

The Meaning of Economic Activity in the Family Economics from Balinese Women's Perspective

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Abstract— Women, like men, are also in charge in family economics. This study aimed at understanding the meaning of economic activity in the family economics from Balinese women's perspective. The approach of this study was transcendental phenomenology by discovering the meaning and reality of informants about their life experiences. The results of the study revealed that the meaning of economic activity in the family economy from the perspective of Balinese women is a high commitment to the family as it alleviates the burden of the head of household on household expenses, school costs, health costs, and social activities. The religious activity of making *banten* (a sacrifice) for the *piodalan* day (Hindu holyday) is also practiced by every Balinese woman as a form of *yadnya* (sincere sacrifice). Balinese women are self-reliant in the economy through their income which makes them selective in their consumption.

Keywords—*economics activity; family economics; Balinese woman.*

I. INTRODUCTION

The role of women in their self-development highly needs to be improved both in urban and rural areas, primarily in the field of economics which is aimed at developing high-quality human resources. In enhancing women's skills, one of the activities that can be done is to run a small business which can support household needs, or to create productive and independent employment opportunities. Women, with all their dynamics, are sources of inspiration that will never fade, although the phenomenon of gender equality is still very much found in our daily lives. Reference [6] states that women have a double role, namely as homemakers and breadwinners. Economic activities carried out by women provide a variety of benefits in various dimensions of life. The activities performed by each woman vary according to the occupation. Women working in the field of production will engage in the production of goods and services needed by society. Likewise, the activities in the field of distribution and consumption are carried out with the purpose of fulfilling every need in their life. Prosperity is the goal that people want to achieve in every economic activity.

In line with the growing and demands of female emancipation, many Balinese women now occupy high positions and professions in various fields, which once were

held only by men. However, no matter how high a woman's title may be, they cannot leave home to work as housewives in charge of cooking, sweeping, washing, educating children, and being active members of a harmonious community in their home environment. Reference [10] showed that female entrepreneurs in transition, have many similarities in economy development, but they differ in their motivation to become entrepreneurs. Whereas [4] in his study, it was found that the quality of human resources had a greater impact on business entrepreneurship. It is reinforced by the opinion of [2] in which female entrepreneurship can significantly influence one country's economic growth. Likewise, [1] states that the status of women and the work done by women in society is an indicator of the overall progress of a country. Without women's participation, a country's national activities, social, economic, and political progress will stop.

The variety of jobs carried out by Balinese women bring change to the family economy. Reference [5] states that women have a role in the economic development of families. The revenue generated will help them to fulfill their needs, so it can be seen that the money earned is useless. Balinese women work in many fields, both in self-employment and in office. It shows that they are economically independent. They no longer depend on the husband's income for their primary needs, so they are more likely the one who make decisions in managing family finances. Balinese women are able to show off their achievements in their own field by earning a commendable income. From this view, it is necessary to study in depth the meaning of economic activity in the family economy from the perspective of Balinese women.

II. LITERATURE REVIEW

A. Economics Activity

Economic activity is the activity that a person undertakes in order to generate income that is intended to meet his or her daily needs. This is done by using the goods and services to achieve the highest satisfaction to achieve a level of prosperity. Reference [14] argues that economic activity consists of production, distribution, and consumption activities. In line with [16] it is explained that the activity of producing goods and services and the consumption of goods and services are economic activities.

Production activities are useful for producing a product, either goods or services that meet the needs of consumers. A research by [8] reveals that production activities are carried out so that the products produced are still in the consumer's interest with the aim of continuing the business. Distribution activities are carried out by the activity of delivering a product, whether goods or services, from the manufacturer to the consumer so that the product is widely distributed to the people in need and the product is well received by the consumer. Consumption activities are performed by using goods or services produced by the manufacturer to meet their daily needs.

