



Effect of Understanding the Teaching of Karma Yoga and Empowerment of Poor Family Resource Management

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Abstract

The poor work ethic of the poor is closely related to weak beliefs and an understanding of practical and actual values in working in accordance with the teachings of Karma Yoga. The teachings of karma yoga provide direction on how humans should live the meaning and nature of work in life that without work (karma) will not get anything, so it will cause poverty, where life's necessities may not be fulfilled based on a briefcase is an obligation and the nature of all humans, carried out unconditionally, not bound to the work and reward and for human welfare and social order. Karma Yoga is a source of spirituality work ethic in Hinduism. The Hindu view of work ethic is an attitude in working to achieve the perfection of life characterized by creativity, hard work without knowing despair, respect for time, cooperation and harmony, satya discourse, ethical efficiency and full of initiative. The poor work ethic of the poor is closely related to weak beliefs and an understanding of practical and actual values in working in accordance with the teachings of Karma Yoga so that it has an impact on the nature and character of pragmatic, consumptive, wasteful, and inefficient use of time productively. The level of understanding of the teachings of karma yoga as an internal factor is believed to be able to shape and influence the work ethic for its adherents so as to solve the problem of economic backwardness in responding to poverty that is accompanied by the support of community empowerment as an external factor to change the mental attitude of dependency and develop a work ethic, foster independence, and foster independence, raising awareness among the poor to carry out productive activities is believed to reduce poverty is a strategy deemed appropriate to improve the quality of life of poor families through better time, financial management and family management practices.

Keywords: Karma Yoga; Empowerment; Management of Family Resources.

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1. Introduction

Residents have a very close relationship with the intensity of development that occurs. As the main actor in development, placing residents as an integral part of the overall development process is believed to accelerate development goals. The rapid increase in population will have implications for meeting their basic needs, so that the limitations in fulfilling it will create problems of poverty and powerlessness, as well as a broad impact on other aspects of life in society. Bali as part of the Indonesian state also faces the problem of poverty. Various poverty reduction programs carried out so far have shown seriousness in poverty reduction. However, the level of poverty that is still experiencing fluctuations from year to year in the Province of Bali indicates that poverty reduction has not been fully implemented [13]. This also indicates that poverty alleviation programs have not been running effectively as expected [13]. On the other hand, although the province of Bali has been supported by a number of districts with various potentials, the classic problem of poverty still leaves poor households in the area [14]. Poverty occurs when a household fails to reach a certain level of welfare and is measured using the Poverty Line (GK). Policies related to poverty must also be able to reduce the depth and severity of poverty [19]. But in reality, although the number of poor people is relatively declining, the poverty depth and severity index tends to fluctuate and relatively increase in 2017. Poverty culture is still one aspect of why most Indonesian people are still below the poverty line [20]. Poverty is related to the attitude (mentality) of the poor themselves to get out of the circle of poverty [13]. The attitudes that will be taken by a poor household will influence their empowerment [16]. According to [4] it is necessary to continue efforts to be able to reduce the percentage of poor people in the Province of Bali, especially for Karangasem, Klungkung, and Buleleng Regencies even though poverty has decreased. However, if it is associated with success in improving welfare while reducing poverty in Klungkung Regency quality, according to the Regent of Klungkung, I Nyoman Suwitra (Tribunnews.com dated January 29, 2018) can be realized because productive population in Klungkung who works above 35 hours per week is increasing This means that the percentage of productive population working below 35 hours per week is relatively decreasing (below 29 percent). This reinforces the results of a study by [14] that members of the Nusa Penida coastal poor family who are still family dependent and not yet working will try to take advantage of opportunities to work, even with relatively shorter work hours, where there are those who work more than 35 hours by 58.05 percent. Whereas those less than 36 hours only amounted to 40.96 percent. It is worth observing, the Regent of Klungkung, Nyoman Suwirta (Tribunnews.com dated July 26, 2017) previously stated that one of the causes of poverty is still high in his area is the mentality of people who are accustomed to receiving aid, so that a program to change the "mindset" of the poor is needed. The description can indicate that the phenomenon of increasing welfare and reducing poverty in quality in Klungkung Regency as the District with the second highest percentage of poverty in Bali Province is supported by a poverty program to change the mindset of the poor along with the efforts of the poor themselves to get out of poverty by working hard.

