



Original Article

Balinese Farmers' Dissensus in Koperasi Assistance for the Future of the Rural Economy

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Abstract:

This research aims to analyze the future of the rural economy based on the role of Koperasi and Balinese farmers. In Bali, quite a few Balinese farmers contribute to the rural economy. Many Balinese farmers are members of Koperasi. However, some Balinese farmers are still experiencing a crisis. Koperasi have played a role in the economic problems of Balinese farmers. The problems are : 1) What is the level of effectiveness of the role of Koperasi for the needs of Balinese farmers?; 2) Is there a dissensus among Balinese farmers regarding Koperasi programs that are promising in rural development?. This research was completed using mixed methods. Respondents were determined based on a parallel sequential sampling technique. Primary data was collected through surveys with the help of questionnaires. Secondary data was obtained based on a literature study. All data was analyzed statistically and interpretatively with the help of S.P.S.S. The research results show : 1) There is evidence of the effectiveness of cooperatives' role in overcoming Balinese farmers' economic problems. There is a positive and significant influence on the role of cooperatives on the needs of Balinese farmers ($\beta = 1.450$, $p = 0.026$); 2) Balinese farmers have a dissensus regarding the future of a rural economy that is representative of the digital economy. These resistance symptoms are related to the failure of cooperative programs such as technological training ($\beta = 0.585$, $p = 0.292$), paranoid conditions, skepticism, problems using tools, and other choices of Balinese farmers.

Keywords: Dissensus, Economy, Koperasi, Balinese Farmers, Future, Rural.

Introduction

Cultural progress is synonymous with technological and economic excellence ([Pradana & Arcana, 2020](#); [Pradana, 2021](#); [Pradana & Ruastiti, 2022](#); [Pradana & Arcana, 2023](#); [Pradana & Jayendra, 2024](#)). Technology can increase production ([Prabowo et al., 2022](#)). Technology can be a way to increase commodity competitiveness and streamline production and distribution operations in economic growth ([Thoriq, 2022](#)). New technology is a major instrument in economic growth ([Zhang & Meng, 2023](#)). Economic growth can be caused by increasing agricultural productivity ([Rahman et al., 2022](#)). Technological advances in the agricultural sector have become a significant driver of economic development, including in rural areas.

[Wulan et al. \(2023\)](#) state that digital media can accommodate online loans and investments. E-commerce allows them to access a broader market, market organic agricultural products, and increase profit margins. In this trend, e-commerce not only acts as a marketing tool but also as a catalyst for the transformation of the agricultural sector, enabling farmers to participate in the global market through digitalization to increase profits through new consumers and new customers ([Chen et al., 2022](#)). Expanding market share in order to increase digital income can be achieved through the use of e-commerce platforms ([Wahyuni & Akbar, 2023](#)). E-commerce contributes significantly to income diversification in rural areas, giving farmers access to broader markets and reducing intermediaries in the supply chain. The contribution of e-commerce can advance the economic sector but also support cultural sustainability and social justice at the local level. Therefore, the development of information and communication technology, primarily e-commerce, can open up new opportunities for Balinese farmers.

Balinese farmers face serious market challenges. The mysterious aspect of market development often becomes a new worry rather than a new opportunity ([Wulan et al., 2023](#)). Insecurity, capital constraints, and difficulties in adapting prevent farmers from seizing new opportunities. These challenges revolve around the demands of adaptation to new technologies and survival in market dynamics. Farmers adapt to fertilizers by using environmentally friendly production techniques and organic farming in the context of the efficiency and sustainability of their farms. However, adopting this technology is a challenge, especially in developing countries ([Chen Y et al., 2022](#)). Like economic phenomena in developing areas, Balinese farmers also still have difficulty facing various obstacles in adopting new agricultural technology due to financial problems, limitations, and disruption of knowledge transmission, as well as reluctance to abandon traditional agricultural practices ([Khan et al., 2022](#)). Overcoming the challenges faced by Balinese farmers in adapting to the market requires a holistic approach that can encompass social, cultural, and economic dynamics. This situation requires structural intervention to create an environment that allows the adoption of new technologies without compromising cultural identity and environmental sustainability. In addition, inclusive community-based actions such as the role of *koperasi* appear necessary to support and encourage a just and sustainable agricultural transformation.

