

# THE ANALYSIS OF SEVERAL INFLUENCING FACTORS TO THE WOMEN'S INCOME (MOTHER OF HOUSEHOLD) AT POOR FAMILY IN SESETAN VILLAGE, SOUTH DENPASAR SUBDISTRICT, DENPASAR CITY

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## ABSTRAK

*Tujuan dari penelitian ini adalah untuk mengetahui : 1) kontribusi pendapatan perempuan terhadap pendapatan total keluarga pada keluarga miskin, 2) pengaruh faktor umur, tingkat pendidikan, jumlah tanggungan, jam kerja dan modal secara simultan terhadap pendapatan perempuan pada keluarga miskin, 3) pengaruh faktor umur, tingkat pendidikan, jumlah tanggungan, jam kerja dan modal secara parsial terhadap pendapatan perempuan pada keluarga miskin, 4) faktor dominan yang mempengaruhi pendapatan perempuan pada keluarga miskin. Penelitian dilakukan di Kelurahan Sesetan, Kecamatan Denpasar Selatan, Kota Denpasar dengan mengambil 83 responden berdasarkan metode acak diklasifikasi.*

*Hasil regresi majemuk menunjukkan bahwa: 1) kontribusi pendapatan perempuan terhadap pendapatan total keluarga pada keluarga miskin di Kelurahan Sesetan sebesar 43,25 persen, 2) Faktor umur, tingkat pendidikan, jam kerja, jumlah tanggungan keluarga dan modal berpengaruh signifikan terhadap pendapatan perempuan pada keluarga miskin di Kelurahan Sesetan. Faktor jam kerja dan modal secara parsial berpengaruh signifikan terhadap pendapatan perempuan pada keluarga miskin. Sedangkan faktor umur, tingkat pendidikan, dan jumlah tanggungan keluarga secara parsial tidak berpengaruh terhadap pendapatan perempuan pada keluarga miskin di Kelurahan Sesetan. Faktor dominan yang mempengaruhi pendapatan perempuan pada pendapatan keluarga miskin di Kelurahan Sesetan adalah jam kerja.*

*Saran yang dapat disampaikan dalam penelitian ini adalah dalam upaya mengembangkan potensi sumber daya perempuan diperlukan pelatihan-pelatihan yang dapat mengembangkan ketrampilan perempuan, pemerintah maupun lembaga keuangan tetap memberikan bantuan modal kepada keluarga miskin.*

*Kata Kunci : kemiskinan, keluarga miskin, ibu rumah tangga*

**P**overty is primary problem of development in the developing countries including Indonesia. The result of decreasing point of poverty had been conducted for three decades in Indonesia, however it is still vulnerable to the changing condition of economics, politics, social conflicts, and natural disasters.

Entering 2005, development in the field of people prosperity in Bali became the top priority, especially the efforts to solve the poverty. The government of Bali in 2001-2005 had planned the development by motivating the participation of society as it was stated in strategical planning (RENSTRA). It is the mission is to increase the quality of human resources and health in terms of physical and mentality through its women empowerment to support the programs of challenging poverty.

In terms of socio-religious field, especially in Bali there is an acknowledgment of equity between man and woman as it describes in purusa and predana concept. However, in reality there is a contradiction that the position of Balinese women turns weak rather than the men. The situation places on the women handling more

household tasks, meanwhile the men's responsibility of tasks in public sector. In social events or religious events, comparing Balinese women in the past and nowadays there is a changing. Whereas in the past the women usually joined in the events with strict cultural norms should be obeyed. Nowadays, women have been working in public sectors as an aim to increase their family income (Sudarmini, 2006).

Giving proportion to the great potency of women as human resources, then the effort to participating women in the process of development is not merely a human kind effort, but it is an efficient action. It means that without participating of women in development then it is a wasteful action and will give negative impact to the economical progress.

Increasing family income can be happened through the contribution of the whole family members including men or women. Female family members consist of wife, daughter, daughter-in-law, and other female family members. Women have a great potency in their contribution to the family income. It is because women

also have an ability to work in public sector. Besides their flexibility and more ability to adapt the economical crisis, women have more initiative to replace their husband who faces termination of employment in looking for salary. Because of that, one of strategies can be applied to cover the poverty problem is increasing income by involving the women's potency in economical activities. There is the same opportunity to get a job between women and men, then a wife can directly involve in process of productive economic. Therefore, women also have a contribution to family income. Unfortunately for this moment there is no certain information on contribution of women to the poor family income and some variables influence the variation of women's income. For the reason, it should be conducted a research related to that.

