

Family Welfare of Women Entrepreneurs in the Context of Local Wisdom: A Literature Review



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ABSTRACT: Family welfare is not only determined by the income of the head of the family, who is mostly male, but also by other family members including their spouses. The purpose of this study is to conduct a literature review related to the family welfare of women entrepreneurs in the context of local wisdom. Women have the ability to improve the quality of life and raise the standard of living of their families based on existing resources and potential. One form of local wisdom that is believed from generation to generation as a cultural value that is closely related to religious culture, in this case Hinduism, is Catur Purusa Artha. The values of this Hindu teaching are four goals that must be travelled in life today. The teaching of Catur Purusa Artha has been able to create harmony in modern economic development without losing its identity and traditional values. Through these spiritual values in Balinese culture, it can help women entrepreneurs achieve holistic abundance in realising family welfare.

KEYWORDS: welfare, family, entrepreneur, women, local wisdom

I. INTRODUCTION

The topic of welfare is always interesting to discuss because it has a direct impact on the quality of life of individuals and society as a whole. Many studies have been conducted to elaborate on the concept and aspects of welfare. Voukelatou et al. (2021) state that welfare is an important value for people's lives and can be considered an index of community progress. Todaro & Smith (2006) explain that community welfare is a state of fulfilment of basic needs, which can be seen from decent housing, adequate needs for clothing and food, education, and health. Apart from being measured from an objective approach, welfare is also measured from a subjective approach. Diener (1984) considers subjective well-being to be defined as happiness or life satisfaction and also a person's positive thinking.

Well-being is not only influenced by economic factors such as income, but also by factors such as health, social relationships, and the physical environment (Ravallion & Lokshin, 1999). The complexity of human well-being can be seen from both subjective and objective perspectives. In designing social policy, it is very important to pay attention to both subjective and objective economic and health welfare, which aims to improve the overall welfare of society (Suryono, 2018). The improvement of community welfare is certainly inseparable from the achievement of family welfare as the smallest unit in society that has an important role in supporting the overall development of the country (Graham (1962); Easterlin (2001); Diener & Seligman (2004); Voukelatou et al., (2021); Kahneman & Deaton (2010)). Research on family well-being conducted by Leung et al., (2020) found that work balance in the family is able to mediate the relationship between family support and subjective well-being of SME owners. Friedline et al.'s research (2021) found that financial stress experienced by families positively impacts the decline in support within the family itself. This is what causes disharmonious relationships in the family. In fact, strong family relationships are very important for managing emotional and financial stress. These two studies focus more on individuals and families but do not consider the influence of the economic environment that may occur and have an impact on the level of family financial stress. Other studies have shown that increased productivity leads to higher household income and greater asset ownership, which in turn reduces poverty and improves welfare (Leung et al., (2020); Friedline et al., (2021); Geffersa (2023)). These studies only focus on productivity and its impact on household welfare without accurately measuring asset ownership such as houses, land, vehicles or savings. These factors are important indicators of a household's wealth and economic stability, which may lead to potential bias in the research results.

In domestic life, it is common in society that men are responsible for earning a living for their families, whereas in Indonesia, many wives also work to help ease the burden on their husbands. The active role of women in the world of work can make major

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contribution to family welfare and can also change the mindset and economy of an area. Based on data from the Central Bureau of Statistics (2023), the male population in Indonesia is 50.08%, not much different from the female population of 49.92%. The labour force participation rate of women is lower than that of men (Labour Force Participation Rate Ratio (TPAK) of men shows a figure of 84.26% while women are 54.52% (BPS, 2023).

The comparison of the average wage received by men at 3.23 million rupiah is higher than that of women at 2.42 million rupiah in a month (BPS, 2023). The lower average wage received by women is one indication that gender inequality still exists in Indonesia. This indicates that in employment, women have not yet had the same opportunities as men. BPS data on the comparison of population ratios that are not much different should be able to provide equal opportunities for women to contribute to obtaining employment like men. In addition, evidence of gender inequality between men and women can be seen from the ratio of Indonesia's Gender Inequality Index (GII) according to BPS in 2024 of 0.447. Overall, this figure illustrates the still significant inequality between men and women in Indonesia.

