

# THE EFFECT OF KARMA YOGA VALUES AND OTHER DETERMINANT FACTORS ON WELFARE CONDITIONS OF POOR FAMILY IN KLUNGKUNG DISTRICT

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## ABSTRACT

*The problem of poverty has created powerlessness and hindered prosperity, and has a broad impact on other aspects of life. Therefore, one of the core issues of development is poverty alleviation. This study aims to analyze: (1) the influence of the values of karma yoga and empowerment on work ethic; (2) the influence of the values of karma yoga, empowerment and work ethic on the management of family resources; (3) the influence of the values of karma yoga, empowerment and work ethic, and management of family resources on welfare conditions; (4) the role of work ethic in mediating the influence of the values of karma yoga and empowerment on resource management for poor families; the role of work ethic in mediating the influence of the values of karma yoga and empowerment on welfare conditions; and (6) the role of family resource management in mediating the influence of the values of karma yoga, empowerment and work ethic on the welfare conditions of poor families in Klungkung Regency. This study uses a quantitative method with an associative approach, with a selected sample of 193 respondents from poor families. The data analysis technique used SEM-PLS, used to analyze quantitative data, while qualitative data were analyzed descriptively.*

*The results showed that: (1) the values of karma yoga and empowerment had a positive and significant effect on work ethic; (2) the values of karma yoga, empowerment and work ethic have a positive and significant effect on the management of family resources; (3) the values of karma yoga, empowerment and work ethic, and management of family resources have a positive and significant effect on welfare conditions; (4) work ethic partially mediates the influence of the values of karma yoga and empowerment on resource management for poor families; (5) work ethic partially mediates the influence of the values of karma yoga and empowerment on welfare conditions; and (6) the management of family resources partially mediates the influence of the values of karma yoga, empowerment and work ethic on the welfare conditions of poor families in Klungkung Regency. Suggestions from the results of the study are that the development of the values of karma yoga in poor families needs to be improved along with a more effective and sustainable government role in empowering poor families, so that it will improve work ethic and improve the practice of managing family resources more optimally in order to improve their welfare conditions.*

**Keywords:** The Values of Karma Yoga, Empowerment, Work Ethic, Management of Family Resources and Welfare Conditions of Poor Families.

## INTRODUCTION

Poverty is related to the attitude (mentality) of the poor themselves to get out of poverty (Nurkse, 1959; Lewis, 1988). Suartha (2013) stated that The persistence of the culture of poverty is one of the reasons why most Indonesians are still below the poverty line. To be able to get out of poverty requires a change in attitude and behavior change, because the attitude of accepting

the situation (surrender) is a reflection of a poor family. Mminimize the culture of poverty through changing the mindset (mindset) and changing negative attitudes to be positive, not giving up and not being lazy and not consumptive and having the belief that the situation that is being experienced can be changed is very necessary (Suartha, 2013).Lack of respect for work ethic is one of the negative attitudes of poor households and affects their empowerment (Lewis, 1988).

Work ethic has similarities with a person's behavior such as working hard, having perseverance, loyalty, good communication, very disciplined, and high morale. Work ethic is formed because of self-motivation and basic life attitude towards work. Work ethic is a set of human attitudes or views that assess work as something positive for improving the quality of life and influencing behavior at work (Lubis, 2008). The higher one's work ethic, the higher the level of one's quality of life and the lower one's work ethic, the lower the level of one's quality of life.

In order to change the mental attitude of dependence and develop a work ethic, foster independence, raise awareness of the poor to carry out productive activities so that income increases and can reduce poverty, the empowerment aspect needs to be emphasized more in the poverty alleviation program carried out (Sukidjo, 2009). Freire (1992) explains that the empowerment process is a method that seeks to change perceptions, including changing one's motivation or encouragement in the community, thus enabling individuals to adapt to their environment, growing awareness and motivation or encouragement within a person.