Farmers can borrow capital from *koperasi* for technological needs or sell agricultural products to *koperasi* ([Afrianto et al., 2021](#)). *Koperasi* can help farmers use the technology they need. The role of *koperasi* for farmer businesses in encouraging innovative agricultural technology has been recognized as important for increasing productivity and sustainable agricultural practices ([Ding, 2024](#)). *Koperasi* efforts to overcome farmers' problems require technology ([Praditha et al., 2021](#)). In Bali, *koperasi* play an important role in increasing farmers' access to technical assistance, credit, and

market opportunities, which are important for the modernization of agricultural production ([Ajates, 2020](#)). New technology and capital assistance are fundamental, especially for small farmers who often experience capital crises ([Sulandjari et al., 2023](#)).

Increasing the entrepreneurial ethos and strengthening the skills of actors in the agricultural sector can reduce crisis problems caused by poverty ([Bosompem & Nekhwevha, 2023](#)). *Koperasi*, with their social structures and networks, can help farmers overcome problems in agricultural practices through capital loans and technological training to address new market challenges.

Koperasi have great potential to become agents of change in the agricultural sector through strengthening social structures, providing resources, and integrating technology. *Koperasi* can also be mediators in integrating farmers into the e-commerce ecosystem to expand their reach and capacity in digital markets ([Brandao & Jackson, 2015](#)). However, *koperasi* that are considered capable of helping the difficulties of using technology for the needs of their members by providing resources and training for farmers can fail due to the farmer's age, educational factors, and the scale of the agricultural business. Cultural, structural, and social problems can become obstacles for *koperasi* in providing equal benefits to all their members. It is not uncommon for *koperasi* to play a role in increasing the benefits of environmentally friendly production technology, and e-commerce is still an important aspect for Balinese farmers who are members of *koperasi*.

It's interesting to observe that Balinese farmers, after *koperasi* assistance in using technology, do not appear to be prosperous and tend to prefer conventional methods in their traditional culture for agricultural practices. This is most likely caused by the less effective role of *koperasi* and Balinese farmers' disagreement with the utopian form of rural economic progress. Ineffective effort *koperasi* constraints are also caused by data problems that have not been synchronized with the help of technology ([Praditha et al., 2021](#)). However, Balinese farmers still hope that *koperasi* will continue to be able to provide capital assistance and technology training to overcome capital problems and the rural economic crisis in the future. Therefore, the problem can be formulated: 1) What is the level of effectiveness of the *koperasi* role in the needs of Balinese farmers?; 2) Is there a dissensus among Balinese farmers regarding *koperasi* programs that promise rural economic development?.

Methods

Research shows that *koperasi* not only support agricultural productivity but also positively impact the economic performance of small-scale farmers ([Ding, 2024](#)). *Koperasi* also build important social capital in supporting the adoption of innovative technologies such as Integrated Pest Management (IPM), which leads to more environmentally friendly agricultural practices ([Liu et al., 2022](#)). In rural areas, *koperasi* play the role of democratic organizations that empower small farmers, increasing their bargaining power in the agricultural supply chain ([Ajates, 2020](#)). Furthermore, *koperasi* encourage the adoption of advanced agricultural technology which has been proven to be associated with increased productivity and farmer income ([Khan et al., 2022](#)). By providing services such as credit, training, and market access, cooperatives help small farmers overcome barriers to adopting sustainable agricultural practices ([Ma et al., 2018](#)).

Although the role of *koperasi* in modernizing the agricultural sector has been widely discussed, research exploring the relationship between cooperatives, technology adoption, and economic outcomes in rural areas is still limited.

