

Analysis economic resilience of tourism worker families in the post COVID-19 pandemic recovery in Badung Regency, Bali province

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Abstract: The COVID-19 pandemic significantly impacted the tourism sector, particularly in regions heavily dependent on tourism, such as Badung Regency in Bali Province. During the post-pandemic recovery phase, understanding the economic resilience of families involved in tourism is crucial for promoting sustainable development. This study investigates family economic resilience in Badung Regency, focusing on gender and location as key variables. Data were collected from 204 respondents through quota sampling, utilizing a logit model for analysis. Control variables included homeownership, family income, financing for children's education, savings, health insurance, household expenditures, family size, education levels of respondents and their partners, and debt ownership. The results reveal that female tourism workers exhibit stronger family economic resilience compared to their male counterparts. Additionally, rural tourism workers demonstrate greater resilience than those in urban areas. These findings underscore the vital role of women and rural tourism communities in economic recovery efforts. The study recommends implementing gender-inclusive and location-sensitive recovery strategies, such as improving access to financial capital, capacity-building programs, and expanding market opportunities for women and rural tourism stakeholders. Strengthening these areas will enhance long-term family economic resilience and support sustainable post-pandemic recovery in regions dependent on tourism.

Keywords: Covid-19 pandemic, Economic resilience family, Recovery, Tourism worker.

1. Introduction

The national development paradigm currently adopts a family-based approach, as families are the primary site for socializing values and norms. This holistic, synergistic, and interdependent approach across social, economic, psychological, and cultural aspects begins with strengthening family resilience, given that families are society's smallest unit [1]. Family resilience is crucial to achieve national welfare goals, as it serves as the frontline defense against negative social dynamics. Economic wellbeing is a key dimension of family resilience [2].

Family economic resilience involves fulfilling consumption needs, managing resources, and maintaining stability amidst shocks. In Indonesia, economic resilience is often challenged by structural and situational factors such as income instability and inflation [3]. The Covid-19 pandemic worsened this situation by reducing household incomes due to large-scale social restrictions [4].