However, the culture of poverty thatThe compassion inherent in the lives of poor families has affected their work ethic so that it has implications for imbalance family life, also covers most of the poor Hindu families in Bali. Manuaba et al. (2019) in his research in Karangasem Regency found that various efforts that had been made to reduce poverty among the majority of poor Hindus were constrained by the existence of a culture of poverty, such as: (a).greater acceptance of destiny, always oriented to the past and not moving forward, (b) the mentality of the poor who always want to get money quickly, (c) the mentality of the poor who always try to maintain their poverty condition in order to receive aid. , (d). fatalistic and lazy attitude that is still maintained, and (e) still chooses jobs as homeless and beggars.

One consequence is the idea of surrendering to fate or destiny. Manuaba et al (2019) describe that this is for many poor people, it is embedded in their mental structure because they feel it is impossible to carry out other economic activities, so they can hardly set aside money for savings, in addition to deviations in family consumption patterns by spending money just for the sake of satisfaction. and can't delay the fun. The culture of poverty that has shackled them causes them to be unable to manage time, energy and costs in managing project activities that are given when participating in traditional religious activities with very long and long duration of activities. This situation causes them to lose more and more opportunities to find work. As entertainment, when religious activities take place, it is not uncommon for them to engage in gambling activities, especially cockfighting (tajen) during the day and playing cards (Ceki) at night, so that a lot of time and money is spent by the poor, while at the same time does not generate any income.

When economic constraints make it difficult to access consumptive entertainment that requires spending a certain amount of money, many married couples turn their desire only for pleasure to sexual satisfaction.. On the other hand, poor families only rely on women as workers, while men do not take on an economic role accompanied by a tendency to commit acts of domestic violence, both physically and psychologically, so that efforts to get out of poverty will no doubt be hampered.

In addition to the support from empowerment programs, the important thing that must be done so that families can survive in living their lives, is to manage limited resources through family resource management. The low work ethic of poor Hindu families has implications for the imbalance of their lives due to poor management of their family resources. There are three types of resources that must be managed, namely human, material and time. Suandi (2007)

states that work spirit is a character of society where an individual is able to devote time optimally in every daily activity which is characterized as a type of hard worker where they always carry out activities with discipline (tenacious, never give up) and do work immediately and take advantage of time effectively and efficiently.

Therefore, it is important to strengthen the mindset among the poor so as to build positive beliefs and generate feelings of being able to cope with life in a dignified way and maintain self-esteem through hard work, especially for poor Hindu families. according to Manuaba et al., (2019) The low work ethic of poor Hindus as a cause of poverty can also be seen as an implication of the weak understanding and practice of Hinduism on the principles of *sraddha*, especially "*Karma Phala*". Hindu understanding believes that *sraddha* will be felt in life if it is actually manifested in the form of work (*karma*) that is beneficial in life in the world. *Karma Yoga* provides direction on how to work in this life. Work is an obligation for everyone. One will not attain happiness by being silent without work and one will not attain perfection and liberation by avoiding work. Work is *dharma* or it can be said that work is an obligation for both men and women (Marhaeni, 2014; 2019).

The *Bhagavadgita* explains that work is a form of devotion to God (*Ida Sanghyang Widhi Waça*), so it can be interpreted that all our work or actions (*karma*) are a form of *yajna* to *Ida Sang Hyang Widhi Waça*. Work is like a *yadnya* as a belief from religion that reflects sincerity in work and is carried out without taking into account the strings attached or the results to be obtained, so that it will increase the inner satisfaction of the perpetrator until in the end people's behavior like this will increase the enthusiasm to work hard so that it will obtain higher economic value and uphold the norms of honesty, diligence, and sincerity.

*Karma Yoga* is the essence of work in Hindu ethics. *Karma yoga* is the spiritual source of work ethic in Hinduism which is lived and based on the spirit of sacrifice (*yadnya*) and views work as a command from God (the order of *Ida Sang Hyang Widhi Waça*) so that he will be able to overcome various problems and challenges of life in the world, especially in a life that is filled with an atmosphere of globalization and liberalization. Therefore, the work ethic in Hinduism is characterized as being full of initiative, creative, hard work, respecting time, harmonious cooperation, *satya* discourse, and ethical (thrifty) efficiency (Gunawan, 2011).