Among the provinces in Indonesia, Bali Province is not immune to this inequality problem. Data from BPS Bali Province (2024) shows that the ratio of male population is 50.13% while female population is 49.87%. The ratio of male TPAK in 2024 according to BPS data shows a figure of 83.55%, which is higher than that of women, which is only 70.63%. Meanwhile, the National Labour Force Survey (Sakernas) of Bali Province in 2024 shows data on the number of TPAK males at 84.09% and females at 70.69%. From the data from the IKG of Bali Province in 2023, it was recorded at 0.239 points. Bali Province is ranked second after D.I Yogyakarta with an index of 0.142. Followed by Jakarta and Central Java with 0.256 points and 0.366 points.

Table 1. Provinces with Gender Inequality Index Ratios

Province	Tahun 2023
Yogyakarta	0,142
Bali	0,239
Jakarta	0,256
Jawa Tengah	0,336
Kepulauan Riau	0,348
Sulawesi Selatan	0,366
Gorontalo	0,391
Kalimantan Timur	0,414
Sulawesi Utara	0,422
Jawa Timur	0,423

Source: BPS Indonesia, 2024

Although from the ratio scale set by the Gender Inequality Index (GII) Bali Province is already in the low category, there are still challenges that need to be overcome, because gender inequality can still be found in various aspects of life in Bali. Gender disparity is still a relevant issue and needs to be given attention because reducing this disparity will be key to improving economic development and community welfare. The priority of eliminating discrimination against women has also become one of the fifth goals of the 17 Sustainable Development Goals (SDGs) initiated by the United Nations (UN) with the intention of improving the welfare of the world community by strengthening the ability of countries and being able to reduce poverty in countries.

Women who contribute to entrepreneurship have the potential to increase family income and contribute to the country's economy. If the country's economy is to be improved, it is important to contribute to family welfare through women's empowerment (Biru et al., (2021); Setyaningrum et al., (2023); Soleman et al., (2022); Andari et al., (2023)). The number of women involved in the entrepreneurship sector, known as womenpreneurs, continues to increase every year. Data from the Chamber of Commerce and Industry (KADIN) in 2023 as many as 64.5% of the total Micro, Small and Medium Enterprises

(MSMEs) in Indonesia, which is equivalent to around 37 million MSMEs, are managed by women. Projections for 2025, the total value of businesses run by these women is estimated to reach USD 135 billion.

Several studies have shown that women entrepreneurs have made significant contributions to their communities and have also elevated women's leadership to success. Women are proven to be superior in various roles, so they are able to do several jobs at the same time as their nature as a woman and a mother (Biru et al., (2021) and Setyaningrum et al. (2023); Hendratmi et al., (2022)).

The ability to carry out these various female roles is the main capital in running a business (Eger 2022). Business management is often carried out by legalising all means so that the profits obtained are greater. As a result of this nature, greed will appear in business. This is because in the economic concept, humans are referred to as homo economicus, which means that humans must

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apply economic principles by minimising resources to get maximum results (Sukarsa, 2010). Therefore, it is very important to put forward the term homo spiritual for humans in running a business that prioritises ethical values in doing business. Ethical and moral values in the cultural dimension of a region or area reflected in local wisdom as an aspect of spirituality, emphasising the community's view of life that has been a belief for tens or even hundreds of years.

The characteristics of local wisdom in each region are different and the measurement uses different approaches. In general, local wisdom must teach ethical and moral values of how entrepreneurs in accumulating wealth through business are always guided by noble values in accordance with their beliefs. In some countries in Asia, such as China, Japan and Thailand, there is a concept of local wisdom that is still firmly held which is used as a guideline in business. This is also the case in Indonesia, which has a variety of local wisdom cultures scattered in each region. Bali as one of the provinces with a majority Hindu population, has local wisdom values that are still believed and maintained to this day, namely Catur Purusa Artha as the four goals of human life.

II. METHOD

The research method used in this research is the literature study research method. Literature study is an activity of collecting information and data with the help of various materials contained in the library, such as reference books, research reports, scientific articles, and others related to the problem under study (Sugiyono, 2017). Literature study as research conducted by examining various literature studies needed in research. The purpose of using the literature study method in this research is as an initial step in planning the research by utilising literature to obtain data in the field without the need to go directly.

This study was also conducted by analysing the results of scientific articles, using the Publish or Perish software and the Connected Paper website using the keyword family welfare to make it easier to search for literature relevant to the topic under review. This is also intended to make it easier to cite related articles.