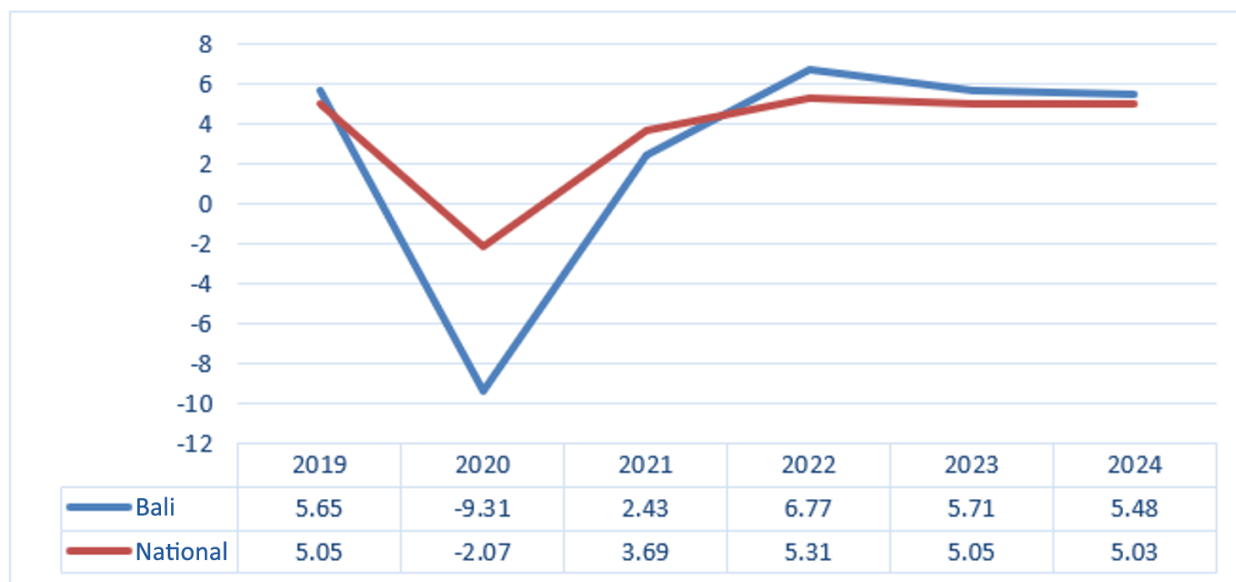


Figure 1.
Economic Growth of Bali Province and National 2019-2024 (Percent).
Source: Badan Pusat Statistik [5].

Figure 1 shows the provincial and national economic growth for 2019-2024. Although Bali's economy contracted deeply in 2020 (-9.31%), it rebounded in subsequent years, with 2024 growth at 5.48%, exceeding the national rate of 5.03% [5]. Badung Regency, heavily dependent on tourism, was severely affected by international travel restrictions. While tourism is recovering – as seen in the growth of accommodation and food service sectors (12.75%) and transport (6.68%) in 2024, family economic resilience remains a priority, as households adapt to post-pandemic conditions.

Women play a significant role in economic resilience, often becoming primary breadwinners [6]. Female labor force participation in Bali is higher (62.21%) than the national average (54.42%), reflecting their crucial role in family wellbeing [7]. Beyond economic necessity, Balinese women see work as *yadnya*, a sacred duty [8]. However, gender disparities persist in wages, education, and opportunities [9]. Culturally, Balinese women shoulder triple roles: domestic, economic, and traditional [10]. Their resilience during Covid-19 included switching to agriculture or home-based enterprises when tourism collapsed. They allocate income effectively towards essential needs, children's education, and savings, enhancing family economic resilience [11].

Location also shapes vulnerability. Rural families with agrarian livelihoods, strong social capital (*menyama braya*), and community institutions like LPDs [12] are more resilient compared to urban families reliant on the fragile tourism market [13]. Village development funds, BLT, and BUMDes programs further strengthen rural resilience.

Research on tourism resilience post-pandemic is limited. Prior studies mostly focused on pre-pandemic tourism or simulated macro impacts [14]. This study is novel in examining family economic resilience in Bali's tourism sector post-Covid-19, using gender and location as key variables to inform inclusive and grounded policy recommendations. Control variables such as home ownership, income level, child education financing adequacy, savings, health insurance, family size, educational attainment, and debt are also essential to comprehensively assess family economic capacity post-pandemic. Therefore, this research focuses on the economic resilience of tourism families in Badung Regency, Bali, during post-Covid-19 recovery.

2. Literature Review

2.1. Theory of Family Economic Resilience

Resilience, from Latin *resilire*, means the ability to build and recover from adverse events [15]. Frankenberger [16] defined family economic resilience as the capacity to manage risks and shocks such as economic crises, job loss, natural disasters, or sociopolitical changes. It involves meeting basic needs (food, clean water, health, education, housing, social participation) sustainably through physical (house, land, vehicles), financial (income, savings), human (education, skills), and social capital (networks and community support). Family resilience is not just material wealth but also adaptability, psychological strength, and social cohesion. Risk management strategies include efficient spending, seeking additional income, saving, and wise debt use. Education improves financial management and adaptability. Families with multiple income sources and good debt management recover faster post-crisis [16].

In tourism, resilience focuses on economic stability and disaster recovery. Emphasizes long-term resilience, meaning recovery, adaptation, and preparation for future disruptions [17]. Thus, tourism requires planning, innovation, collaboration and entrepreneurial capacity beyond government dependence [18]. Resilience involves persistence, adaptation, and transformation. Family resilience as interactive processes communication, emotional sharing, problem-solving leading to recovery post-crisis [19]. Economic resilience is the family's ability to recover financially and increase income [20]. Indicators of family economic resilience include housing, monthly income, children's education financing, savings, and health insurance [21]. Overall, resilient families ensure access to food and basic needs sustainably [22].