Nadjib (2013) states that ethos is related to people's attitudes in accepting and implementing moral norms and religious teachings that are believed to be able to shape and influence the work ethic of its adherents. Religion plays an important role in encouraging work ethic (Weber, 1987).

Weber (1987) exemplifies that the Calvinists adhere to the principle that hard work is a must for every human being to achieve spiritual prosperity or happiness. Hard work is a spiritual call to achieve the perfection of life. The consequence of this view is not only working hard, living frugally and simply but also being able to make oneself an entrepreneur. Nadjib (2013) states that the formation of traits and characters tends to be permissive, extravagant and extravagant and there is a lack of balance between the lust for worldly fulfillment and the practice of religious teachings due to the loose understanding of religious values and the 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, is frugal,

In this regard, the research justification based on the concept of increasing the empowerment of poor households according to Suartha (2013), namely: 1) emphasizing internal factors to get out of poverty, which will be able to support external factors (empowerment) in poverty alleviation, 2) eliminating culture negative that hinders empowerment by reducing consumptive expenditures and using income for productive things, and 3) the attitude to get out of poverty as a major determinant of the level of empowerment to be achieved, and influencing whether or not the poverty problem faced by RTM when experiencing various pressures. According to Lewis (1988) one of the negative attitudes of

the poor is the lack of respect for the work ethic which will affect their empowerment, so that an increase in the work ethic is seen as an important positive attitude to realize.

## LITERATURE REVIEW

Conceptually, poverty is based on internal factors and external factors causing it (Bayo Ala, 1981; Marhaeni, 2014; 2019; Suartha, 2013). By focusing on the quality of life of poor families, the role of empowerment as an external factor and the role of the teachings of karma yoga as an internal factor will be able to answer the problem of poverty in Hindu families more comprehensively, through its relationship with work ethic as a positive attitude and management of family resources.

The values of Karma Yoga contain work concepts which are guidelines for Hindus in order to meet physical and spiritual needs to achieve happiness. *Bhagavadgita* explained that work is a form of devotion to God (Ida Sanghyang Widhi Waça), so it can be interpreted that all our work or actions (Karma) are a form of yajna to Ida Sang Hyang Widhi Waça. Work is like a yadnya as a belief from religion that reflects sincerity in work and is carried out without taking into account the strings attached or the results to be obtained, so that it will increase the inner satisfaction of the perpetrator until in the end people's behavior like this will increase the enthusiasm to work hard so that it will obtain higher economic value and uphold the norms of honesty, diligence, and sincerity.

*Karma yoga* is the spiritual source of the work ethic in Hinduism. Humans who have and live a work ethic based on the spirit of sacrifice (yadnya) and view work as a command from God (the commandment of Ida Sang Hyang Widhi Waça) who will be able to overcome various problems and challenges of life in the world, especially in a life that is filled with the atmosphere globalization and liberalization, which are characterized by full initiative, creativity, hard work, respect for time, harmonious cooperation, satya discourse, and ethical efficiency (saving) (Gunawan, 2011). *Karma Yoga* closely related to one's moral development concerning moral sensitivity, moral motivation, and moral character.

Lack of respect for work ethic is one of the negative attitudes of poor households that will affect their empowerment (Lewis, 1988). Work ethic means a set of human attitudes or views that assess work as something positive for improving the quality of life and influencing behavior at work (Lubis, 2008). The higher one's work ethic, the higher the level of one's quality of life and the lower one's work ethic, the lower the level of one's quality of life. The higher the work ethic which is manifested in their willingness to work hard and live frugally and simply, the more likely they are to succeed in development efforts. Individual or community motivation which is reflected in a strong will to work hard supported by community education and skills community, and supported by various government programs and non-governmental organizations is a very valuable capital for local communities to accelerate out of poverty (moving out of poverty). Hence, in order to change the mental attitude of dependence and develop a work ethic, foster independence, raise awareness of the poor to carry out productive activities so that income increases and can reduce poverty, the empowerment aspect needs to be emphasized more in the poverty alleviation program carried out.