According to [10] the situation of poor people who are isolated, passive, lazy, helpless, worthless, have low aspirations, and alcoholics and criminal offenders are not entirely true because the poor are reliable and various fighters the way they do it to get out of poverty.

Table 1: Poverty Depth Index and Poverty Severity Index In Regencies / Cities in Bali Province in 2015-2017

Regency / City Name	Poverty Depth Index (P1) by Regency / City			Poverty Severity Index (P2) by Regency / City		
	2015	2016	2017	2015	2016	2017
Jembrana	0.83	0.53	0.86	0.19	0.08	0.19
Tabanan	0.50	0.57	0.69	0.09	0.12	0.13
Badung	0.17	0.19	0.21	0.02	0.05	0.05
Gianyar	0.56	0.43	0.57	0.10	0.07	0.11
Klungkung	1.00	0.78	0.33	0.22	0.13	0.04
Bangli	0.77	0.63	0.52	0.17	0.12	0.10
Karangasem	1.01	0.58	0.87	0.20	0.09	0.18
Buleleng	0.73	0.75	0.72	0.14	0.15	0.14
Denpasar City	0.24	0.20	0.40	0.04	0.03	0.12
Bali	0.66	0.51	0.68	0.14	0.09	0.16

According to [13] internal factors from non-physical resources such as motivation, determination, willingness, effort and hard work to get out of the shackles of poverty, become very important, and perhaps determination, will, hard work or motivation which would be more important factors than physical resources to get out of the shackles of poverty. Reference [3] states that individual or community motivation reflected by a strong willingness to work hard supported by community education and skills, and supported by various government programs and non-governmental organizations is an invaluable asset for local communities to accelerate moving out of poverty (moving out of poverty). The change in the perception of the poor that "poverty can be changed by working hard" according to [19] shows a sense of confidence that they can get out of poverty, and do not quite believe that poverty is caused by destiny, as well as showing a strong enough desire to get out from poverty. In order to change the mental attitude of dependency and develop a work ethic, foster independence, raise awareness of the poor to carry out productive activities so that there is an increase in income and can reduce poverty, aspects of empowerment need to be emphasized more in poverty alleviation programs undertaken Reference [9] states, that the achievement of empowerment goals is also related to the ability of families to manage family resources. The same thing was stated by [10] that in addition to the support of the empowerment program, an important thing that must be done so that families can survive through their lives, is to manage limited resources through family resource management. Family owned resources and assistance from the government to poor families (not prosperous) will not be effective if not managed properly through family resource management which includes planning, division of tasks, implementation and supervision. Thus, internally the empowerment of those who are classified as powerless becomes powerful, family management becomes very important in improving family welfare [11]. It was also stated that in empowering poor families, not only by providing financial assistance, because providing financially without being supported by good family management, the assistance provided would be in vain. Errors in managing resources are one of the causes of families becoming poor, and conversely, good resource management can lift families to become poor because families are more resilient in living their lives in times of crisis. To achieve family goals, there are three types of resources that must be managed, namely people, material and time. Reference [2] state that low income