2.2. Gender Theory

Gender describes sociocultural differences between men and women [23]. Unlike sex (biological), gender is socially constructed, shaping roles, behaviors, and expectations [24]. Three main theories explain gender : Nurture Theory views differences as social constructs creating role disparities, often disadvantaging women. Influenced by Marxist conflict theory, it advocates for changing these structures towards equality. Nature Theory sees gender differences as biologically determined and universal, assigning different natural roles to men and women [25]. Equilibrium Theory promotes partnership and harmony, seeing gender roles as complementary, emphasizing collaboration in family and society rather than conflict [26].

2.3. Location Theory

Alfred Weber's Location Theory focuses on minimizing transportation, labor, and raw material costs to determine optimal industrial locations [27]. Industries locate near markets for distribution, near resources for material-heavy production, or where labor is affordable. The theory also considers infrastructure, government policies, and labor markets, guiding regional development policies to leverage comparative advantages. For example, transport infrastructure planning, tax incentives, and regional investment strategies can be optimized using Weber's insights [28]. Spatial analysis based on Location Theory helps identify economic activity patterns, informing policies to enhance regional competitiveness and sustainable development by mapping concentrations, accessibilities, and potentials for trade, industry, or tourism.

2.4. Human Capital Theory

Human Capital Theory, views humans as a form of capital similar to machines or technology. Schultz emphasized that education, knowledge, health, and skills are investments in human capital [29]. Humans are not merely resources but investments that yield returns, with spending to improve human quality and quantity seen as productive investment. The value of human capital increases when education and skills benefit firms, and it is often measured through education and training. Education enhances the economy's capacity to adopt modern technology, supporting sustainable growth. Thus, investing in education leads to higher productivity, income, welfare, and economic development.

2.5. *Tourism Concept*

According to Indonesia's Law No.10/2009, tourism involves various activities supported by community, business, and government services, defined as travel undertaken for recreation rather than work or residence. Tourism potential as anything in a destination that attracts visitors and supports local tourism industry development [30]. Spiritual tourism as activities nurturing body, mind, and soul [31]. Identifies tourism's unique characteristics: immovable products requiring consumers to visit, simultaneous production-consumption, diverse forms without standard measurements, and high business risk sensitive to economic and political changes. Article 2 of Law No.10/2009 emphasizes principles of benefit, balance, independence, participation, sustainability, while Article 4 outlines goals such as economic growth, poverty alleviation, employment, environmental conservation, and cultural advancement. Following this, Bali's regulations emphasize cultural tourism based on Hindu philosophy (Tri Hita Karana).

Indonesia's tourism roadmap includes: 1) national tourism marketing; 2) destination development; 3) tourism industry development involving local businesses; and 4) institutional development focusing on human resources and tourism organizations. Tourism stimulates economic growth, infrastructure development, sectoral linkages, employment, and positive economies of scale. It also reduces poverty in many developing countries, highlighting the critical role of government policy.

2.6. *Village and City Concepts*

Generally, a village is a settlement outside urban areas with an agrarian lifestyle. Legally, per Law No.6/2014, a village is a community with authority over local governance, traditions, and resources. Rural areas mainly involve agriculture, mining, and resource-based activities. Conversely, cities are settlements characterized by economic, government, and social activities. Urban areas are defined by population size, density, and economic structure, focusing on goods production and trade services attracting external income. BPS criteria for defining urban areas include population density, main occupation (agricultural or non-agricultural), household access to telephone and electricity, and availability of urban facilities like education, markets, entertainment, and shopping centers.

2.7. *Hypotheses and Research Model*

2.7.1. *Hypotheses Development*

This hypothesis is intended to provide direction for research analysis. The hypotheses that will be built in this study are:

- 1) Female tourism workers have stronger family economic resilience than male tourism workers in Badung Regency, Bali Province.
- 2) Rural tourism workers have stronger family economic resilience than urban tourism workers in Badung Regency, Bali Province.