The philosophy of empowerment is more directed at the learning process of the poor through a more constructive change in knowledge, attitudes, and behavior of the poor, starting from the awareness stage through program socialization, capacity building through education and counseling, empowerment through the provision of assistance and evaluation. The implementation of poverty reduction sometimes fails because it focuses more on social assistance and government generosity such as direct financial assistance.

In empowering poor families, it is not only by providing financial assistance, because without the support of good family management, the assistance provided will be in vain. The resources owned by the family as well as assistance from the government for the poor (unprosperous) will not be effective if it is not properly managed and the management of family

resources is good, so that internally the empowerment of those who are classified as powerless becomes powerful. Fuaida (2007) also stated that the achievement of empowerment goals is also related to the family's ability to manage family resources. In addition to the support from empowerment programs, the important thing that must be done so that families can survive in living their lives, is to manage limited resources through family resource management.

Belief and understanding of practical and actual values in working in accordance with the teachings of Karma Yoga which has an impact on work ethic will lead to improved practice of managing time, finances and division of tasks among family members. 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 conflicting dualism between work and worship, where so far most Balinese people separate between work interests and worship interests, so that the time allocation is made different, even though it can be synergized into one unit, so try to manage the time for yajna and ritual activities. working time, based on the padwasan (good day) that is believed.

These ceremonies involve both men and women, each of whom has a different task. Mayaswari and Yasa (2015) revealed that in order to increase welfare from an economic perspective, apart from the head of the family, other family members will be required to work. The decision of Balinese women to work is due to the help of in-laws or caregivers to take care of their children. Therefore, public, domestic and social activities carried out by Hindu families can be carried out properly through a good division of tasks among family members. In fact, in Hinduism, it has also been emphasized about the pattern of controlling the income and expenditure of income in order to realize an efficient life (efficiency) to achieve a progress in life. Wealth or income obtained through work on the basis of dharma, should be divided into three, namely one third each, used for: dharma, developing wealth and for enjoyment (Sarasamuccaya 262). Seeing the pattern of using artha obtained based on dharma into the three components above, is an illustration of the Hindu view of an ethical thrifty lifestyle, so discipline is needed in every expenditure.

Based on the background of the problem, theoretical studies and empirical studies as described previously, in this study there are 5 (five) latent constructs, namely the level of understanding of the teachings of karma yoga, community empowerment, work ethic, management of family resources and quality of family life. poor. It can be synthesized that there is the influence between the level of understanding of the values of karma yoga, community empowerment, work ethic and management of family resources on the quality of life of poor families.

Based on the literature review and the research concept framework, there are fourteen hypotheses proposed in this study, namely as follows.

1. The values of Karma Yoga and empowerment have a positive effect on the work ethic of poor families in Klungkung Regency.
2. The values of Karma Yoga, empowerment and work ethic have a positive effect on resource management for poor families in Klungkung Regency.
3. The values of Karma Yoga, empowerment, work ethic and management of family resources have a positive effect on the welfare conditions of poor families in Klungkung Regency.
4. Work ethic plays a role in mediating the influence of Karma Yoga values and empowerment on resource management for poor families in Klungkung Regency.
5. Work ethic plays a role in mediating the influence of Karma Yoga values and empowerment on the welfare conditions of poor families in Klungkung Regency.
6. Family resource management plays a role in mediating the influence of Karma Yoga values, empowerment and work ethic on the welfare conditions of poor families in Klungkung Regency.

## METHOD

This research seeks to study the relationship between variables so that it includes relational research. The research location is Klungkung Regency in Bali Province. The

Klungkung Regency area can be divided into two types of major characteristics, namely the Mainland Klungkung region and the Klungkung Archipelago region. This study seeks to find a relationship between the variables of karma yoga teachings, empowerment, work ethic, management of family resources and the quality of life of poor families. To obtain primary data in this study also used a questionnaire, so it can be said that this research is a survey research type.