families tend to manage their resources better to reduce the economic problems they face. The culture of planning in financial arrangements is also one form of economical life attitude that is forward-looking towards family resilience. Reference [3] show that family resource management especially time and work management is important for achieving family goals. One's behavior in allocating and using time reflects the level of progress and level of life of a person or community and low-income family heads will increase their work time by replacing leisure time with work. While the division of tasks according to [11] is the distribution of authority or responsibility to members so that it does not become a burden on one of the members, so that all work runs orderly, without clear division of tasks causing mutual waiting and expecting who will actually carry out the work. Therefore activities in managing family members by the division of tasks in doing household chores and caring for children as well as and encouraging each other between husband and wife and parent-child where the arrangement of these people to ensure all family functions are needed [11]. The persistence of apathetic values, attitudes and behaviors in the life of the poor, so lazy to work hard will have implications for the practice of managing family resources including the majority of Hindu poor families. According to [12] the low work ethic of poor Hindus as a cause of poverty can also be seen as the implication of the weak understanding and practice of Hinduism on the principles of *sraddha*, specifically "*Karma Phala*". Therefore, one of the things that you want to look for as a source to find a work ethic is from religion. Because religion for its adherents is a value system that underlies all its life activities, work is an embodiment and realization of religious teachings. Weak religious awareness will affect the work ethic and tend to lead to sinful acts [8]. Hinduism believes that *sraddha* will be felt in life if it is actually manifested in the form of work (*karma*) that is beneficial to life in the world [1]. *Karma Yoga* is a type of yoga in Hinduism that is described in the *Bhagawadgita*, Hindu philosophy regarding *karma* (deeds; obligations) and *phala* (results; fruits). In the Hindu view work is something that is essential for human life and is an obligation for all people. One will not achieve happiness quietly without work and will not achieve perfection and freedom by avoiding work. Reference [6] states *Karma yoga* is a spiritual source of work ethic in Hinduism. Humans who have and live a work ethic based on the spirit of sacrifice (*yadnya*) and view work as God's command (*Ida Sang Hyang Widhi Waça*) will be able to overcome various problems and challenges of life in the world, especially in life covered by the atmosphere globalization and liberalization, which are characterized by full initiative, creative, hard work, respect for time, harmonious cooperation, *satya* discourse, and ethical (economical) efficiency [8]. Therefore, the contribution of unique religious contributions can be included in the debate on poverty. First, religion can direct human attention to what should be the main concern. Second, religion provides ethical fiber to the community so that it can respond to poverty appropriately. Third, is the responsibility of religion to alleviate poverty. Religion plays an important role in encouraging a work ethic for its adherents [6]. Reference [24] revealed that there is a link between the development of a society with a self attitude towards the meaning of work and exemplifies the Calvinists adhering to the principle that hard work is a must for every human being to achieve spiritual prosperity or happiness. Hard work is a spiritual calling to achieve the perfection of life. The consequences of this view are not only working hard, living frugally and simply, but also being able to make themselves as entrepreneurs. Whereas [14] states that the formation of traits and characters tends to be permissive, spoiled and extravagant and there is a lack of balance between worldly fulfillment desires and religious teaching practices due to loosening understanding of religious values and ethical order adopted and when there is a balance between world fulfillment and *akherat*, it is one of the prerequisites for the formation of a society that has a high work

ethic, thrift, away from consumptive behavior and hard workers and able to take innovative decisions. The cause of poverty comes from internal factors and external factors. Therefore the level of understanding of the teachings of karma yoga as an internal factor is believed to be able to shape and influence the work ethic for its adherents so as to solve the problem of economic backwardness in responding to poverty that is accompanied by the support of community empowerment as an external factor is a strategy deemed appropriate to improve the quality of life of poor families through better management of time, financial resources and division of tasks within the family.

1.1. The Concept of Karma Yoga

Based on the Veda holy libraries, work is very fundamental and central in the system of Hindu religious teachings, so it is necessary to grasp the meaning and nature as deep as the work values are according to the Veda. According to [6] there are a number of Hindu doctrines which were revealed to have originated from Bhagavadgita about the meaning and nature of work:

Bhagavadgita, III.4:

"Without work people will not achieve freedom, nor will they achieve perfection because of avoiding work activities"

Bhagavadgita, III.5:

"Even though for a moment there is also no one not to work, because every human being is made powerless by natural law, which forces him to act"

Bhagavadgita, III.6:

"Work as specified because doing better than not doing, and even the body will not be successfully maintained without working"

Only through human work can life be better in the future. A person will not achieve happiness by being quiet without work and will not reach perfection by avoiding work. Therefore Hyang Widhi ordered humans "work as determined". Command Hyang Widhi This has a deep meaning about work, i.e. (1) work is a decree (command) Hyang Widhi, the law must be implemented; (2) human existence lies in its work; (3) in Hinduism the division of labor in human life is very important and essential; (4) man must be disciplined and diligent in working at a predetermined position and man must be sure that the work position will deliver himself to happiness in the world and in the hereafter. As work values sourced from the book Bhagavadgita, karma yoga is a religious teaching about the values (ethics) of work. According to [1], there are values contained in the Teachings of Karma Yoga according to the Book of Bhagavadgita as follows: (1) moral values in life, where morals are teachings about good and bad, which involve human behavior and actions. (2) Value of devotion to Atman. People who live with zealous devotion and are willing to sacrifice to accept anything as a gift of Brahman are freed from the bondage of work that makes them united with the Almighty. (3) The value of education that

