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# FINANCIAL MANAGEMENT MODEL ON HOUSEHOLDER BASED ON GENDER IN IMPLEMENTING YAJNA

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**Abstract:** Financial management effectively and efficiently determine the welfare and happiness of individual households. Policies that allow the 60% financial aid for village ceremonies can be used to indicate the gender roles are very important in the implementation of yajna. Gender roles are regarded as determining the effectiveness and efficiency of financial management in implementing yajna. Yajna implementation is not only determined by the amount of money in rupiah size (material) used in yajna, but also influenced by gender roles in using money in doing yajna. The purpose of this research was to determine and analyze the model of financial management of individual households based on gender in executing of yajna. This methods study used a descriptive approach. Data was collected by survey of the number of households in the area of Bali. Data analyze technique was used comparative test. Research shows effective financial management model and efficient evidenced by the gender roles in implementing yajna. Implementing of yajna not only determined by the amount of money used in it's executed, but also gender roles in managing finances effectively and efficiently.

*Keywords: management, finance, individual households, gender, yajna.*

## I. INTRODUCTION

The development of an increasingly modern human civilization raises social, economic, and cultural changes in human life. Cultural change has also occurred in the dual role of gender. The role of Balinese society, especially the increasingly complex gender. In addition, the demands of increasingly modern needs, along with the development of information technology and the fulfillment of the needs of instantly causing a shift in behavior in the lives of individuals. Even some of his yad decision makers have also shifted from patrilineal to matrilineal. One such phenomenon can be shown by the results of research (Aryaningsih, 2010), the decision makers funding of small businesses in Bali is dominated by gender.

Changes in gender social, economic and cultural behavior in Bali are also inseparable from dual roles, as domestic role and career woman role. The role of women is seen from the Hindu culture, including the role of wife, the role of mother, the role of social interaction, the role in religion (yajna). The emergence of domestic conflicts is often due to ineffective financial management and uncertain budget changes. This is caused by gender roles in religious factors, especially the ceremony is dominating start preparation of facilities and infrastructure, the implementation, until the closing ceremony (nyimpen), without a clear budget calculation yajna. The understanding of society is seen from the norm of budaya about yajna can be done with three approaches, that is about tatwa or philosophy of religion, moral or ethics, and

upakara or ceremony. Yajna concept impelentasi from the view of Hinduism and in economic activities, related economic theory can be measured from three activities, namely the activity of creating / producing, distributing and spend or consume.

On the other hand, some of his yad views should be done sincerely. According Sukarsa (2009), routine ceremony conducted in Bali as much as 108 times during the year (from wuku sinta to Watugunung back again Sinta to Watugunung). If in the year 2003 KK in Bali are Hindu as much as 688,281 KK, then for making “canangsari” will require interest as much 21,482,65 ton and “busung” as much 37,966,27 ton a year. This requirement is only for routine mebanten needs such as kajeng kliwon, fencing love, full moon tilem, tumpek, saraswati, pagerwesi, galungan. If added to other ceremonies such as the temple in the temple of three, the heaven of the universe, temple geginan, temple and others, this need will swell 2 or even triple.

For the execution of yajna (ceremony) in Bali, can be seen from the availability of adequate finance as a concrete need and sincerity of offerings as a mirror of abstract needs. Research conducted by (Sukarsa, 2005) the amount of yajna in the form of ceremony conducted by the community in Bali about 105 days in six months. From the observation result to the group of society classified from their livelihood, namely: (1) the middle-class society group down to the yajna depending on the results obtained, (2) the employee group mentions yajna budget depends on the magnitude of the ceremony, (3) Budget ceremony.

Another study conducted by Sukarsa (2005), the Hindu community in Bali issued income for ceremonial purposes as much as Rp. 2.650.000, - per household per year. This amount is only 10.54% of its revenue. The average number of household members is 4.8 people. Total per capita income per year Rp.5.244.167, - From this empirical data ceremonial activities conducted can result in economic activities in Bali to about Rp.1, 823 trillion per year. This value exceeds twice the budget for revenue and expenditure of one of the richest districts in Indonesia in 2006. The biggest expenditure is made when maintaining good relationship between human and human as much as Rp.4, 7 million a year. This good relationship is formed by mutual help of fellow relatives or neighbors and relatives. The relatively small Bali has no natural resources like other areas (Sumatra, Kalimantan and Sulawesi), so to preserve the life of Balinese people, it is necessary to explore the economic potential of the society into a creative industry. Thus the role of gender in efficient and effective financial management in beryajna is expected to impact on social activities, unique culture can increase tourist visits and market purchasing power.