The survey was conducted to collect data for both descriptive and associative research concepts. The number of selected samples is 193 respondents from poor families. To answer the associative questions in this study, a set of hypotheses based on the study of theories and concepts were proposed which were then analyzed quantitatively using Structural Equation Modeling (SEM). The unit of analysis is located in the unit of the head of a poor family, with the aim of explaining the relationship between variables through hypothesis testing. The results of the analysis are then interpreted, and when there are analysis results (especially associative analysis) that are different from the hypothesis, it is necessary to conduct an in-depth study with a qualitative approach to find out the cause of the actual condition.

## RESULTS AND DISCUSSION

### Result

#### Direct Effect Test

The step of testing the direct influence of the research is known through the value indicated by each significant relationship path between latent constructs. The level of probability significance is seen from the p-values that are below 0.05 or  $p < 0.05$ . The p value of less than 0.05 indicates that the latent construct is significant both in terms of the direct and indirect effects of the construct. Hypothesis testing about the influence of variables values *karma yoga*, empowerment, work ethic and management of family resources presented in table 1

No	Variable Relationship	Original Sample	Standard Deviation	T Statistics	P Values	Information
1.	X1 -> X3	0.4677	0.0647	7.2322	0.0000	Significant
2.	X1 -> X4	0.1694	0.0595	2.8458	0.0046	Significant
3.	X1 -> Y	0.1920	0.0577	3.3276	0.0009	Significant
4.	X2 -> X3	0.3893	0.0584	6.6689	0.0000	Significant
5.	X2 -> X4	0.1893	0.0550	3.4408	0.0006	Significant
6.	X2 -> Y	0.2178	0.0610	3.5704	0.0004	Significant
7.	X3 -> X4	0.5854	0.0700	8.3663	0.0000	Significant
8.	X3 -> Y	0.3300	0.0885	3.7272	0.0002	Significant
9.	X4 -> Y	0.2373	0.0855	2.7753	0.0057	Significant

Source: Data processed, 2021

Information :

X1 = Karma Yoga Values

X2 = Empowerment

X3 = Work Ethic

X4 = Family Resource Management

Y1 = Poor Family Welfare

Table 1 shows that the hypothesis testing in the PLS method was carried out using a simulation of each hypothesized relationship, in this case the bootstrap method was carried out on the sample. The bootstrap method also serves to minimize the problem of abnormality in the research data used. In this study, the t-table value with a significance of 5 percent was determined at 1.96. All path coefficients in Table 1 have t-statistic values above 1.96. Thus statistically the research hypothesis has been proven as follows.

1. The values of karma yoga have a positive and significant effect on the work ethic of poor families. The results of the analysis show that the regression coefficient is 0.4677, has t-statistics 7.232 and p-values 0.000. This indicates that if the implementation of the values of karma yoga is getting better, the work ethic of poor families in Klungkung Regency will be even better.
2. The values of karma yoga have a positive and significant effect on the management of poor family resources. The results of the analysis show that the regression coefficient is 0.1694, has t-statistics 2.8458 and p-values 0.0046. This indicates that if the implementation of the values of karma yoga is getting better, the management of poor family resources in Klungkung Regency will also be better.
3. The values of karma yoga have a positive and significant effect on the level of welfare of poor families. The results of the analysis show that the regression coefficient is 0.1920, has t-statistics 3.3276 and p-values 0.0009. That is, it can be assumed that if the implementation of the values of karma yoga gets better, the welfare of poor families in Klungkung Regency will also get better.
4. Empowerment has a positive and significant effect on the work ethic of poor families. The results of the analysis show that the regression coefficient is 0.3893, has t-statistics 6.6689 and p-values 0.000. It can be assumed that if the empowerment process for poor families is getting better, it will be able to optimize the work ethic of poor families in Klungkung Regency.
5. Empowerment has a positive and significant effect on the management of family resources. The results of the analysis show that the regression coefficient is 0.1893, has t-statistics 3.4408 and p-values 0.006. It can be assumed that if the empowerment process is getting better for poor families, the management of family resources for poor families in Klungkung Regency will be more optimal.
6. Empowerment has a positive and significant effect on the welfare of poor families. The results of the analysis show that the regression coefficient is 0.2178, has t-statistics of 3.5704 and p-values of 0.0004. It can be assumed that if the empowerment process is getting better in poor families, the condition of family welfare in poor families in Klungkung Regency will be better.
7. Work ethic has a positive and significant effect on the management of family resources. The results of the analysis show that the regression coefficient is 0.5854, has t-statistics 8.3663 and p-values 0.0000. This means that if the work ethic is getting better, the management of family resources in poor families in Klungkung Regency will be better.
8. Work ethic has a positive and significant effect on family welfare. The results of the analysis show that the regression coefficient is 0.3300, has t-statistics 3.7272 and p-values 0.0002. It can be concluded that the higher work ethic will have a positive effect on improving the welfare of poor families in Klungkung Regency.
9. Management of family resources has a positive and significant effect on family welfare. The results of the analysis show that the regression coefficient is 0.2373, has a t-statistic of 2.7753 and p-values of 0.0057. This shows that if the management of family resources is getting better, it will improve the welfare of poor families in Klungkung Regency.