educates humans to always work in their lives. (4) value yajna, yajna is a human task in life and this is called work. (5) professionalistic value, that is, every human being must work according to his talents. The basic principle of the teaching of Karma Yoga is how Hindus live their proper lives and fulfill all their needs in order to live in a prosperous world (jagadhita) and enjoy happiness. For Hindus, work is an obligation (swadharma), work is a necessity, both because it is an order from God and because of the demands for survival in the world. As according to Santhiarsa (Hindu Raditya Magazine, 2013) the work required is: (1) working for God, working is worship, and working is an offering to God; (2) work without strings attached or work without personal interests; and (3) work is not tied to the work and reward; and (4) work for human welfare and maintain social order. So there are four kinds of working principles that are required in Hinduism, where these four principles are a unity, inseparable. Working if it is associated with a religious belief held by the community can reflect a sincere sincere sacrifice, it must be done without taking into account the rewards or the results that will be obtained. Karma Yoga is a spiritual source of the work ethic of the Hindu community [6]. Humans who have and live a work ethic based on the spirit of sacrifice (yadnya) and view work as God's command (commandment Ida Sang Hyang Widhi Waça) which will be able to overcome the various problems and challenges of life in the world, especially in a life that is surrounded by an atmosphere of globalization and liberalization, characterized by full initiative, creativity, hard work, respect for time, harmonious cooperation, satya discourse, and efficiency (saving) ethical [6], [8] described as follows: (a) Creativity is a way of sustaining survival in an atmosphere of competition and change through continuous innovation; (b) Hard work is a human effort to improve the quality of humanity and shape human identity without tireless and hopeless; (c) Appreciate time means to use the time as well as possible in order to really bring benefits to human life and do not delay work based on dharma; (d) Harmonious cooperation is the view of Hindus that cooperation with fellow human beings is a principle of success of a person or organization in achieving its stated goals; (e) satya wacana constitutes a promise whose law must be obeyed on decisions that have been taken in his life based on honesty; (f) ethical efficiency (saving) is a view of income use patterns (artha) not only for the sake of satisfying daily needs, but also used for religious purposes and dana punya; (g) full of initiative is a person who prioritizes proactive rather than reactive in facing various challenges and problems of his life.

1.2. Relationship of Empowerment with Family Resource Management

Community empowerment is an effort to increase the dignity and level of the society who are unable to escape the pitfalls of poverty and underdevelopment. Reference [4] provides an understanding that "Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives". Reference [10] states that increasing the power of the disadvantaged, it is necessary to look not only at what constitute power, but also at the nature of disadvantage. Reference [17] argues that an empowerment process is essentially aimed at: "To help clients gain power of decisions and actions over their own lives by reducing the effect of social or personal blocks to exercising existing power, by increasing capacity and self confidence to use power and by transferring power from the environment to clients ". Reference [5] explains that the process of empowerment is a method that seeks to change perceptions including changing one's motivation or encouragement in the community environment, thus enabling individuals to adapt to their environment, fostering awareness and motivation or encouragement within a person, actually requiring intervention or stimulation from outside, such as stimulation or stimulation of grants

from the government, the environment associated with it and others. Reference [5] states that the achievement of empowerment goals is also related to the ability of families to manage family resources. It was explained that a family that succeeded in achieving the level of family independence was a family that was still actively a member of the empowerment program and did a good family financial management. Family owned resources and assistance from the government to poor families (not prosperous) will not be effective if not managed properly through family resource management which includes planning, division of tasks, implementation and supervision. Thus, internally the empowerment of those who are classified as powerless becomes powerful, family management becomes very important in improving family welfare [11]. It was stated that in empowering poor families, not only by providing financial assistance, because financial assistance without being supported by good family management, would be in vain assistance provided. Reference [12] found that participation in extension activities had a very significant positive effect on family resource management. This means that respondents who participate in counseling affect the quality of family resource management better than those who have never been active. While the results of the ethnographic study of [9] on the study of the impact of women's empowerment on Grameen Bank on the non-economic dimension shows that an increase in women's participation in attending weekly routine meetings, and various training causes family members to pay attention to the allocation of time, especially when the wife actively participates in routine meetings and training, and rolling credit returns are smoother because financial management is better.