Everyone's consumption patterns are different, depending on the level of income received, the price of the goods, the type of occupation, age, gender, religion, environment and lifestyle. Household consumption activities need to adjust the size of the expenditure to the size of the income. One has to work to earn a profit that will be used to pay for the expenses of living. The magnitude of one's income will affect consumption of goods and services. The larger the income of a person, the greater the amount and goods to be consumed. Meanwhile, the lesser the income of a person, the lesser goods and services consumed. It is also reinforced by [9] that consumer behavior is influenced by age, lifestyle, economic situation, occupation, personality, and self-concept. As a result of [11], it was found that personality has the most significant effect on consumer's behavior compared to their lifestyle and economic condition.

B. Family Economics

The daily activities of every family in the pursuit of need are essential to the well-being of life. This can be seen from the economic behavior of each family member. Of course, it is necessary to effectively and efficiently manage every resource that people have. Everyone's decision will determine the level of family well-being. In a family, it is necessary to behave intelligently in meeting every household's needs and be able to set all the priorities of the needs according to the resources that the household has. Wise parents should be able to adjust their financial situation by being able to manage the income generated for each household expense, so that they can anticipate for immediate and urgent needs. The daily production of households needs to be addressed well. These needs are expenditures for food, school expenses, health, religious ceremonies and social activities. The revenue received must be managed wisely so that priority needs can be met to the fullest. The quality of family life is influenced by family income [18]. The income earned is used to meet the needs of clothing, food and board, because the well-being of the family depends on the income of the family. The well-being of family life will increase in line with the increasing of one's income.

The family economy is highly related to the economic status of the family in a society. The economic condition is shown by the economy that is capable, medium economy and the economy of poor families. One of the factors that determine a person to behave in society is one of them is the

economic level that is owned in the family. The economic life of a family is able to have a difference with a family that has an economy lower than it. Various needs can be supported by economic conditions. Economically capable families have the ease of survival both in meeting basic and other needs. This can be seen from the wealth owned, social status in society in terms of position, the level of work at work and the ability to manage finances more broadly. The middle-upper economic situation of the family in the sense that the needs of the family can be fulfilled properly and choose enough wealth to support their lives. People who have economic capacity in this matter are able to socialize widely. The economic situation of the lowest family is better known as a poor family. This situation will be seen from their unavailability to fulfill the needs of families who have low education level and the work done in the day-to-day life.

[15] argued that in measuring a person's social status in society, certain based on (a) the size of wealth and materiality can be used as a measure of the placement of one's layer status in society. Someone who has the most material wealth or material they are in the top layer; (b) the measure of power, someone who has power will be in the social layer higher than the group; (c) a measure of honor, people whose lives are respected by members of their group will occupy the upper social layer; (d) the knowledge level, the academic degree held by a person will occupy the highest position in the community system; (e) measurement of figure, someone who holds an important role in a field in society; (f) a measure of popularity, in social status can be measured by considering the elements of knowledge, attitudes and support possessed by the individual audience. This can be obtained when the family economy supports all activities that can improve social status in the community.

III. RESEARCH METHOD

This study included qualitative research [12]. the approach used was transcendental phenomenology which provides economic activity in the family economy from the perspective of Balinese women through interviews based on information and experiences of Balinese women [3];[17];[13]. Informants of 15 people from various regions in Bali, including Buleleng, Karangasem, Klungkung, Denpasar, Negara, and Nusa Dua gave their opinion on the back of their activity. Their daily activities in the economy are fully disclosed so that the information can be used logically. Every woman has different experience with the various income and daily expenditures.

IV. RESULT AND DISCUSSION

A. Results

This study was conducted toward Balinese women who did daily activities either as housewives or working in economics. Women in Bali, who are from various regions in Bali include Buleleng, Karangasem, Klungkung, Denpasar, Negara, and Nusa Dua, have their own activities at home

besides working outside the home. Here is what some women said:

"I do housekeeping, cleaning, cooking and cleaning at home."