The data sources that become references in this research are relevant literature sources as primary data sources (research results, research reports, scientific journals, and so on). After obtaining data sources as references, it is continued with the analysis of literature review data carried out using content analysis. Content analysis is where researchers explore a text objectively to get a picture of the content as it is, without the intervention of researchers (Ahmad, 2018). In this case, researchers will conduct an indepth discussion of the content of information on data sources that need time to read and examine the data so that there is a result (Putrihapsari & Fauziah, 2020). These results are then expected to answer the problem and be used as a consideration in the scope of family welfare.

III. LITERATURE REVIEW

The welfare theory developed by Amartya Sen (1998) is used as the grand theory in this study. Amartya Sen's approach underpins that it is not only income or material wealth that is important, but also the freedom of individuals to live according to their values and achieve their full potential. In this framework, welfare can be measured from both objective and subjective aspects. Objective well-being emphasises income, education and health outcomes while subjective well-being focuses on psychological outcomes including happiness and selfsatisfaction.

Amartya Sen's approach has influenced the way welfare is assessed and measured in various countries and international institutions, including in Indonesia in the Human Development Index (HDI) which combines indicators of health, education, and income to provide a more holistic picture of welfare than relying solely on Gross Domestic Product (GDP).

Welfare should also not only be measured by income or material wealth, but should also take into account the freedom of individuals to do their work and be what they want to be. This approach emphasises non-economic factors in improving people's welfare. It has also paved the way for a more inclusive measurement of well-being and also focuses on quality of life rather than economic indicators alone.

One of the community welfare can be seen from the state or socio-economic conditions of the family (Hanum & Safuridar, 2018). The achievement of family welfare will be greatly influenced by the role of women in providing additional income for their families. One of the professions that many women carry out in seeking income is as an entrepreneur. In certain areas, businesses are run without leaving the values of local wisdom that have been passed down since ancient times. Many countries have culture as local wisdom and use it as a philosophy of life to achieve goals. In Asian countries such as China, applying the concept of Guanxi culture has an influence on business (Ismail & Ritonga, 2022). Guanxi is a relationship-based regulatory system used by companies in China to direct the decision-making process from the core of the organisation to the outside of the organisation.

Some research results such as Su et al., (2023); Li & Li, (2021); Chi & Seock-Jin (2017); Miao et al., (2022); Zhang et al., (2020); Guo et al., (2020) explain that Guanxi affects various aspects within the company including recruitment, performance evaluation, and access to resources. In addition, Guanxi is believed to be able to foster relationships and build trust. Through Guanxi companies can overcome structural barriers, obtain necessary information, gain access to resources, and make new business deals. Guanxi is

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built and maintained through various cultural rituals inherent in Chinese society, which have a significant impact on social life. The approach used in the study is Social Network Analysis, which is an approach used to study the relationships and interactions between individuals or groups in a network. Through this approach, it helps in understanding the dynamics of social ties by focusing on the structure of relationships, the flow of information, and the impact of these connections on various social domains. However, this approach is considered to not fully capture the complexity and cultural specificity of Guanxi, potentially simplifying it as a universal concept rather than a culturally embedded phenomenon.

In Japanese beliefs and culture, the concepts of Honne and Tatemae have been used and applied in business (Small & Small, 2003). Honne and Tatemae are cultural values of Japanese people that appear in communication. Honne is the speaker's true spirit and feelings that are not shown to the public, while Tatemae is the speaker's spirit and feelings that are raised for various reasons/purposes but prioritising social norms such as avoiding offending or embarrassing others. These cultural values are Japanese communication strategies and politeness strategies that aim to prevent conflict and maintain harmony. The concepts of Honne and Tatemae are elements of the philosophy of harmony. In the socio-cultural aspect, harmony is seen in the diversity of customs that aim to create or maintain unity.

In business interactions, an understanding of Honne and Tatemae can help in better reading the situation and understanding the implied communication Palandi (2020); Small & Small (2003). Interpretative phenomenological approach with a postpositivistic perspective. This approach was used to explore the behaviours, speech acts and communication strategies that revolve around Honne and Tatemae, explaining how these cultural values shape interpersonal interactions. These concepts influence harmony, conflict resolution and social cohesion in Japanese culture. However, this approach may face challenges in generalisation due to its focus on individual experiences and interpretations, which may limit the applicability of the findings to a wider context. In addition to Honne and Tatemae, business activities in