The category of poor family that is used in the research is the category of poor family based on National Family Planning Board (BKKBN) especially the Pra KS and KS I for economical reason. The selection of poor category according to BKKBN is concerning to the reason that the BKKBN is one of government institutions which focuses in family and people services. In their programs, there are a lot of efforts to empower the economic of a family through the program of Usaha Peningkatan Pendapatan Keluarga Sejahtera (UPPKS) in family planning program (KB) involving the role of women. The program is conducted with an aim to create a happy and prosperous small family.

The selection of Denpasar city as research area is based on reason that the complexity of poor people problems in Denpasar is higher than other regions. The heterogenic character of poor people in Denpasar has higher variation rather than other areas in Bali. Concerning to the general indication, in general the man will have the role to get salary to finance his expenses of household, however it is common that woman involves in working to add the family income. It is supported by the availability of job vacancies in Denpasar in which the man and woman share the same opportunity. Therefore, in this occasion the writer has desire to investigate how great contribution of women income to the family income related to poor family income.

According to BKKBN Denpasar, 2006, in the year of 2006 the number of poor people with the status of Pra KS and KS I for economic reason in Denpasar City reaches 1072 families (1.16 percent). It is from three subdistricts in Denpasar city, the South Denpasar subdistrict has greatest poor people with 333 families (1.5 percent). At the same time, the lowest poor people are in North Denpasar subdistrict with 193 families (0.82 percent). The research conducted in South Denpasar subdistrict in which there were many poor families. In table 1 it is clearly described the number of poor people in each of village which belongs to South Denpasar

subdistrict area.

Table 1. The number of poor people for each village belongs to South Denpasar subdistrict in 2006

No	Village	Total Family	Prosperous Family			%
			Pra KS	KS-I	Total	
1	Sanur	1.592	-	50	50	0,23
2	Sanur Kaja	1.605	-	-	-	-
3	Sanur Kauh	1.583	3	17	20	0,09
4	Panjer	3.418	-	1	1	0,00
5	Sidakarya	2.193	5	7	12	0,06
6	Renon	1.448	-	14	14	0,06
7	Sesetan	4.015	13	92	105	0,5
8	Pedungan	2.315	4	33	37	0,17
9	Pemogan	2.787	-	20	20	0,09
10	Serangan	839	34	40	74	0,34
	<b>Kec. Denpasar Selatan</b>	<b>21.795</b>	<b>59</b>	<b>274</b>	<b>333</b>	<b>1,54</b>

Source: BKKBN Denpasar City, 2006 (processed data)

According to table 1, if the total Pra KS and KS-I is compared to the total of household in Denpasar then it can be seen that the village with greatest poor people is Sesetan village. It has 105 families with 0.5 percent. Based on the data, the Sesetan village is the chosen research area since it has the biggest poor family related to Pra-KS and KS-I categories. To resolve the number of poor people in the area, it is then one of strategies used is to accompany the role of women in increasing the poor family income.

#### Causes and Criterion of Poverty

Todaro (2000) said that poverty is a condition of low family income and great differentiation in income distribution. Economic development experts start to measure the area and bad impact of poverty level in a country and relative poorness between countries with a way to decide or create a common border called as poverty line. The concept used is absolute poverty as the concept to determine level of minimum income for everyone such as sufficiency food, clothes, and household to guarantee his continuity of live.

Meanwhile Suparlan (1984), poverty defines as a standard of minimal living level that is a level of less material comparing to general standard living in the society. Sajogya in Arsyad (1999), the standard used is limitation of income level for working hours (30.000 rupiah for a month or less) which is composed based on minimal limitation of calorie amount consumed by a man. The similarity of calorie is taken in rice which is stated that minimum need for people in a village is 320 kg of rice and in city is 420 kg for a year.

According to Selo Sumardjan in Arsyad (1999) the poverty problems can happen besides its natural

or cultural character, it is also caused by an existing poor strategy and development policy, as result that the experts of poverty observe poverty as structural problem. Finally, there is a term of structural poverty means that poverty suffered by a group of people because their society structure unable to use the existing sources of income that provided for them.

Friedman in Tadjuddin (1995) states poverty in a city has close relation to a rare productive job opportunity. People come from rural to town or a newly job seekers with their ability to create job vacancy by using the live of a city. In many cases, their income can only be used to cover daily expenses even they work hard. So, it can be said that poverty is more caused by economical condition.