Women have to be housewives with all daily activities or chores which they have to do. They are asked to be wise in dividing time between household chores, husbands and attention to children in need of transparency. The task of cleaning, cooking and cleaning the house aims at making the house more comfortable. Mothers have their own way of being good parents by maintaining a peaceful home environment. As housewives, they always try new ways to present healthy meal menu that appeal to their family members, as a specialty chef. This effort is intended to provide nutritious food as one form of family health. Maintaining good environment of home is also done by housewives, such as by cleaning the house and yard.

"To perform the duties of a housewife to raise children, to make sacraments for prayers."

Mothers also play a role as personal caretakers of their children, from infant to adult. This task is sincere from small things, like bathing the baby and caring for the child when being ill. Mothers instill the importance of child character education from an early age by relaying their responsibilities to the child more casually. A simple way can be done by setting a good example for your children by learning manners, being friendly, helping each other and working hard so that every effort they make will result in maximum results. Mothers can be teachers to their child, by teaching things that children do not get in school. Knowing the characteristics of children at home will make it easier to educate them by maternal instincts. Understanding the right parenting style will stimulate the growth of the child, so that it will be ready for the new social environment. So is a holy offering to God by performing various means of worship. Thus the *yadnya* (sincere sacrifice) can be balanced in the form of gratitude.

In each profession, there will be income that helps to meet the economic needs of the family. This gives some meaning to some women, as follows:

"Income from work can help the family's economy to meet their daily needs".

By working, there will be income earned. This is the money that is used to help them in meeting the needs of households in addition to food, children's school expenses, bathing needs and social events. The extra money a wife makes will have a positive impact on family finances.

"Helping to finance the kid's study and day-to-day expenses".

Preparing children's education costs requires careful thinking. The success of the children begins with the education they receive. Parents should strive to meet every

need for educational activities ranging from paying for early education, school uniforms, and pocket money. It is only right that the mothers work to fulfill the cost of education.

"To help the family economy, because the husband works as a paid daily wage worker, so it's not enough to finance a day-to-day life, especially for children who are still in high school".

The same is true of a mother trying to reduce her husband's burden on family finances. Fulfilling daily needs is a priority, so the rest can still be for the educational needs of the school children.

"It is right that my income from working as a Yakult seller helps a bit to finance daily expense to buy basic ingredients for cooking, and baby supplies, sometimes even less, because working here has to be on a target system".

This is not an easy task as the target systems implemented by the company require them to work more tenaciously. Moreover, the income earned is used to meet the basic needs of the household and baby supplies. This is a little costly because babies also need expensive formula milk. It is with this spirit that the woman always strives to reach the target so that the income she receives can bring happiness to the family at home.

"In the day-to-day life for purchasing food and cloth as well as at the same time saving for children's education for the future".

Human life will not be disrupted as long as the basic needs are met. Therefore, as a working mother, the effort to create clothing, food and space as a primary need is paramount. For the sake of survival, there must be hard work in fulfilling every basic need to be met in order to have a proper life.

"Helping to meet the daily demands of the school, funding children's study and paying the tuition fees for every event in the village".

Women are also active in membership activities in the community, so it is necessary to issue dues that are used for organizing activities. Deducting the income earned after the basic needs are met is a common thing that housewives do. This will create a sense of kinship within the village. Social activities can foster brotherhood, not only activities that bring happiness, but also emotional distress that needs special attention, so that each other's well-being is maintained.

"It was really helpful, because in my family, I was still working alone. My husband is a retired teacher, so I am a big helper for the family

economy when it comes to educating children and meeting their needs at home”.

This woman became the backbone of the family after the husband retired from work. This provides an incredible opportunity to dig into each of the potentials you have. This condition also requires wise women to set up time to play double roles in the family. Pride is a unique family backbone especially when it comes to overcoming any challenges. Thus people need to communicate, understand and realize the role of each family member in the home, so that they are respectful of each other.

The family economy of every Balinese woman varies according to the type of work involved. Following are some Balinese women:

"I, as a housewife with 2 children who only do trading from home, selling a variety of household needs, I do keep this work to pursue or increase my income and use more money earned to buy necessities in terms of kitchen needs for daily meals. However the basic needs for food and drink must be fulfilled ".