## Indirect Effect Test

Referring to the explanation of Hair et al. (2014) that knowing the regression coefficient or the level of influence of the relationship between variables means that the theoretical statements described will be more measurable and comparable. Indirect influence is the result of influence through mediation by several exogenous and endogenous variables. The value obtained is a standardized direct influence (loading factor) of the variables it passes through (Sholihin et al., 2013). Based on the results of data processing with PLS, the indirect effect of a variable or construct of this research can be presented in Table 2 below.

	<b>Original Sample (O)</b>	<b>Standard Deviation (STDEV)</b>	<b>T Statistics (O/STDEV)</b>	<b>P Values</b>
X1 (Yoga Karmic Value) -> X3 (Work Ethic) -> X4 (Family Resource Management)	0.2738	0.0538	5.0919	0.0000
X2 (Empowerment) -> X3 (Work Ethic) -> X4 (Family Resource Management)	0.2279	0.0436	5.2222	0.0000
X1 (Yoga Karmic Value) -> X3 (Work Ethic) -> Y (Welfare)	0.1544	0.0441	3.4994	0.0005
X2 (Empowerment) -> X3 (Work Ethic) -> Y (Welfare)	0.1285	0.0404	3.1793	0.0016
X1 (Yoga Karma Value) -> X4 (Family Resource Management) -> Y (Welfare)	0.0402	0.0176	2.2884	0.0225
X2 (Empowerment) -> X4 (Family Resource Management) -> Y (Welfare)	0.0449	0.0207	2.1685	0.0306
X3 (Work Ethic) -> X4 (Family Resource Management) -> Y (Welfare)	0.1389	0.0582	2.3849	0.0175

Source: Data processed, 2021

#### Information:

X1 = Karma Yoga Values

X2 = Empowerment

X3 = Work Ethic

X4 = Family Resource Management

Y = Welfare Condition

Based on Table 2 above, it shows the coefficient of indirect effects, which can be divided into seven parts, the influence of indirect relationships through mediating variables. The indirect influence relationships are as follows: (1) The indirect effect of the values of karma yoga on the management of family resources through work ethic; (2) The indirect effect of the values of karma yoga on the welfare of poor families through work ethic; (3) The indirect effect of the values of karma yoga on the welfare of poor families through the management of family resources; (4) The indirect effect of empowerment on the management of family resources through work ethic; (5) The indirect effect of empowerment on the welfare of poor families through work ethic; ( ) Indirect effect of empowerment on the welfare of poor families through the management of family resources ; (5) The indirect effect of work ethic on family welfare through the management of family resources.