2. Research Methods

This research uses a quantitative approach in the form of associative. The independent variable used in this study is the level of understanding of the teachings of Karma Yoga, Empowerment, and the dependent variable is the management of poor family resources. Data collection is carried out by means of field observations, structured interviews, and in-depth interviews as supporting statements. In determining the sample technique, this study uses a non probability sampling technique that is accidental sampling combined with snowball sampling to get respondents to the poor population

3. Result and Discussion

3.1. The Role of Karma Yoga in Management of Poor Family Resources

To be able to get out of poverty requires changing attitudes and changing behavior, because the attitude of accepting the situation (resignation) is a mirror of poor families [19]. The inherent values, attitudes, and behaviors of the poor so that they are apathetic and pragmatic in their lives, will have implications for the low work ethic that is dominated by most of the poor Hindu families. The low work ethic has implications for poor management of family owned resources, involving:

- a) Time management for carrying out productive work

When economic constraints make it difficult to access consumptive entertainment that requires spending some money, many married couples thus divert their desire for pleasure to sexual satisfaction [12]. Mental attitudes that tend to be entrenched as a deliberate habit of poor living such as large-scale ceremonies followed by parties

for a long time and accompanied by gambling will cause sacrifices not only in the form of material but also non-material such as time and energy devoted to ceremonial activities, especially ceremonies carried out in quite a long time, plus the existence of a "tajan" is actually used as an opportunity to carry out the habits that must be done [19]. According to [12] In cases like this, groups involved in projects in the village, often the amount of time, energy and costs needed to manage these activities they may not fulfill, and this situation causes them to increasingly lose opportunities to work . Not infrequently also during gambling activities take place, especially tajan (cockfighting) during the day and playing cards (ceki) at night. Much of the time and money is spent by poor people on the activities mentioned above, while at the same time not generating income.

b) Financial management where there is a tendency to behave consumptively and only for momentary satisfaction.

According to [12] the economic poverty faced by Hindu families since birth causes difficult employment opportunities that allow them to improve their economic status. For many poor people, this mind is embedded in mental structures because they feel it is impossible to carry out other economic activities and have an impact on the limitations of the poor in setting aside money to save. deviations from family consumption patterns, by spending money only for the sake of satisfaction and not being able to delay pleasure. Reference [19] also found that although poverty conditions have caused poor households in Karangasem District to feel quite inferior and generally expect help from other people or parties, the interesting thing is that they seem to be quite consumptive, who are willing to pay for something even though often do not have the funds for this so they always seek help or debt here and there in carrying out the traditions that they view as an obligation that is difficult not to follow. It is interesting to note, when the Bali Provincial Village Community Empowerment and Village Administration (2016) gave an example in Karangasem Regency, its citizens almost every year have debts of Rp 4,000,000.00 (Four Million Rupiah) for traditional ceremonies, so this year's work is intended to pay off debt last year and this is what has come under the spotlight about the difficulty of poverty alleviation in Bali.

c) Management of family members in the division of tasks.

According to [12] poor families only rely on the role of women as workers, while men do not take an economic role and tend to commit acts of violence in the household, both physically and psychologically, there is no doubt that efforts to escape poverty will be hampered. In fact, on the one hand, women in Bali besides having a domestic role as housewives and the public role as breadwinners also have a role in traditional activities [15].

The concept in Hinduism states that work is dharma or it can be said that work is an obligation for both men and women [13]. According to [12] the low work ethic of poor Hindus can also be seen as the implication of the weak understanding and practice of Hinduism on the principles of sraddha, specifically "Karma Phala". Hinduism believes that sraddha will be felt in life if it is actually manifested in the form of work (karma) that is beneficial to life in the world [1]. Work is an obligation for everyone. One will not achieve happiness quietly without work and will not achieve perfection and freedom by avoiding work [6]. The teachings of Karma Yoga contain work concepts which are guidelines for Hindus in order to meet their physical and spiritual needs to