Additionally, gaps remain in understanding how the role of *koperasi* influences long-term economic sustainability in rural areas ([Gwiriri & Bennett, 2020](#)). So, a hypothesis can be constructed as follows.

- H₀ : There is no influence of *koperasi* on the economy of Balinese farmers.
 H₁ : *Koperasi* have a significant and positive influence on the economy of Balinese farmers.

[Ayenew et al. \(2020\)](#) show that adopting agricultural technology improves the welfare of small farmers in Ethiopia through increasing productivity. Likewise [Belay & Neway \(2021\)](#) found that farmers involved in extension programs were more likely to adopt new technologies, which could lead to increased application of these technologies.

Other research, such as that conducted by [Li & Ito \(2024\)](#), shows that limited resources, such as land, labor, and capital, greatly influence technology adoption. [Sulandjari et al. \(2023\)](#) also emphasize the importance of knowledge transfer and community interaction in supporting the development of sustainable agricultural technology. Economic factors, such as remittances from migration, also play an important role in adopting new technologies ([Eshetu et al., 2023](#)).

Apart from economic factors, social aspects such as social learning and extension services also influence the level of technology acceptance by farmers ([Wasil et al., 2023](#)). However, socio-demographic factors, education level, and income from non-agricultural activities can hinder technology adoption ([Kebede & Lemma, 2020](#)). In e-commerce, SMEs' adoption of technology is influenced by their perception of ease of use and the benefits of the technology. External factors such as competitive pressure and market readiness have also encouraged technology adoption ([Yuliana & Arwin, 2024](#)). Therefore, the next hypothesis can be constructed as follows.

- H₀ : Technology does not influence the economy of Balinese farmers.
 H₂ : Technology has a significant positive influence on the economy of Balinese farmers.

Research regarding the dissensus of Balinese farmers in *koperasi* assistance for the digital economy in rural areas has been designed as basic research using mixed methods, interdisciplinary approach and economic perspective. The issue of job opportunities and increasing income through market activities is a big problem from an economic perspective ([Adjani et al., 2023](#)). Sales problems can be solved using economic theory. Theoretical problems can be identified through field studies ([Moiseenkova, 2023](#)). Theoretical orientation is important in basic research ([Deng et al., 2023](#)). The contribution of theory in quantitative and qualitative data analysis is possible through mixed methods ([Farobi et al., 2023](#)).

The economic impact on critical aspects and the response of Balinese farmers to cooperative facilitation for the rural economy is central to formal research. It is possible to interpret data collections through a semiotic approach to gain a more complete understanding ([Makarim et al., 2023](#)). Kuntowijoyo in [Setyam et al. \(2022\)](#) stated that Contextuality is one of the determinants of understanding the meaning of textualities.

Data elaboration was carried out in a mixed methods review. Sugiyono in [Sasmitha et al. \(2024\)](#) stated that searching and processing primary data classified as

qualitative and quantitative can be done using the mixed method. Quantitative data is the primary data in this research. Quantitative data was obtained through respondents. Primary data was collected using a questionnaire conducted by survey in August 2024.

The data source population in this research was collected from 75 Balinese farmers who are members of *koperasi*. Parallel sequential sampling is a combined technique between determining data sources simultaneously and determining data sequentially (Sun et al., 2023). In the application, several Balinese farmers who are cooperative members are gathered simultaneously, making it possible to analyze them sequentially.

The data obtained from the sample reflects the conditions of Bali farmers in terms of demographics and economics. The average household net income per capita is IDR. Forty-five million per year is close to the average figure in rural areas of Bali (BPS, 2022). Thus, the data obtained can be representative and appropriate to the agricultural context in the Bali region.

Data was collected from Bali agricultural areas in Belatungan village, Gadungan village, and Penebel village in the Tabanan district of Bali. In each village, 25 farmers were randomly selected as respondents. In summary, the demographic characteristic profile of respondents can be seen in the table below.