If the independent variable no longer has an influence on the dependent variable after controlling for the mediator variable, then it is declared that there is perfect or complete mediation and if the influence of the independent variable on the dependent variable decreases after controlling for the mediator variable, it is declared that partial mediation has occurred (Kenny, 2008). The mediation hypothesis, or mediational hypothesis, is generally tested in two ways or strategies, namely: the causal step, based on the provisions of Kenny (2008) and the coefficient multiplication strategy or product of coefficient, which is based on testing the significance of the indirect effects.

Based on the data shown in Table 2.21, it can be explained the indirect effect of each influence of exogenous variables on endogenous variables through mediating variables.



Based on the results of the statistical analysis, the analysis of the indirect effect is proven in this study as follows.

- 1) The values of karma yoga indirectly significantly influence the management of family resources through work ethic. The results of the analysis show that the coefficient is 0.2738, with t-statistics of 5.0919 and p-values of 0.0000. Based on the use of the significance level (level of significant) = 5 percent, it is known that the t-statistics is greater than the critical t-table of 1.96. Due to influence karma yoga values on the management of poor family resources and work ethic directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase karma yoga values can directly affect the management of poor family resources and can be through work ethic as an intermediary to improve the management of poor family resources in Klungkung Regency.
- 2) The values of karma yoga indirectly have a significant effect on the welfare conditions of poor families through work ethic. The results of the analysis show the coefficient value of 0.1544 with a t-statistic value of 3.4994 and p-values of 0.0005. Due to influence karma yoga values on the condition of the welfare of poor families and work ethic directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase karma yoga values can directly affect the welfare conditions of poor families and can through work ethic as an intermediary to improve the welfare conditions of poor families in Klungkung Regency.
- 3) The values of karma yoga indirectly have a significant effect on the welfare conditions of poor families through the management of family resources. The results of the analysis show a coefficient value of 0.0402 with a t-statistic value of 2.2884 and p-values of 0.0225. Due to influence karma yoga values on the condition of the welfare of poor families and the management of family resources directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase karma yoga values can directly affect the welfare conditions of poor families and can be through the management of family resources as an intermediary to improve the welfare conditions of poor families in Klungkung Regency.
- 4) Empowerment indirectly has a significant effect on the management of family resources through work ethic. The results of the analysis show the coefficient value of 0.2279 with a t-statistic value of 5.2222 and p-values of 0.000. Because empowerment effect on the management of poor family resources and work ethic directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase empowerment can directly affect the management of poor families' resources and can be through work ethic as an intermediary to improve the welfare conditions of poor families in Klungkung Regency.
- 5) Empowerment indirectly has a significant effect on the welfare of poor families through work ethic. The results of the analysis show the coefficient value of 0.1285 with a t-statistic value of 3.1793 and p-values of 0.016. Because empowerment effect on the condition of the welfare of poor families and work ethic directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase empowerment can directly affect the welfare conditions of poor families and can through work ethic as an intermediary to improve the welfare conditions of poor families in Klungkung Regency.
- 6) Empowerment indirectly has a significant effect on the welfare of poor families through the management of family resources. The results of the analysis show the coefficient value of 0.0449 with a t-statistic value of 2.1685 and p-values of 0.0306. Because empowerment effect on the welfare conditions of poor families and family resource management directly is significant, then the mediation is partial (partial mediation). This means that if there is an increase empowerment can directly affect the welfare conditions of poor families and can be through the management of family resources as intermediaries to improve the welfare conditions of poor families in Klungkung Regency.
- 7) Work ethic indirectly has a significant effect on the welfare conditions of poor families through the management of family resources. The results of the analysis show the coefficient value of 0.1389 with a t-statistic value of 2.3849 and p-values of 0.0175. Because the direct effect of work ethic on welfare conditions and family resource management is significant, the mediation is partial (partial mediation). This means that if there is an increase work ethic can directly affect the welfare conditions of poor families and can be through the management of family resources as an intermediary to improve the welfare conditions of poor families in Klungkung Regency.