Japan also apply the Kaizen philosophy. The term 'Gai Shan' (Kaizen) in Japanese kanji means reforming, changing, modifying, checking, and examining, emphasising constant improvement. Kaizen is a Japanese philosophy and system for business excellence (Abdulmouti, 2018). Understanding and respecting these cultural concepts is key to establishing a good and successful relationship in business with Japanese parties. Awareness of local cultural values can help strengthen business relationships, minimise conflict, and reach mutually beneficial agreements (Macpherson et al., (2015) and McIver et al., (2019)). The approach used in these studies utilised a phenomenological study approach to explore the use of Kaizen in Japanese genba (value-adding places). The downside of this approach is that it can be challenging due to its complexity and abstract nature, making it difficult for some individuals to understand. Local wisdom that is still used in business also exists in Thailand which applies the concept of Sanuk culture which is very important and can affect trade transactions and interactions. The study that has been conducted provides an explanation that Sanuk (laughter) is a concept that refers to pleasure, joy, and cheerfulness in doing something. In a business context, it is important to respect and accommodate the desire to maintain a relaxed and pleasant atmosphere in interacting with business partners.

Sanuk used as a communication strategy in business meetings is believed to function to reduce tension and threaten other interlocutors, soften threats and serious discussions and maintain positive relationships and harmony in the office (Tirasawasdichai et al., (2021) and Kanchanapoomi & Trakulkasemsuk (2021)). The approach used in this study uses the Ethnography of Communication (EoC) approach to analyze the use of laughter by Thai and Burmese business professionals in conducting business meetings. Besides its advantages, this approach also has disadvantages, namely that EoC relies heavily on qualitative data which can be time-consuming and resource-intensive to collect and analyze.

In South Korea, there is a Nunchi culture that influences the daily lives and business performance of its people, especially in international business. Nunchi is one of the cultures associated with a person's behavior in interacting with others, especially in business. The results of the study (Robertson, 2019) explain that individuals with proficient Nunchi skills are better prepared to carry out social interactions, interpret indirect communication, and respond effectively to dynamic social situations that ultimately lead to increased well-being. This study uses a descriptive and interpretive approach to understand the nuances of Nunchi, emphasizing its role in social interactions and individual perceptions of well-being. However, the lack of quantitative data can hinder the ability to compare and contrast findings with other studies or methodologies, limiting the depth of insight that can be used.

Likewise in Indonesia which has a variety of local wisdom cultures spread across each region such as in Bali which is still maintained to this day. The concept of Catur Purusa Artha is one of the concepts of Hindu teachings in Bali. Hindu teachings are said to be the concept of Hindu teachings and the local wisdom of the Balinese people creating a deep, harmonious, and sustainable value system, which maintains the balance between humans, nature, and spirituality. These believed values are then implemented in everyday life so that they become a religious culture that is maintained. This is one of the reasons why Balinese culture remains strong and relevant to this day (Pageh, 2018); (Santika, 2017); (Suwardani, 2015).

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Secara etimologi berasal dari bahasa Sansekerta dari akar kata Catur, Purusa dan Artha. Catur diartikan empat, Purusa berarti manusia dan Artha artinya tujuan. Sehingga Catur Purusa Artha dapat diartikan empat tujuan hidup manusia (Surpha, 2005) yang terdiri dari Dharma (kebaikan), Artha (kekayaan), Kama (keinginan dan nafsu), serta Moksa (kebahagiaan tertinggi).

Dharma in Catur Purusa Artha, has a very important position, because dharma is what leads someone to get happiness (Kama and Artha). Dharma must be the controller in fulfilling Kama and Artha. Worldly objects that can satisfy Kama are called Artha. Artha is the object of kama so that someone enjoys and feels this life. Kama is a desire, a passion that drives someone to do something, which drives people to be passionate and happy in life. Made Ngurah (1999) explains that Kama is a passion or desire that can provide satisfaction or well-being in life. Kama according to Hindu teachings is meaningless if obtained deviating from Dharma. Because Dharma occupies a place above kama and artha. Dharma is a guideline in achieving artha, kama and Moksa. Moksa means the freedom of the soul (atman) from worldly ties or samsara (rebirth). Sudartha (2009) explains that when the Atman is clean, because it obeys the instructions of Sang Hyang Widhi (God), then the Atman is not bound by the law of karma, called Niskama Karma, and no longer experiences Punarbhawa, does not experience Samsara. This condition is called Moksa or release (liberation). Moksa is the highest goal of Hindus.