Variable	Category	Frequency (%)
Gender	Male	61,3
	Female	38,7
Age	20-40 Year	25,3
	41-60 Year	34,7
	>60 Year	40,0
Education	Elementary School	22,7
	Yunior High School	18,7
	Senior High School	33,3
	College	25,3
Farming Experience	<10 Year	22,7
	11-20 Year	30,6
	>20 Year	46,7

Table 2. Demographic Profile of Respondents

Qualitative data is primary and secondary data in research that uses mixed methods. Qualitative data was collected through observation and literature study. The data set was analyzed statistically and interpretatively. Primary data was analyzed statistically using multiple linear regression, and the volume was developed based on interpretive qualitative analysis with the help of critical theory.

Statistical analysis positions the economic impact of Balinese farmers as the dependent variable, and the independent variables consist of the role of *koperasi* and technology. Based on the multiple linear regression formula ($Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \epsilon$), it can be explained that Y is the economic

impact, X_1X_1 is the role of *koperasi*, and X_2X_2 is technology (production and e-commerce instruments). The influence of each independent variable was tested via the t-test, while the F-test was used to see the significance of the overall model. Regression assumption testing was carried out through a normality test with Kolmogorov-Smirnov, a multicollinearity test with Variance Inflation Factor (VIF), and a heteroscedasticity test using the Breusch-Pagan test. If the p-value for the F-test or t-test is smaller than 0.05, then the model or variable is considered significant. Apart from that, this research also involves some additional variables that influence Balinese farmers' economic impact.

Results

Balinese farmers' dissensus in assistance to *koperasi* for the future of the digital economy in rural areas shows a representation of research results related to the phenomenon of empowering Balinese farmers through the role of *koperasi* and the response of Balinese farmers to the economic impact of *koperasi* assistance. Economic impact shows direct economic changes ([Pradana et al., 2024](#); [Pradana, 2024](#); [Pradana & Jayendra, 2024](#); [Pradana, 2023](#)). As for the financial implications, the level of effectiveness of the role of *koperasi* in empowering Balinese farmers and the dissensus of Balinese farmer can be explained as follows.

Effectiveness of the Role of *Koperasi* in Empowering Balinese Farmers

Koperasi can contribute to the level of welfare of Balinese farmers. The meaning of welfare shows that there are benefits for the perpetrator ([Pradana, 2023a](#); [Pradana, 2024a](#)). *Koperasi* provide, among other things, local information, capital loan assistance, and training assistance activities that can reduce the economic problems of Balinese farmers. Active participation in realizing activity plans emphasizes a form of role ([Pradana, 2022](#); [Pradana, 2022a](#); [Pradana, 2023](#); [Pradana et al., 2024](#)). The results of multiple linear regression show that participation has a positive and significant effect on the economic impact of farmers ($\beta = 1.450$, $p = 0.026$). This means that the more actively farmers participate in *koperasi* activities, their prosperity will increase.

Table 1. Multiple Linear Regression Results

Variable	Coefficient (β)	p-value
<i>Koperasi</i> Participation	1,450	0,026*
Consistent	15,340	0,001
R ²	0,084	

*Significant at the 5% level.

From Table 4.1 above, it can be seen that *koperasi* positively influence Balinese farmers' economy (H_a). From the results of the multiple linear regression, it can be understood that *koperasi*' effectiveness in reducing Balinese farmers' economic problems is manifested. In other words, the Bali farmer crisis problem is not caused by the ineffective role of *koperasi* in empowering their members. This form of *koperasi* assistance activity to improve Balinese farmers' welfare, access to credit assistance, and information on market opportunities has proven effective.

Economic Impact & Dissensus on Balinese Farmers in Koperasi Assistance

All Balinese farmers who receive *koperasi* assistance in the form of technology training agree that technology has a function for agricultural sustainability. However, the results of multiple linear regression show that technology adoption does not significantly affect economic impact ($\beta = 0.585$, $p = 0.292$). This means that technology training is not adequate for increasing positive economic impact. *Koperasi* power has failed to increase technological benefits for the needs of Balinese farmers.