## DISCUSSION

This study succeeded in finding several important findings, namely, the first finding: the values of karma yoga which are implemented in their daily life by poor families such as: work is swadharma, work with equanimity, work is devotion, work is yajna and work is an example of life will foster attitudes 'frustrated' and embracing" as a positive mental attitude of poor families to be able to get out of poverty with a strong motivation/desire to achieve a better life, develop a common belief that working hard is a way out of poverty, not giving up

on the conditions of poverty faced by each other. help among family members or among work group members (sekehe).

The second finding: The values of karma yoga implemented by poor families are able to create better welfare conditions where poor families are able to feel life satisfaction, feel comfortable and can better interpret their life as a source of happiness. This is driven by the combination of the principle of "swadharma and yadnya" where the obligation to work to be able to me-yadnya is sincere. Yajna is a calling for Hindus, without exception even for poor families. This is what causes the "mindset" of poor families to interpret their work to fulfill the need for Yajna, as a life obligation and a sense of personal responsibility. The yajna spirit has provided important motivation for poor families to always work hard by working together in harmony to achieve common goals in order to maintain a harmonious life that has been carried out for generations to Ida Sang Hyang Widhi Waça / God Almighty (parahayangan) in the form of implementation (upakara/ritual), to humans (pawongan) in the form of participation in social, customary and religious activities and to the environment (palemahan) in the form of mecaru during odalan/pujawali in their respective merajan. Success in carrying out these obligations will provide a sense of happiness in interacting socially, a feeling of calm and peace in life so that it makes itself more useful and meaningful in its family. Interestingly,

The third finding: The values of karma yoga will have a positive impact on the development of the work ethic of poor families in their daily lives. Work ethic as a positive mentality needed by poor families Working in accordance with swadharma for poor families is working in accordance with the chosen field of work/job, and trying to do the work with discipline, earnestly to the end. Working with equanimity for poor families is to be confident, not hesitate to do what is their duty based on an honest attitude. Working with dedication makes poor families always strive to have an attitude of serving the employer, devoting their time and energy to work productively, full of innovation and initiative and completing every job with gratitude. Working as a yajna is implemented by poor families by working to help each other among co-workers (sekehe) and oriented that work wages can be used for daily needs and yajnas. While work as an example is to set an example for children and other family members, by working earnestly, avoid unproductive activities such as tajen/gambling. The existence of the above conditions, of course, will develop an attitude of hard work, honesty, proactiveness, innovation, respect for time, working together harmoniously and ethically saving on poor families.

Fourth finding: The values of karma yoga that are well implemented by poor families will improve behavior in managing family resources so that they become better. The values of karma yoga that grow and develop in poor families will always lead poor Hindu families to live a proper life in fulfilling all their needs and try to manage resources of money, time and family members well. Working based on self-defense in life and viewing work as a dedication and exemplary life will make work more enjoyable, so that they are willing to work hard and will devote their time and energy well, including taking advantage of all opportunities and trying to find a side job. Working based on the spirit of offering (yajna) will be able to create harmony and peace of life on a niskala scale (both physically and mentally) and become an important motivation for poor families to always work hard and work together to achieve common goals within their family through regular task arrangements. good, so that other family members will also work and use their time productively to help husbands/heads of families in earning a living to increase family income and balance the demands of being able to participate in various social/customary activities (ngayah/ngoopin), especially by the wife. Interestingly, if you pay attention,

## CONCLUSION

The results showed that: (1) the values of karma yoga and empowerment had a positive and significant effect on work ethic; (2) the values of karma yoga, empowerment and work ethic have a positive and significant effect on the management of family resources; (3)

the values of karma yoga, empowerment and work ethic, and management of family resources have a positive and significant effect on welfare conditions; (4) work ethic partially mediates the influence of the values of karma yoga and empowerment on resource management for poor families; (5) work ethic partially mediates the influence of the values of karma yoga and empowerment on welfare conditions; and (6) the management of family resources partially mediates the influence of the values of karma yoga,

Suggestions from the results of this study are that efforts to increase awareness of poor families in implementing the values of karma yoga accompanied by a more effective and sustainable role of government in empowering poor families are needed, so that it will improve work ethic and improve the quality of family resource management in order to improve welfare conditions. poor family.

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