achieve happiness. The basic principle of the teaching of Karma Yoga is how Hindus live their proper lives and fulfill all their needs in order to live in a prosperous world (jagadhita) and enjoy happiness. For Hindus, work is an obligation (swadharma) and work is a must. Therefore Hyang Widhi commanded to humans "work as determined". Command Hyang Widhi This has a deep meaning about work, i.e. (1) work is a decree (command) Hyang Widhi, the law must be implemented; (2) human existence lies in its work; (3) in Hinduism the division of labor in human life is very important and essential; (4) man must be disciplined and diligent in working at a predetermined position and man must be sure that the work position will deliver himself to happiness in the world and in the hereafter [6]. According to Santhiarsa (Hindu Raditya Magazine, 2013) the work required is: (1) working for God, working is worship, and working is an offering to God; (2) work without strings attached or work without personal interests; and (3) work is not tied to the work and reward; and (4) work for human welfare and maintain social order. So there are four kinds of working principles that are required in Hinduism, where these four principles are a unity, inseparable. Working if it is associated with a religious belief held by the community can reflect a sincere sincere sacrifice, it must be done without taking into account the rewards or the results that will be obtained. If the work is based on sincerity for those who do it, it can increase the inner satisfaction of the culprit because it is done sincerely. This kind of community behavior can increase the enthusiasm to work diligently which in the end will get higher economic value. Although work is interpreted as an activity that is carried out without strings attached, but in the end the work activity will definitely get results. The concept of working like this can give birth to a work culture that upholds norms, honesty, diligence, and sincerity. This is in line with what was stated by [24] where the concept of destiny in Calvin's teachings is associated with the problem of uncertainty which is only God's secret. In Calvin's teachings, the doctrine of predestination is known, that is, a person will not know whether he is one of the elect who will go to heaven or the damned person who will be immersed in hell. The teachings of Calvin encourage to always do the best activities and try hard to make achievements. According to Weber, this teaching has positive implications for achievement, because it is always hard work and away from laziness. Hard work is a spiritual calling to achieve the perfection of life. The consequences of this view are not only working hard, living frugally and simply, but also being able to make themselves as entrepreneurs. Reference [5] states that students have a high work ethic, as workers who are very devout in their worship and are active in the activities of modern social organizations. Devout attitude in worship has a profound influence on the nature of entrepreneurship, which is being honest, disciplined, frugal and hardworking. *Santri* who are allied with modern socio-religious organizations, they have a high work ethic, thrifty, away from consumptive behavior and hard workers. Reference [14] states that the formation of traits and characters tends to be permissive, spree and extravagant and there is a lack of balance between the desires of worldly fulfillment with the practice of religious teachings due to the loose understanding of the religious values and ethical order adopted and if there is a balance between the fulfillment of the world and the hereafter. , then it is one of the prerequisites for the hypothesis of the formation of a society that has a high work ethic, thrift, away from consumptive behavior and hard workers and able to take innovative decisions. Karma Yoga is a spiritual source of the work ethic of the Hindu community [6]. Humans who have and live a work ethic based on the spirit of sacrifice (yadnya) and view work as God's command (Ida Sang Hyang Widhi Waça) will be able to overcome various problems and challenges of life in the world, especially in life covered by the atmosphere globalization and liberalization, which are characterized by full initiative, creative, hard work, respect for time, harmonious cooperation, satya

discourse, and ethical (economical) efficiency [8]. These values can be termed business entrepreneur ethics in the Hindu concept, namely rationality, creativity, hard work, cooperation, harmony, and living frugally and generously [6]. The development of an entrepreneurial spirit is seen as effective in reducing. The search for the values of the Hindu work ethic as written in the Vedas as values that turned out to be very necessary and a condition of modernization carried out by a nation supported by modern humans as stated by Myrdall in [6] characterized by efficiency, diligence, orderliness, on time, thrifty, honesty, rational in deciding an action, willingness to change, sensitive to opportunity, trying with enthusiasm of integrity and confidence, willingness to cooperate, and willing to look far ahead. Beliefs and understanding of practical and actual values in working in accordance with the teachings of Karma Yoga will have an impact on work ethics so that the practice of managing time, finances and division of tasks among family members is improved. According to Santhiarsa (Hindu Raditya Magazine, 2013) working according to the teachings of karma yoga is worship. With this it is able to eliminate the dualism that conflicts between work and worship, where so far most Balinese separate work interests and worship interests, so that time allocation is made differently, even though it can be synergized into a single unit, so try to arrange time for ritual activities yajna and work time, based on the believed padewasan (good day). Likewise, the implementation is kept short and concise as long as it is in accordance with the existing rules, ethics and traditions and so that when performing the yajna rituals as much as possible it still works. When related to Hinduism, Sarasamuscaya sloka 8, 31 and 269 explain Hindu doctrine and ethics to time that time has a very important meaning in human life in this world because: (1) incarnates as a human being is very short, therefore use that short time to do the truth; (2) do not let time pass without benefit, use your best time to truly bring benefits to human life; (3) Don't delay work based on dharma.