2.7.2. Research Model

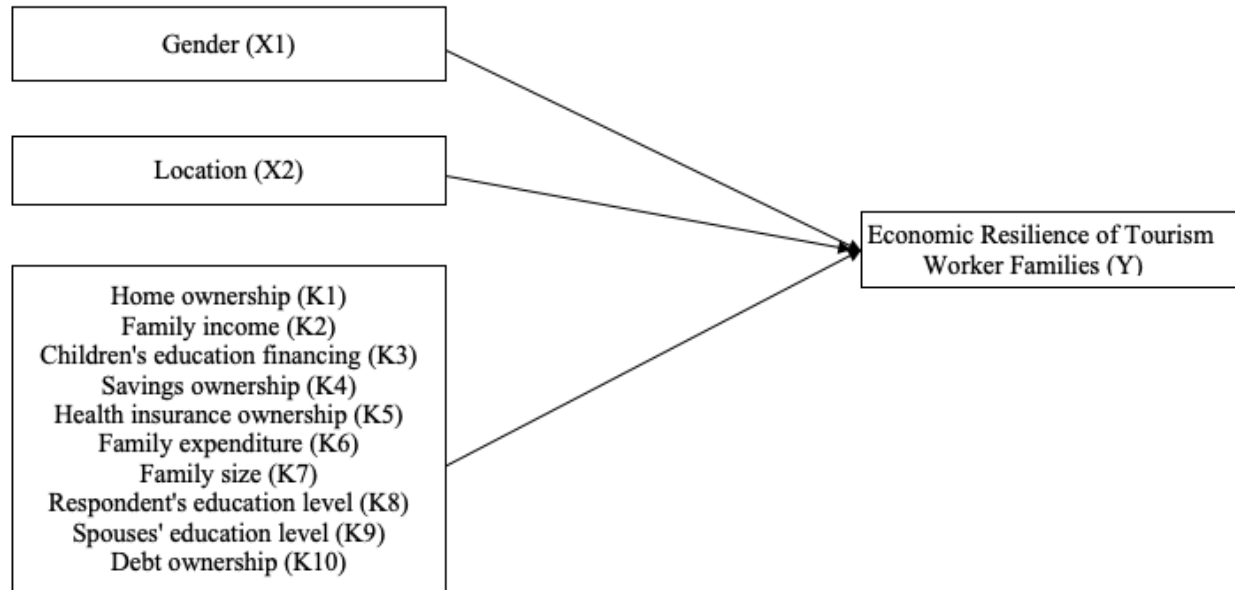


Figure 2.
Research Framework.

3. Methods

This research focuses on the economic resilience of tourism families in Badung Regency, Bali, a region significantly impacted by the Covid-19 pandemic. The study covers both urban areas and rural areas in Badung Regency. Data will be collected via a questionnaire assisted by a surveyor, with a sample of 204 respondents through quota sampling based on the Slovin formula from a population of 86,281 tourism actors, including male heads of families and female spouses working in the tourism sector, such as hotel, restaurant, and travel agent workers.

The research uses Binary Logistic Regression for data analysis. Key variables include: 1) Family Economic Resilience (Y): Defined by the Bank of International Settlements (BIS), this is the family's ability to recover quickly from economic shocks. It is measured by five dimensions: home ownership, monthly income, sufficient children's education financing, family savings, and health insurance. Families Economic Resilience at least three of these criteria are considered strong resilient.

Control variables include: Home ownership (K1): 1 for owning a house, 0 for not. Family income (K2): Total monthly income in Rupiah. Adequacy of children's education funding (K3): Dummy variable for adequate or inadequate education financing. Ownership of savings (K4): 1 for having savings, 0 for not. Ownership of health insurance (K5): 1 for having insurance, 0 for not. Family expenditure (K6): Total monthly expenditure in Rupiah. Family size (K7): Total number of family members. Education levels (K8 and K9): Years of formal education of the respondent and their spouse. Debt ownership (K10): Dummy variable, 1 for no debt, 0 for having debt.