This shows that in managing the money resources owned are used for basic needs in terms of food. The most important needs or physiological needs that need to be maintained id family survival, in order to support secondary needs. The development of the first child is obtained from the family environment. The most basic need that must be met is the need to sustain life physically. Meeting the needs of food and beverages is the greatest potential and the basis for all the fulfillment of the above needs. In this situation, the family will suppress other needs until these food needs are met. Physiological needs are unique in the nature of repetition, meaning that after a person eats it will be hungry again so that he will constantly look for food and drink. Parents have a role to provide nutritious food intake for family members. This is what causes everyone in a family needs to get money to meet basic needs.

"As a teacher, I specialize more in the cost of higher education for children since I belief that education as a milestone for individual progress to further improve themselves in various fields. I always emphasize to my children to study hard, use all the opportunities and time available for positive activities, because with a good education will later help realize the ideals of my child as a doctor ".

The statement emphasized that children's development is influenced by family factors, especially the family's socio economic status. Medium economy family will help provide the best way for children to get wider opportunities to develop themselves based on their interests and talents as students.

Having more financial conditions in his family, will provide wider opportunities to use the money provided to meet the needs needed. Families that pay attention to children's development in terms of education require higher economic costs, moreover this is explored through the talents that children have. Talent or ability in a particular area of a child will be seen to develop rapidly if it is geared up more directed. This does require money to recognize children's talents in the arts, sports or skills. Some ways for parents to explore the abilities of children can be through tutoring outside of school that requires no small expenditure. Thus, the family plays a role in determining and finding the best way for their children. In this case, the parents as children are encouraged to carry out activities related to academic and extracurricular activities programmed by the school. Parents motivate these activities by facilitating each activity and encouraging children to remain enthusiastic about actively participating in the programmed activities.

"I am a housewife as well as an entrepreneur, setting aside income for the family in terms of emergency thing which means saving money for sudden needs such as when a child gets sick and needs for recreation. I do this because the main needs in the household and school fees have been provided by my husband. Usually I take family members to go on a trip during school holidays, so the family ties become tighter considering the busyness of each family member is different. Through that, I can listen to children's complaints in daily life and at school in more depth, even though sometimes in the day-to-day it has been conveyed and discussed together ".

Meeting the needs for health is also very important and needs to be specifically allocated, everyone needs health assurance, but sometimes when one of the family member gets sick, the family has not prepared the cost to handle it. A more established family economy will encourage everyone to carry out activities that are fulfilling love needs. This happens when families no longer bother themselves to use part of the income earned for basic needs. Families will use their free time to familiarize themselves with other family members. With different forms of love will generate different motivations for children in terms of living life in the family, school and in a more diverse social environment. This activity provides an opportunity for family members to express their wishes, establish togetherness and harmony in the family.

Families need to wisely use the income that is obtained so that the needs are able to be well fulfilled. Here are the opinions of Balinese women:

"I worked hard to earn money, so I set aside every income for urgent needs. Learning from experience, when there are social activities that

we need to also participate, money is important because I am indeed preparing a budget for social activities in the community".

As social creatures, housewives also have the opportunity to mingle and socialize with the environment outside the family. Part of the income owned is allocated to support social activities. Maturity in social interaction and adjustment in community groups will improve socioeconomic status in one family. Implementation of social activities is meant to establish cooperation and tolerate each other.

"I divide the monthly money according to the activities of each month, for example for consumption, school fees, health, and social gathering with colleagues".

Financial planning was thought out in advance so that the allocation was clearer and more targeted. This is good so that the fulfillment of needs is achieved in a balanced manner. Families who always apply this plan are able to minimize financial problems wisely and can plan finances more carefully for profitable investment activities and provide additional higher family income so that the welfare of family members is more secure.

"I use some of the money earned to help my husband meet sudden needs."

This housewife uses the income earned as a precautionary motive. Keep a portion of money owned in an effort to anticipate the activities of unexpected expenses.