Poverty has wide understanding and it is not simple to measure it. Therefore, economic experts classified poverty into two categories namely absolute poverty and relative poverty. First, absolute poverty means a condition when an income can not be used to fulfill minimum needs then a man can be said poor. In this case, poverty is measured by comparing level of people income with level of needed income to gain their basic needs. Minimum income level is a boundary between poor condition and unpoor condition or it is commonly said poverty limitation line. The concept is usually called absolute poverty. The concept is meant to measure minimum sufficiency level to cover physical needs of food, clothes, and household for continuing live (Todaro, 2000).

According to Central Bureau of Statistics in Poverty Combating Committee Secretariat of Indonesian Republic (2002), poverty is a condition of someone which only can fulfill its food less than 2100 calorie per people a day. Referring to the point of view, poverty can be understood as incompetent of economic point to fulfill food need or basic need of non-food.

Bali Province National Family Planning Board (BKKBN Bali, 2000), differentiate poor family into two categories namely; first, a really poor family is a family for economic reason unable to fulfill one or more indicators such as: in general the whole family members will eat twice a day or more, they have various clothes for home, work or school, and traveling, the greatest part of floor is covered. Second, poor family that a family for economic reason unable to fulfill one or more indicators such as: at least in a week the family can eat meat or fish or egg, latest year the whole family members get at least one set of new uniform, the width of house floor at least 8 square meter for a person.

#### Double Roles of Woman

Generally, woman has two roles, as a wife and a mother, and as a partner to get salary for her household. Especially as a woman in household, she

is really concerning to household activities such as cooking, taking care of children, and all tasks relating to household because those are their primary tasks. Meanwhile their rights are determining and arranging budget, arranging food menu, and many things relating to household. In taking decision to do something outside of household activities such as craftsman, laborer, employer, and others, it is their rights to support their husband's income or to support the economic family. Therefore they can live in harmony since all works to do is to protect the family's unity (Pudjiwati, 1986).

In their daily life, Balinese women seem tough in taking their roles should be carried out at home. Sometimes, their roles are as woman, wife, mother, and sometimes even as a father, so that their children are able to describe them as a strong woman physically and mentally. Woman as working class accepts her life as a karma (one's fate is decided by one's deed) should be accomplished, but they always try to do something in order to change the future karma for her and family. For a married woman, her whole life is dedicated to her family namely children and husband. Therefore, a woman will struggle based on her ability for the family without asking by her husband to support him and her family.

The pattern in dividing tasks at household is basically one of human efforts to manage their life in a family or household. In general the pattern is based on sex, in which a man should provide salary for his family and has outside orientation. At the same time, a woman must concern on the children, prepare for family needs, and have outside orientation. Of course, those are not enough to describe the equity between man and woman in this modern day. That kind of division will harm woman (Sudarmini, 2006).

According to Becker (1993), when a married woman works in public sector, her productivity will be lower than her husband because physically as a mother, she has used her energy to taking care the household. Therefore, a married woman who works in public sector unable in totality to employ her ability even there is probably a potency that enables a woman to do something more than a man.

Working for a wife is a choice; it is not always lack of income, however in poor family working is a necessity. A wife in poor family is required to have double roles which they can share the time to work in public sector, enable to increase their family income, and concern on their household (domestic sector). In relation to a wife's income, it is predicted that several factors involved such as; age, education level, working hours, number of family member should be feed, financial, character of job, and experiences on job. Age has great influence to a wife's income in household. If she were getting older,

then physically she turns weak and as the result, her productivity is also low (Harwati, 2005).

Education is the primary factor in the life of a person, society, nation, and countries, since education can determine the quality of human resource. The higher of educational level, the better the quality of human resource. However, there is common tendency that the education level of a wife in poor family is low condition. Therefore it will influence the great income can be taken. Besides, the number of family member should be fed also influences to the wife's income. More family members should be feed, more motivation for a wife to work (Harwati, 2005).

The influenced factor is working experiences of a wife. Besides, an influenced education level to the wife's income, working experiences can also determine because of working experiences is concerned to real condition faced by a working wife. Learning from experiences, someone will able to work faster rather than those without experience. As the result, the productivity will increase and they will receive more income. Characteristic of work also influences to income since if a wife were not at the same job, it is then the income will unstable. On the contrary, if she works permanently then the gained income will stable so the family can survive (Sudarmini, 2006).