The values contained in Catur Purusa Artha explain that the main foundation in managing a business is Dharma (virtue). If Dharma, Artha, and Kama are well fulfilled, a happy life in body and soul will be achieved. By implementing the cultural values of Catur Purusa Artha, it will be able to improve business performance. This study revealed that the values of Catur Purusa Artha have a significant impact on product innovation, and show a positive relationship between the variables used.

This is interesting to study because in general, female entrepreneurs in Bali are active in business based on the concept of Catur Purusa Artha as values used to achieve prosperity. As a result, women strive to create financially successful businesses to meet the needs of themselves, their families and their communities. Catur Purusa Artha is part of a culture (local wisdom) that is religious as a concept of Hindu teachings (Pageh, 2018); (Santika, 2017); (Suwardani, 2015).

A good balance in gaining profit by paying attention to Balinese spiritual and cultural values can help them achieve abundance holistically. The approach in measuring family welfare requires analysis that focuses on the factors that influence it and is adjusted to the conditions or characteristics of the region to be more efficient and effective. In Bali with a majority Hindu population, culture will intersect with Hindu teachings. To find out more about the welfare of female entrepreneurs' families in the concept of local wisdom, it is necessary to examine more deeply through the phenomena that have been studied in previous related studies. Therefore, supported by the results of previous research, this study is important to be carried out so that researchers are expected to have sufficient research materials to study the results of their research.

IV. DISCUSSION

Based on the description and several research results above, there are still obstacles in realizing community welfare, especially family welfare, namely gender equality, which until now is still a common concern. This phenomenon is an important issue to be studied in more depth regarding the importance of women's roles in contributing to helping the family economy.

Gender gaps that still occur such as inequality in obtaining employment or wage discrimination can certainly be an obstacle to achieving family welfare itself. The priority of eliminating discrimination against women has also become one of the fifth goals of the 17 sustainable development goals (SDGs) initiated by the United Nations (UN) with the aim of improving the welfare of the world's people by strengthening the country's capabilities and being able to reduce poverty in the country. Bali as one of the provinces in Indonesia currently occupies the second position as the province with the lowest gender inequality after the Province of D.I Yogyakarta.

Bali Province with its achievements certainly still needs gradual improvements and changes so that equal distribution of women's welfare can be achieved and have an impact on family welfare. The importance of the role of society in raising awareness of gender equality and the role of government in establishing policies that regulate the prohibition of gender-based wage discrimination will be able to realize the welfare of society as a whole. The active role of the government in providing strengthening policies that support gender wage balance and job protection for women will be very necessary. Employers are also expected to be able to support gender equality by implementing fair and transparent wage policies. Providing training and education to women in improving their skills and access to jobs with higher wages helps the government's efforts to reduce gender inequality and increase family economic stability.

The welfare of women entrepreneurs' families is closely related to the values of local wisdom, as highlighted in the abstract of the research paper. Local wisdom, such as the concept of Catur Purusa Artha, plays an important role in improving the sustainability of women-owned businesses, contributing to overall family prosperity and quality of life. The application of the cultural values of Catur Purusa Artha is believed to be able to improve the welfare of women entrepreneurs' families. Catur Purusa Artha as one of the local wisdoms owned and believed by the Hindu community in Bali can be a guideline in carrying out business

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in accordance with appropriate norms and ethics. The parts of Catur Purusa Artha which include Dharma, Artha, Kama and Moksa have functions and objectives to prosper humanity.

The balance achieved by women entrepreneurs in pursuing profits while upholding the spiritual and cultural values of Balinese heritage helps in achieving holistic abundance for their families. By integrating local wisdom into their entrepreneurial endeavors, women business owners can improve not only their economic status but also the well-being of their families, reflecting the interconnectedness of cultural values and financial success.

V. CONCLUSIONS

Based on the results described above, women are actually the driving force of the economy as well as figures who bear various burdens of social and cultural values and tend to have limited access to the public world so that attention and policies are needed that support women's success in helping to improve family welfare. In their role as entrepreneurs, cultural values in the Catur Purusa Artha concept can be used as a system of local wisdom values in improving women's business performance. A business based on the Catur Purusa Artha concept shows the importance of cultural values in encouraging innovation and business sustainability.

A good balance in gaining profit by paying attention to Balinese spiritual and cultural values can help them achieve abundance holistically. Therefore, in doing business, women entrepreneurs apply the spiritual teachings of Catur Purusa Artha as values to achieve prosperity so that they strive to create a financially successful business in meeting their own needs, their families and their communities in accordance with the teachings emphasized in the Catur Purusa Artha teachings.

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