"I do have different desires from financial management, because the business I work with requires me to keep on investing. I did this to expand the business to be more developed and advanced than the business that I now run. Thus, I have my own motivation and ability to predict every situation. High readability is very supportive in determining business choices, because not all Balinese women are entrepreneurs who are capable and brave to do the same thing."

Women also have business abilities that are commensurate with men. This is proven by the speculative efforts taken to increase the amount of material held in opening a business. The money you have can be used to look for profits from uncertain situations. Investment can be made when the income obtained is not all used for consumption activities. If the prediction is correct, it will certainly bring big benefits and vice versa, so it needs to be careful in making every decision.

"I use the money that I have from my work for the purposes of making ceremonial facilities during the celebration of the feast to offer to God".

Balinese women in their daily lives are also thinking about allocating their finances for offerings to God. This is also a special feature of Balinese women besides being a housewife and breadwinner to supplement their family's income, they also always try to show gratitude to God for all the graces given.

B. Discussion

Every woman has different economic activities, both as a housewife and worker. Mothers have their own way of being good parents by maintaining a peaceful home environment. For example, serving a healthy food menu stimulates the taste of family members, as a specialty chef. This effort is intended to provide nutritious food as one form of family health. This is reinforced by the opinions of [14] and [16] who assert that consumption of goods is part of economic activity. Women who work in the field of employment are in line with their educational background which means that their ability can be applied in the world of work. This shows that the economic activity that every woman performs is economically beneficial to the family.

The socio economic status in the family has a role in the development of children, that with an adequate economy, children will get wider opportunities to use the money provided to meet the needs needed. Family environment as a place for the first time children learn to live and defend their lives with a variety of expertise, knowledge and skills possessed. Likewise, if Balinese women who have criteria such as power, wealth, honor, education level, character and popularity will get a higher social class that is recognized by the community.

The family economy can be seen from the amount of income earned, because with a certain level of income each family is able to allocate it to meet various needs. Meeting the needs especially the basic needs is the first step to launch all other activities that are more diverse and have the same benefits. A person's social position in the community can also determine the economic level of the family, with the work they have will certainly have an impact on the income earned and be a measure of wealth owned as a determinant of social status in the community. The level of education is also determined by the economic situation of the family, because with the amount of money owned by children can have the opportunity to obtain education and choose the desired place of education without having to think repeatedly to make a decision that will have a positive impact on the carried academic degree.

The financial management of Balinese women also shares diverse, some women use the income obtained for consumption, allocating for sudden needs, especially related to the health of themselves and family members, and some even speculate investments in the business being run. The real form is also done by setting aside the income obtained for worship purposes as a form of gratitude to God. This is a tangible form that Balinese women are able to play an active role in all fields of life in line with their respective family economies.

Money from work is used to help financing household needs in addition to food, children's school expenses, household needs and social events. This finding is in line with reference [18], in which the quality of family life is influenced by family income. All forms of expenditure are tailored to income so that maximum adjustments are required. This statement is in line with [9] and [11] in which consumer behavior is influenced by economic and occupational situations.

The meaning of economic activity in the family economy from the perspective of Balinese women is a high commitment to the family in light of the burden on the head of household in the routine expenditure of households, school costs, health costs and, social activities. The religious activity of making *banten* (a sacrifice) for *piodalan* (Hindu holy day) is also practiced by every Balinese woman as a form of *yadnya* (sincere sacrifice) and as a form of gratitude. Balinese women are self-reliant in the economy through their income so they are selective in their consumption.

V. CONCLUSION

Every woman has different economic activities, both as a housewife and at work. Balinese women are self-reliant in the economy through income they don't depend on when they want to buy personal, healthy, and elderly needs so that they are selective in their consumption. Income from work is used to help financing household needs in addition to meals, children's school expenses, household needs, religious and social events. The meaning of economic activity in the family economy from the perspective of Balinese women is a high commitment to the family by eased up of the economic burden of the head of the family.

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