## **II. RESEARCH METHODE**

The approach of this research is a collaborative approach between Qualitative and NonReactive approaches. Quantitative approach uses data of documentation of research result, while non-rekatif approach conducted unstructured interview, where informant unconsciously have been interviewed, so that primary data result very real and experienced directly. The data collection method is accidental sampling with characteristic of informant of hindu Bali society that is encountered. Data were analyzed by descriptive analysis and arranged in structural model.

## **III. RESULT AND DISSCUSSION.**

## The Role of Gender in Implementing of Yajna

Gender is a set of behavioral roles, activities, and attributes deemed appropriate for socially constructed men and women in society. Gender is not natural, but it is the process of believing how men and women should act, act, and act in accordance with social and cultural requirements. The manifestation of Yajna in Bali as one of the gender roles. Yajna for adults is an act, behavior, and words that are done with sincerity without causing harm to others. Yajna as a sacred victim which is based on the tri frame of Hindu religion that is *tatwa*, ethics and moral. Each Yajña that wishes to be created must meet the criteria contained in the Vedas, it is intended that the yajña is qualified *Śāttvam*, since only the quality of the yajña *Śāttvam* that can deliver the person who holds the yajña attains unity with Brahman, as the yajña foundation corresponds to *Manavadharmasastra*, VII .10, namely: *Iksa*; The goal to be achieved through the yajña must be clear, *Sakti*; Must be adjusted to the level of ability possessed, both the quality of human resources, as well as funding, not to leave the debt. *Village*; Tailored to the place where the yajña will be performed, local wisdom (local genius) must be respected so there is no impression of coercion; Situation or state of the region, the community should also be concerned so that the yajña is effective and efficient and beneficial positive. *Tattva*; Should refer to the religious literary terms of both *Sruti*, *Smṛti*, and *Nibandha*.

In addition to the above, in order for the yajña to be qualified in improving the welfare and happiness of mankind, the attribute of yad is: *Śāttvam* which must meet the standards / qualities as set out in *Bhagavadgītā*, XVII. 11-14. *Sraddha*; Yajna done with confidence and steadfastness of heart. *Literature*; Yajna in accordance with the literary guidance, *Gita*; In yajna there are songs of praise to *Hyang Widhi*, *Mantra*; there are prayers of idol worshiped to glorify *Hyang Widhi*, *Lascarya*; Done with full awareness and sincerity, *Daksina*; Giving reverence in the form of *rsi yajña* to *Sang Sadhaka* (*pandita* / *pinandita*), *Annaseva*; Enthusiastically and sincerely comforting each guest with healthful, spiritual and healthful food and drink, *Nasmita*; No element of show or “*jor-ron*”. *Asta iswaryanya* / eight characteristics that accompany every human life. They are: *Dahram* (Wisdom), *Sathyam* (Truth and loyalty), *Pasupati* (sharpness, intellect), *kama* (Pleasure), *Eswarya* (leadership), *Krodha* (anger), *Mrtyu* (envy, jealousy, revenge), *Kala* (strength) . That is eight characteristics possessed by every human being, as a driving force to carry out activities, in living the wheel of his life.

Related to the manifestation of yajna with the guidance of three religious framework in the life of society in Bali can be proved by interview result with some informant as follows:

- 1) Yajna through *tatwa* can improve the sense of calm the learning process is conducive to focus and students can make changes in self-behavior / *instrokpesi*.
- 2) Yajna through the ceremony can increase the value of individual satisfaction to achieve prosperity and happiness.
- 3) A common prayer done in formal education will be able to shape the child's habits into ethical discipline. The message of an educator needs to be conveyed by emphasizing belief, sincerity of results and sincerity.