Reference [8] stated that poor families often mobilize their family members to earn a living, so planning and implementing the use of time resources becomes more productive because it is used to do various jobs in an effort to meet the necessities of life. Reference [19] found that members of the Nusa Penida coastal poor family who are still family dependent and not yet working will try to take advantage of the opportunity to work, even with relatively shorter work hours, where they work more than 35 hours for 58.5 percent. Whereas those less than 36 hours only amounted to 40.96 percent. Reference [20] research on family welfare in Jambi found that management of productive family members (> 15 years old or not in school) was done by assisting the work of parents (head of household and or mother) both domestic work and public work. On the other hand, Balinese life is a religious society. The intensity of the implementation of rituals and Balinese culture that is diverse and still prioritizes togetherness still feels thick in life that is held in high esteem by Hindus, so that Balinese Hindu families have a complex role that must be shared in the public, domestic and social sectors. The various ceremonies involve men and women, each of whom has a different task. The decision of Balinese women to work is because in the family has a number of children under five where a mother wants to give the best for her child so, they choose not to work, in addition to the assistance of in-laws or caregivers to care for their children. Therefore, public, domestic and social activities carried out by Hindu families can be carried out well through the division of tasks among family members properly. The main concept of family is solidarity. The purpose of family solidarity is mutual acceptance, ownership as a member of a system, where they are interdependent, they trust each other to fulfill common desires so that the peace and harmony of the family is achieved. Every family member has the belief that family solidarity is the foundation for growing solidarity and trust in the wider

community. Reference [20] states that the high level of management of family resources in the mountains cannot be separated from the cooperation of family members, especially between wives and husbands. Therefore, the work ethic derived from the teachings of Karma Yoga will encourage harmonious cooperation in the distribution of tasks among family members. In fact, in Hinduism, it has also been stressed about the pattern of controlling the acquisition and expenditure of income in order to realize a frugal life (efficiency) to achieve a progress of life. According to [6] this is a Hindu view of an ethical saving strategy, which is divided into three expenditure components, namely (1) expenditure for the benefit of religious activities (Panca Yadnya) and punia funds means that dharma-based acquisition is not solely used for self-interest / group, for the sake of pursuing profit only, but also used for religious purposes called dharma artha. (2) expenditures for financing the needs of daily living needs, called kama artha. (3) expenditures for business financing and / or reinvestment purposes in the context of increasing the number of artha owned by them called wiwirddhayet (Sarasamuccaya, sloka 262). Therefore financial management in Hinduism, emphasizes that the pattern and control of income acquisition and expenditure is not solely used for the benefit of oneself / groups, for the sake of pursuing profit alone, but also for religious purposes. So that control is needed for each expenditure plan.

4. Conclusion and Recommendation

Religion can play a role in overcoming poverty. Religion is not only an ethical and spiritual act, but also in an effort to provide material needs, especially for the poor. Religion is able to become a moral awareness that motivates the community to implement the character of hard work in everyday life patterns. There will be no poverty problem for those who are actively working. Karma Yoga provides direction on how humans should live the meaning and nature of work in life.

The teachings of Karma Yoga emphasize that without work (karma) nothing will get, so that it will cause poverty, where the necessities of life may not be fulfilled. Basically, the teachings of Karma Yoga have taught the awareness that work is an obligation and nature of all human beings, carried out unconditionally, not bound to the results of work and reward as well as for human welfare and social order. Karma Yoga is a source of work ethic spirituality. The Hindu view of the work ethic is believed to be guidelines and norms for behaving and behaving in working to achieve the perfection of life characterized by creativity, hard work without knowing despair, respect for time, cooperation and harmony, satya discourse, ethical efficiency and full initiative. The poor work ethic of the poor is closely related to weak beliefs and an understanding of practical and actual values in working in accordance with the teachings of Karma Yoga so that it has an impact on the nature and character of pragmatic, consumptive, wasteful, and inefficient use of time rather than for productive activities. The level of understanding of the teachings of karma yoga as an internal factor is believed to be able to shape and influence the work ethic for its adherents so as to solve the problem of economic backwardness in responding to poverty that is accompanied by the support of community empowerment as an external factor to change the mental attitude of dependency and develop a work ethic, foster independence, foster independence, raising awareness among the poor to carry out productive activities is believed to reduce poverty and is a strategy deemed appropriate to improve the quality of life of poor families through better time, financial management and family management practices. These things will improve the quality of life of poor families and accelerate poor families moving out of poverty.

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