Table 2. Multiple Linear Regression Results

Variable	Coefisien (β)	p-value
Technology Adoption	0,585	0,292
Consistent	15,340	0,001
R ²	0,084	

*Significant at the 5% level.

Based on Table 4.2 above, it can be seen that technology does not affect the economy of Balinese farmers (H_0). Changes in the economic level of Balinese farmers are not caused by technology. As many as 74.79% of respondents have not used new production technology and e-commerce after *koperasi* assistance because they admitted they were still experiencing technological obstacles. This phenomenon shows a capital constraint and Balinese farmers' habitus for technological practices in the agricultural sector.

The economic opportunities of e-commerce cannot be separated from the construction of *koperasi* discourse. Balinese farmers' disagreement regarding the function of e-commerce as an economic opportunity is one of the causes of the minimal economic impact of technology on Balinese farmers. This disagreement also indicates symptoms of resistance to technological demands. Gaps in understanding due to differences in knowledge and views between participants become an obstacle. An e-commerce socialization strategy that considers local cultural values and capital ownership of Balinese farmers can reduce the gap between participants.

One of the reasons for the Balinese farmers' crisis is differences in opinion among Balinese farmers regarding the utopia of rural economic progress through new production technology and e-commerce. Technology is not enough to have a direct influence on the welfare of Balinese farmers. 46.7% of Balinese farmers with at least 20 years of experience in *koperasi* assistance refuse to use new technological innovations. Critical aspects experienced by Balinese farmers in *koperasi* assistance include the lack of benefits of training in new production technology and e-commerce to overcome economic problems. Paranoid, skepticism, and the inability to utilize digital media disrupt the optimal benefits of technology training provided by *koperasi*.

Discussions

Koperasi participation has a positive influence on the economic welfare of farmers. Regression results with a coefficient of $\beta = 1.450$ with $p = 0.026$ indicate that *koperasi* participation has a significant effect on increasing farmer welfare. These findings are in accordance with the literature which emphasizes that *koperasi* provide

better market access, strengthen farmers' bargaining power, and reduce business risks by facilitating a fairer distribution of profits. *Koperasi* have also played a role in optimizing capital changes for the Balinese farmers who are their members. The role of *koperasi* in reducing the problems of Balinese farmers is carried out in the form of training assistance as follows.



Figure 1. Balinese Farmers in *Koperasi* Assistance Activities
(Doc. Wirawan, 2024)

Not to mention, 74.79% of Balinese farmers have not adopted environmentally friendly technology such as organic fertilizer, this shows that there are barriers to habit in implementing technology. According to Bourdieu in [Wacquant \(2023\)](#), social and cultural barriers become more difficult to overcome due to capital problems and the perpetrator's habitus. Apart from technical and economic benefit problems, the problem of adopting new technology can be a big problem due to the influence of power dynamics, culture and social structures.

Even though technology is often promoted to increase productivity and efficiency, the analysis results show that technology adoption does not have a positive effect on farmers' economic welfare. The coefficients $\beta = 0.585$ and $p = 0.292$ prove that technology adoption cannot directly influence economic welfare. Some of the contributing factors are limited access to training, economic capital, and high initial investment costs ([Ahmed & Ahmed, 2023](#)).

The benefits of new production technology and e-commerce are significant, especially for experienced Balinese farmers. The demographic profile shows that 46.7% of Balinese farmers with at least 20 years of farming experience reject e-commerce innovation and production technology due to fear of risk, inability and doubt. The rejection of Balinese farmers can be understood as a dissensus. According to [J. Wang & Yu \(2021\)](#), farmers reject technological innovation opportunities because they do not get the benefits and feel more comfortable with conventional agricultural practices.