- 4) Yajna can be built through changes in attitudes and behaviors better, recognize the differences of customs between religion and fellow creatures, and grow of tolerance individual in social community
- 5) Yajna in life is all life activity carried out seriously, based on science and lived by every human being. Expenditures for yajna can not be measured by the amount of money.
- 6) Yajna in the form of ceremonies carried out with appreciation, the direction of the clear offerings and sincerity of heart, and not done with a sense of competition, emotions and prestige, "*God never ask*". The money spent on the ceremony is not determined by the amount of money.
- 7) Yajna in the form of ceremonies in some district places in Bali is very different between the city and village and differentiated urgency yajna.

The ceremony made in the city does not distinguish between the size of the bebantenan, but in the village, the ceremony for the formation of ceremonies can be done by the community, while the ceremony is considered to contain high magical meanings made by special people. The spending of money for small ceremonies can be done by the general public, while spending money for larger ceremonies is done by a special person. Where gender economic activity is associated with the eight characteristics (Asta iswaryanya) that accompany each life of the people.



Figure A. Pregembal



Figure B. Banten Otonan



Figure C. Hiasan Janur

The comparison of interviews with religious literature guidelines in Bali that the implementation of yajna as in the form of yajna picture A, B.C not enough just known and understood it, but must be accompanied by pengayataannya, practice in the form of everyday behavior and the most important society. The intensity of prayer, prayerfulness, making upakāra will increase the attitude, morale and behavior towards a better and true quality of life in accordance with Dharma rules. Because each Upacara and Upakāra is a translation of the teachings of religion and has the essence of self-study, in organizing life and life, so that it can pursue the main goal of this birth, namely "Mokshartam Jagadhita" (welfare and happiness),

Banten is the fruit of thought means complete thinking And clean. When deeply experienced, banten is a manifestation of a complete thought based on a sincere and holy heart. Brought a banten that will be witnessed tangible beautiful, neat, festive and unique symbols, beginning from clean, sincere and sacred thoughts. The form of banten has high meaning and value contains deep philosophical symbolism. Banten is then used to convey a sense of love, devotion and love

### Money and Yajna

The use of money in yajna does not vary much with the function of money in economic transactions. There are three functions of money used for transactions, for vigilance, and for speculation. The velocity of money in yajna sector in Bali is very high per day minimum 3 M. For example offerings canang Rp 3000 / day x 1000.000 people. Yajna activities in this sense will be able to create job opportunities / economic opportunities. Thus, people with low incomes will also be able to do yajna. From the description above can be made the cycle of money, yajna, and human activity to realize kemjahterannya can be described as follows.

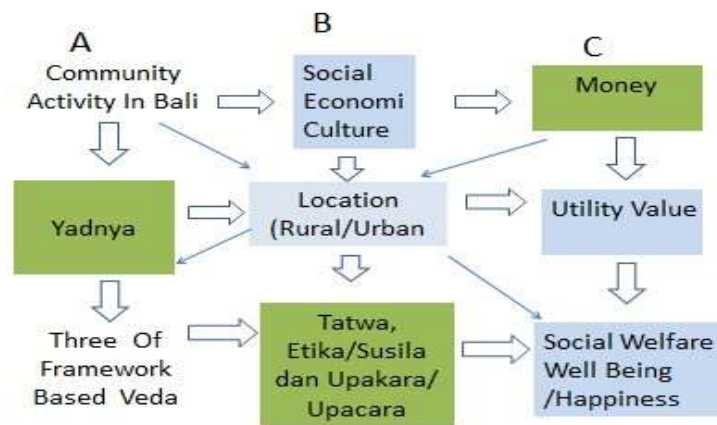


Figure 2. Cycle of money, yadnya for social welfare

Figure 2 above shows that Balinese society activity is philosophically always related to socioeconomic and cultural aspects. The three aspects are also inseparable from the environment of the village or city and in the utilization of financial (money). In addition, the activities of the Balinese community are based on yajna. Yajna concept is also guided by the three hindu religious framework in an effort to achieve prosperity and happiness.

### IV CONCLUSION

The activities of the Balinese community are well developed because they are based on three Hindu religious frameworks, Tatwa, Ethics and Susila. In realizing yajna the role of social, economic and cultural aspects can not be separated, and also in the use of money. The village and urban environment also play an important role in realizing yajna. The value of individual satisfaction can be realized from yajna, so that welfare and happiness can also be achieved.



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