4. Results

4.1. Model fit testing

4.1.1. Hosmer and Lemeshow's

Table 1.
Hosmer Lomeshow's Test.

Step	Chi-square	df	Sig.
1	0.733	2	0.693

The Hosmer and Lemeshow's chi-square test is used to assess the feasibility of the regression model in predicting data. Based on the analysis carried out, the calculated chi-square (X^2) value is $0,733 < X^2$ table 15.507 with a significance probability of 0,693 which is greater than the level of significance of 0.05, thus it can be concluded that H_0 is accepted. This means that there is no difference between the predicted classification and the observed classification, so that the logistic regression model used can explain the data and can be used for further analysis.

4.1.2. Nagelkerke R Square

The Nagelkerke R Square value can be interpreted as the R Square value in multiple regression which can be seen in Table 2 Model Summary.

Table 2.
Model Summary.

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	49.383 ^a	0.636	0.890

The Nagelkerke R Square value of 0,890 means that 89 percent of family economic resilience is influenced by gender, location, home ownership, family income, adequacy of children's education financing, savings ownership, health, family size, family expenditure, respondent's education level, spouse's education level, debt ownership, the remaining 11 percent is explained by other factors not mentioned in the model.

4.2. Results of the Simultaneous Regression Coefficient Significance Test

4.2.1. Without Control Variables

This test aims to test the influence of the free variables simultaneously influencing the economic resilience of tourism families in Badung Regency in Table 3. Omnibus Tests of Model Coefficients.

Table 3.
Omnibus Tests of Model Coefficients.

Step 1	Step	Chi-square	df	Sig.
	Block	15.420	2	0.000
	Model	15.420	2	0.000

The calculated X^2 value = $15,420 > X^2$ table = 5.9915 or with a significance of $0.000 < 0.05$, then H_0 is rejected and H_1 is accepted, meaning that the addition of independent variables can have a real effect on the model, or in other words, the model is stated to be fit and better than no additional independent variables.

4.2.2. With Control Variables

This test aims to test the effect of the addition of free variables simultaneously affecting the economic resilience of tourism actors' families in Badung Regency in Table 4 Omnibus Tests Of Model

Coefficients.

Table 4.
Omnibus Tests of Model Coefficients.

		Chi-Square	df	Sig.
Step 1	Step	205.956	12	0.000
	Block	205.956	12	0.000
	Model	205.956	12	0.000

The calculated X^2 value = 205,956 > X^2 table = 21,026 or with a significance of 0.000 < 0.05, then H_0 is rejected and H_1 is accepted, meaning that the addition of independent variables can have a real effect on the model, or in other words, the model is stated to be fit and better than no additional independent variables.

4.3. Results of Partial Regression Coefficient Significance Test

4.3.1. Without Control Variables

The results of partial testing of independent variables without control variables on the dependent variables in this study can be shown in Table 5 Variable in Equation.

Table 5.
Variable in Equation.

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	X1	0.835	0.317	6.952	1	0.040	0.434
	X2	0.926	0.318	8.498	1	0.014	2.525
	Constant	0.782	0.265	8.712	1	0.003	2.185

Interpretation of the logit regression line equation formed refers to the sig. number. which means it shows whether each independent variable partially has a sig. effect or not on the qualitative dependent variable. The logit regression line equation formed shows that the sig. value of gender (X1) is 0.040 and the sig. value of location (X2) is 0.014.

4.3.2. With Control Variables

The results of partial testing of independent variables with the addition of control variables to the dependent variables in this study can be shown in Table 6 Variables in Equation.

Table 6.
Variables in Equation.