In the challenges of digital market trends, technology training organized by *koperasi* is an opportunity for Balinese farmers to increase potential efficiency and productivity. Continuous training is key in accelerating the transformation of

agriculture towards an established form ([Singh et al., 2022](#)). Even though technology adoption has not had a significant economic impact on the welfare of Balinese farmers, disagreements regarding the digital economy due to issues of inadequacy reflect that this type of technology training is still very much needed.

Foucault in [Basso \(2022\)](#) argues about power, knowledge and social discursive practices. Responding to the problems of farmers and *koperasi* in Bali, the government and non-governmental organizations that care about *koperasi* should strengthen their support for agricultural *koperasi* by providing access to capital, training and strengthening marketing networks. Increasing farmer participation in *koperasi* can be one of the main strategies to improve their welfare.

Derrida in [Dutton \(2022\)](#) once deconstructed a single narrative to respect the other. The single narrative of technology training needs to be criticized when it does not respect local culture amidst the dissensus of Balinese farmers. Through power intervention, policies should be designed to facilitate technology adoption and empower Balinese farmers holistically through *koperasi*, training and culturally relevant support.

Financial and similar technical assistance can also be important for building trust and overcoming barriers to achieving economic opportunities based on the technologies they acquire and learn. Efforts to integrate technology into agricultural practices become possible when suitable habitus and capital support are found. As Bourdieu stated in [Hades \(2022\)](#), sufficient accumulation of capital and habitus can produce conformist practices.

Findings regarding the influence of farming experience on choosing new technology that could be economically surplus also provide insight into how psychological and cultural factors influence perceptions and decisions to use new technological innovations among Balinese farmers. According to Bourdieu in [Atkinson \(2020\)](#), new decisions can result from changes between habitus and capital. Balinese farmers' dissensus is associated with aspects of habitus and unchanged capital and discursive problems.

According to Foucault in [Chow \(2021\)](#), combining knowledge and power can produce a discourse that controls and shapes behaviour. The discourse on technological training facilitated by *koperasi* cannot strengthen the practical capacity of Balinese farmers to increase their contribution to agricultural productivity. Biases in welfare and technology discourse can impact confusion and build participants' distrust of the training agenda. As Derrida says in [Peterson \(2024\)](#), attitudes of rejection and suspicion can arise due to the refraction of discourse.

Conclusion

Reviewing the discussion of research results regarding the Balinese farmers' dissensus on *koperasi* assistance for the future of the digital economy in rural areas, it can be concluded as follows : 1) There is evidence of the effectiveness of the role of *koperasi* in overcoming the economic problems of Balinese farmers. Capital assistance from *koperasi* has had an impact in reducing the economic problems of Balinese farmers. *Koperasi* participation was proven to have a positive and significant effect on the economic impact of farmers ($\beta = 1.450$, $p = 0.026$); 2) Relatively few Balinese farmers benefit from technological innovation in *koperasi* assistance. The technology adoption level does not significantly influence Balinese farmers' economic impact ($\beta =$

0.585, $p = 0.292$). The failure of *koperasi* to increase the capacity of Balinese farmers to access digital markets has resulted in Balinese farmers' disagreement with digital economic opportunities. This symptom of Balinese farmers' resistance is also correlated with paranoid conditions, skepticism, technical incompetence, and other options. In other words, Balinese farmers have a dissensus regarding the future of a rural economy that is representative of the digital economy.

Suggestion

Based on the conclusions regarding the dissensus of Balinese farmers in assisting *koperasi* for the future of the rural economy, it can be recommended : 1) *kopreasi*, it is recommended to optimize further assistance to overcome market access problems for Balinese farmers; 2) technopreneurs, it is recommended to produce innovative technology that can increase rural economic development which has the potential to increase farmers' capacity in rural economic activities and distribution to new markets; 3) Bali farmers are advised to look for other appropriate ways to increase the distribution capacity of agricultural products further.

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