good service means that we are trying to bring ourselves near to God. These cultural values in Bali are translated to *tatwam asi* (respect one another), *rwa bhineda* (differs in unity), *karmaphala* (result and deed), love and *olas asih*. *Palemahan* concept also cannot be separated from these values, since when arranging the environment both components are also exist within. Thus, LPD tries to perform harmonization since they cannot be separated from one another.

4.4 Bendesa Adat and Loan Distribution

Bendesa adat is the leader of *desa adat* (*Pakraman Village*) in Bali. The presence of *Bendesa Adat* is as the supervisor leader of LPD, assisted by several members who are representatives of each *banjar adat*. Mandate given to *bendesa adat* related to loan distribution has been regulated in Regional Regulation of Bali Province No. 8/2002, *awig-awig* and *perareman* of *desa adat*. Related to the role of *bendesa adat*, the researcher tried to have dialogue with Mr. WNM, a *bendesa adat*, considering the delivery of loan to *krama desa adat* (village society), he says that: (Before meeting me as the *bendesa*, customers should take the loan submission form in *Kelian Banjar* where they become the *banjar* member; they fill the form and then get it signed by *kelian bajnar*. After that, it goes to *bendesa adat* and continues to meet the Head of LPD. At the LPD, they will get an explanation on administration or loan interest regulated). According to manuscript 4.1 and 4.2, the role of *bendesa adat* is clearly perceived when customers want to take loan. They have to fill a loan submission form which simply reflects submitter's profile. Next, they have to meet LPD Supervision Board to obtain reference. The decision of *bendesa adat* is based on the characteristic of submitter. If they are eligible with the requirements, they will go to LPD to submit their loan. At LPD level, the LPD management will evaluate business capacity and prospect.

What if there is a loan submitter who has a good behavior, however, poor on economy and somehow, he/she urgently needs money for personal reason? The researcher tried to discuss such a case with Mr. WNB. He explicitly says that:

(There are a lot of people in that condition, Mr Putu. Lately, one customer gets a misfortune and he/she has nothing. Somehow, I, as the *bendesa*, have an obligation to help by inviting the *kelian banjar*, members of LPD supervision board, head of LPD, head of *dadia* and the family who gets misfortune to become witnesses that LPD is helping them without loan interest)

According to manuscript 4.3 *bendesa adat* views human as a whole, views the reality faced by his people without forcing his desire or following predetermined regulation strictly, but rather to take a wise way through a collective supervision. This collective supervision will eliminate the impression of *bendesa adat's* moral hazard considering the loan approval to the poor citizen. For the citizen, they will feel like bearing a severe responsibility for the loan, moreover, it is witnessed by many people. The event has a meaning that not all of the loans given by LPD yield on something that can be measured by money (interest), instead, it is more on spiritual education since the customers' poorness are being respected. This will grow respect as its feedback. This kind of relationship often named by the Balinese people as *tatwam asi*, means experiencing other's suffering so that we are encouraged to help sincerely. The roles of *bendesa adat* that have been suggested can be summarized in Table 1.4

Table 1.4 Roles of *Bendesa Adat*

Element	Items/Themes of Findings
Control of loan	4.1 Fill in form 4.2 <i>Kelian Banjar</i> (a head of Banjar) 4.3 Shared Responsibility

5. Discussion

Based on in depth dialogue with respondents, some themes are found on harmonious values activities as a means of control by owner in LPD's governance, such as *sradha* and *bhakti*, *tatwam asi*, *rwa bhineda*, *olas asih*, and

karmaphala cultures. From organizational culture developed by Schein (2004), these cultures can be explained as seen on Table 1.5.

Table 1.5 The Comparison of Schein's Cultural Theory and Harmonious Culture

Schein	Harmonious Culture	Harmonious Sub-Culture
Basic assumption	<i>Parahyangan</i>	<i>Sradha dan bhakti, karmaphala</i>
Value system	<i>Pawongan</i>	<i>Tatwam asi, rwa bhineda</i>
Artifact	<i>Palemahan</i>	<i>Olas asih</i>

The basic assumption implemented in the LPD can be done through praying at the office, mentioning God's name, and conducting ceremonies, which are believed will bring vibration of soul silence that in turn will generate convenience in conducting activities at the office. This is also based on the existence of company that cannot be separated from God's control, thus it is obligated to devote to Him. This devotion to God will go well if it supported by developed value system such as respecting others and recognizing each other differences. This concept has been interpreted at the LPD by helping underprivileged students at the village, providing health service, provides assistance for funeral and conducting *ngaben* and *nyekah* ceremonies, which is one form of respect and devotion to the ancestors who have provided and developed guidance to live.