		B	S.E.	Wald	df	Sig.	Exp(B)
Step 1	X1	1.975	0.923	4.583	1	0.032	0.139
	X2	2.959	1.132	6.834	1	0.009	19.274
	K1	8.480	2.200	14.852	1	0.000	4818.028
	K2	0.000	0.000	12.343	1	0.000	1.000
	K3	6.064	1.590	14.543	1	0.000	430.124
	K4	5.969	1.460	16.708	1	0.000	390.965
	K5	5.143	1.509	11.611	1	0.001	171.148
	K6	0.000	0.000	9.819	1	0.002	1.000
	K7	0.767	0.328	5.450	1	0.020	0.465
	K8	0.508	0.253	4.011	1	0.045	0.602
	K9	1.087	0.389	7.801	1	0.005	0.337
	K10	2.061	0.976	4.460	1	0.035	7.857
	Constant	8.184	5.540	2.183	1	0.140	3584.033

Interpretation of the logit regression line equation formed refers to the sig. number < 0,05, which

means it shows whether partially each independent variable and control variable have a significant effect or not on the dependent variable.

Table 6.
Binomial Logit Estimation.

Economic Resilience of Tourism Families	Odds. Ratio	Std. Error	Robust P> Z 	Nagelkerke R Square	Chi- Square
Binomial Logit Estimation without control variables					
X1 (Gender)	0.434	0.317	0.040	0.102	15.420
X2 (Location)	2.525	0.318	0.014	0.102	15.420
Binomial Logit Estimation with control variables					
X1 (Gender)	0.139	0.923	0.032	0.890	205.956
X2 (Location)	19.274	1.132	0.009	0.890	205.956
K1 (Home Ownership)	4818.028	2.200	0.000		
K2 (Family Income)	1.000	0.000	0.000		
K3 (Children's Education Financing)	430.124	1.590	0.000		
K4 (Savings Ownership)	390.965	1.460	0.000		
K5 (Health Insurance Ownership)	171.148	1.509	0.001		
K6 (Family Expenditure)	1.000	0.000	0.002		
K7 (Family Size)	0.465	0.328	0.020		
K8 (Respondent's Education Level)	0.602	0.253	0.045		
K9 (Spouses' Education Level)	0.337	0.389	0.005		
K10 (Debt Ownership)	7.857	0.976	0.035		

Robust test was conducted by entering several control variables, the results were still stable and better. The gender variable is indicated by before the control variable was added 0,040 and after the control variable was entered, the results became 0,032 increasingly significant. The location variable is indicated by before the control variable is added 0,014 and after the control variable is entered the results become 0,009 increasingly significant. The results of the study indicate that female gender is stronger in family economic resilience compared to male gender and rural locations are stronger in family economic resilience compared to urban locations.

5. Discussions

Research shows that women demonstrate stronger family economic resilience compared to men. Gender significantly influences access to employment, income, and management of family economic resources [32]. In Bali's tourism households, women's roles in economic activities determine family survival and growth, especially given tourism's informal nature and income volatility. Women often allocate income to basic needs, children's education, and emergency savings key indicators of family economic resilience. However, women remain vulnerable to economic crises due to high involvement in informal sectors [33]. Career women often work to fulfil economic needs [34] balancing domestic roles as mothers and wives [35] public roles, reflecting the shift in social, economic, and political realities [36].

Family economic resilience refers to a household's capacity to withstand and recover from economic shocks [37]. Female heads of households face greater challenges due to limited financial resources, employment, and skills training [38]. Yet, their budgeting skills, income diversification, and social networks strengthen resilience [39]. Women act as key economic agents during crises through extra jobs, home-based businesses, and cost reductions. Women tourism actors often plan contingencies, adopt conservative business strategies, diversify products, and utilise technology with environmental awareness. Working mothers enhance family economic stability. Women remain creative and sensitive during crises, fulfilling children's material, health, and educational needs. In Badung, women take dual roles in tourism and informal sectors [40] often engaging in crafts and culinary businesses to sustain

income [41]. Their resilience strategies include diversifying businesses and developing new skills, supported by social networks and government assistance such as training, social aid, and interest-free loans [42].