In the effort to convince on the existence of God at the LPD, the owner builds artifact at the office such as praying site (*pelinggih/pura*), praying facilities (*canang*) and a place for the dead in *ngaben* and *nyekah* ceremonies. Other artifacts at the LPD are office building, *balai banjar*, sport center, traditional market and beach landscaping.

Harmonization activities at the LPD are imposed to the owner and manager that expensed sincerely without any conflict because they realize that what they are doing is part of their gift to God; therefore, owner's and manager's interest is united through the implementation of harmony values. It is very different to what happened at go public companies, in which both parties' interest is arranged in a contract to reduce conflict. Harmonization cost can be said as agency cost based on research conducted by Ang et al (2000) stating that cost incurred by small companies can be categorized as agency cost.

Bendesa adat, as the representative of *desa adat* institution, is controlling credit service by involving *banjar* organization. The involvement of *banjar* is due to the high social interaction at the *banjar* and that *kelian banjar* knows exactly about their citizen related to their economic ability or personal characteristics. A loan form is available at the *kelian banjar*; therefore, borrowers should fill the form at the *kelian banjar* and submitted it to *Bendesa adat* to get their credit processed by LPD managers. If they are eligible for the credit, LPD manager will process the credit. The owner is fully devolved the operational of LPD to the manager and manager reports to the owner on LPD's activities result.

6. Conclusion

The results of research showed that the culture of harmony is a reflection of the social life of Balinese people in the form of artifact, value system and basic assumption. These three components are packaged this culture became the organizational culture which emphasizes harmony with God, company staff or human beings and the natural environment.

Harmonious values have been used as behavioral values by LPD's owners and managers to maintain harmonious relationship with God, others and environment through activities like *sradha* and *bhakti*, *tawam asi*, *olas asih*, *rwa bhineda* and *karmaphala*.

Physical embodiment of the implementation of harmonious values can be in form of artifact, which is *pelinggih*, *pura*, *canang*, a place for offering; all of them are tools to create closeness to God among the employees and owner. It is believed that being close to God will give spirit to work better, honest and heading toward religious norms. It is also believed that man's success is influenced by a power beyond logical reasoning because man has limited ability.

Owners' and managers' expenditure related to the implementation of harmonious values is a sincere gift to maintain harmonious relationship between principle and agent without interest conflict base. Therefore, agents do not need contract in running the business.

7. Implication and Limitation

This research result gives characteristic on organizational culture developed by Schein (2004), wherein at the LPD it is implemented in the harmonization concept. It is also gives different view about concept of the existence of agency cost proposed by Jensen and Meckling (1976) based on work contract, in which at the LPD it is based on the implementation of harmonious values that based on high spirituality. This research only sees from the owners' perspective and it would be better if it also sees from customers' perspective on the impact of harmonious values implementation at the LPD.

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Glossary

- Awig-awig : Rules within *desa adat* (customary village)
- Banjar : The smallest association of society in Bali
- Banjar adat : The smallest association of society in *desa adat* in Bali
- Bendesa adat : The leader of *Desa adat*
- Bhakti : Believe
- Canang : A facility to pray for Hindus
- Dadia : A place to pray for big family
- Desa adat : The biggest association of society in Bali
- Karmaphala : The result of action
- Kelian banjar : The leader of *banjar*
- Krama desa adat : Citizen of *desa adat*
- Merajan : A place to pray at the household
- Ngaben : A cremation ceremony in Bali
- Nyekah : Part of cremation ceremony in Bali
- Olas asih : Care to each other
- Pakraman : The area within a village
- Palemahan : Relationship with environment
- Parahyangan : Relationship with God
- Pawongan : Relationship with other human being
- Pelangkiran : A place to deliver gift to God that are placed in the rooms
- Pelinggih : Part of *Pura*
- Pelinggih penunggun : A place to worship the land lord.
- Pelinggih pemerajan : A place to worship the ancestors
- Pemangku : A holy person who deliver gift in religious ceremonies
- Penyengker : A guardrail
- Perareman : Additional rules in *desa adat's* rules
- Punia : A gift to God in form of money
- Pura : A place to worship God for Hindus
- Rwa Bhineda : Two different things and unnecessary to be contrasted
- Sradha : Godfearing
- Tatwam asi : Love each other

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