Government empowerment programs strengthen family resilience. Skill training and capital aid improve women's economic standing in Badung [43]. Women utilise local skills and digital marketing to maintain tourism businesses [44]. Strong community networks enable adaptation and sustainability [45]. Education and training, especially in management and digital marketing, increase resilience [46]. Community support also plays a vital role [47]. Culturally, Balinese women are raised to uphold family dignity and work to support family finances. Parents instil the importance of self-reliance and hard work from an early age. Women's employment is seen as fulfilling family duties rather than competing with men [48]. Balinese families now provide equal education to sons and daughters, reflecting progressive gender perceptions.

Balinese philosophy views men and women as equal yet complementary (Maya Tattwa doctrine), with each holding distinct yet equally valuable roles. This cultural belief promotes women's active roles in both family and development [5]. Women's labour force participation in Bali (62.21%) surpasses the national rate (54.42%), highlighting their significant economic contribution despite fewer holding high professional positions due to educational disparities. Balinese women's work ethos is rooted in spiritual values (yadnya) and cultural identity. Government programs, such as business incubators, vocational training, and community empowerment (e.g., Dharma Wanita, PKK), further enhance their economic resilience and development participation.

The study finds that rural tourism families demonstrate stronger economic resilience than urban families. Geographic location influences economic opportunities, health services, education, and infrastructure [49]. Sustainable tourism focusing on culture and environment enhances rural resilience [50]. Rural communities' resilience stems from strong social ties, traditional community networks (banjar), and agrarian resources as economic alternatives during tourism collapse [51]. Rural households are less dependent on international tourism, relying more on local resources, whereas urban families face higher pressures due to foreign tourist reliance. Access to land, local labour, and social capital enables rural families to operate subsistence and productive activities independently of formal labour markets [52]. Rural families benefit from cheaper basic necessities, self-owned land for homestays or agritourism, and direct marketing to tourists, reducing costs and increasing sustainability.

Strong social capital through communal cooperation (menyama braya) fortifies economic resilience by fostering mutual aid and shared resources [53]. This value creates social safety nets absent in individualistic urban settings, enabling families to overcome crises collectively. Village Credit Institutions (LPD), established under Balinese customary law (Perda Bali No. 8/2002; No. 3/2007), provide inclusive, trust-based financial services, allocating profits for village development, cultural preservation, and social programs. Flexible credit terms facilitate rural economic activities, while integration with local wisdom ensures community compliance and sustainable financial management. In contrast, urban families dependent on volatile market systems lack strong social ties, increasing vulnerability during economic shocks [54]. Thus, rural family resilience combines material and socio-cultural strengths.

Government efforts include promoting broad agriculture (food crops, horticulture, plantations) and utilising village funds for direct cash assistance and economic innovation via BUMDes. Labour-intensive programs prioritise the poor and unemployed. Provincial programs such as National Economic Recovery (PEN), social aids, interest subsidies for MSMEs, and digital tourism village development (Sigadis) further support rural resilience.

5.1. Implication

The research in this study contributes to science, especially related to binary logistic analysis (logit) and citrus mining data analysis. This study can contribute to academics, tourism actors and the government in the unwillingness of the workforce in the tourism sector and the making of

sustainable gender-responsive policies.

6. Conclusion

Based on the results of the analysis that have been described in the previous chapter, conclusions can be drawn to answer the problem formulation, namely: 1) Female tourism workers have stronger family economic resilience than male tourism workers in Badung Regency, Bali Province. 2) Rural tourism workers have stronger family economic resilience than urban tourism workers in Badung Regency, Bali Province.

Institutional Review Board Statement:

This study followed the ethical procedures outlined by Udayana University's research ethics guidelines. Prior to data collection, participants were informed about the study's objectives, assured of the confidentiality of their responses, and provided informed consent. No personal identifiers were collected, and participation was entirely voluntary.

Transparency:

The authors confirm that the manuscript is an honest, accurate, and transparent account of the study; that no vital features of the study have been omitted; and that any discrepancies from the study as planned have been explained. This study followed all ethical practices during writing.

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