Financial capital is one of factors that enable to influence wife's income. Extending credit of government or financial institution should be used for productive economic efforts to increase prosperity especially for poor household. Referring to many factors influenced to the contribution of wife's income in poor family, the research selects the factor of age, education level, working hour, number of family should be fed, and financial capital as the factors that influence to the wife's income.

Larasaty (2003) mentions the age factor is one of influential factors in determining working hour for women. Whereas, age factor influences positively to woman's income, that is the older of working woman then the longer of time should be provided to get income. However, it is only for certain limit since in a certain age the power or endurance of woman worker will decrease and it will be related to their received income.

Harwati (2005) said according to her research it can be concluded that educational factor is the dominant factor. It influences woman's income and educational factor has positive impact to woman's income. In addition, the higher of education level she had, the higher of salary can be obtained. Besides, the higher level of education will result on working experiences and higher skill so it can be expected to create a new job vacancy.

An earning of working woman is also influenced by her working hour. Marium (2003) in her

research concluded that working hour factor has positive influence to woman's income in economical household. Longer working hours of woman, then more income can be taken and as the result is family's needs can be fulfilled.

The number of family members should be fed turns into one factor that inspires woman's income. Harwati (2005) mentioned in a poor family the number of family members should be fed has positive impact to woman's income. More family members should be feed means heavier economical burden must be realized. The condition can motivate a wife to work hard to fulfill her family basic need.

The assistance of poverty handling program through family economic empowerment efforts gives positive impact on income. The efforts can be conducted through the assistance of financial capital for poor family. The use of this assistance will mostly be used for new business or new financial capital. The used financial capital for productive economical business in a family will directly increase the next effort such as to increase family's income.

#### Respondent's Profile

The result of BKKBN's data collection in Denpasar on 2006 showed that the number of household in Sesetan village were 4.015 families. The working family was 2470 families and those who were not working 1545 families. It was from 4015 existing families, there were 3.664 families had married and the rest of them, 351 families, had widow or widower status and unmarried status. It could be seen from educational level, families with latest education background of higher school were 1804 families. Based on classification of prosperous family stages by Denpasar's BKKBN, Sesetan village had more number of pre-prosperous and prosperous first level families comparing than other villages in South Denpasar subdistrict, that were 13 families of pre-prosperous families and 92 prosperous first level families based on economical reason. According to Slovin pattern, the collected samples were 83 people.

Based on finding research at Sesetan village, the youngest respondent was 23 years old and the oldest respondent was 90 years old. From the data below, it can be seen that the older age of respondent then more works can be performed for economical production. In the poor family of Sesetan village, the increasing age of respondent did not influence to the amount of received income because it did not concern to the wife's age. As long as the wife could work then she would support the family's income even the income taken away was not as much as she was in productive condition.

By applying program of Statistical Package For Service Solution (SPSS) for window, the result can be seen as below:

Table 2. Conclusion of regression result in terms of age, educational level, working hour, number of family members should be fed, and financial capital to the women's income at Sesetan village

Dependent variables	Independent Variables	Coefficient regresi	Standard error	t	sig
Woman's Income (Y)	Age (x1)	645,447	1147,683	0,562	0,575
	Educational level (x2)	-2333,225	3353,174	-0,696	0,489
	Working hour (x3)	6963,692	595,081	11,702	0,000
	Number of family member should be fed (x4)	-14849,515	9254,425	-1,605	0,113
	Financial capital (X5)	0,069	0,026	2,629	0,010
Constant = 109449,72 R Square = 0,666			F-hitung = 30,767 Sig = 0,000		

Source: the regression result of primary data

With the same program, it also can be obtained that the data is used discharged from classical assumption violations (heterokedastisitas, autocorrelation, and multikolinearitas)

### Dominant Factors Influence Woman's Income

To recognize the dominant factors that influence woman's income of poor family in Sesetan village, it was used standardized coefficients Beta. Based on SPSS's calculation had been conducted, it was then the result as follows:

Table 3. The Standardized coefficients

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Source: the regression result of primary data

Table 3 showed the value of st cof beta of each independent variable. The dominant factors that influence women's income in poor family at Sesetan village was working hours. It was the longer time a women spent to work then more income could be taken. This finding research was unable to support the previous finding research conducted by Harwati (2005) who stated that educational level was the dominant factor to a wife's income. It was caused by most respondent had never attended school and ungraduated from elementary school, so it could not increase its received income.

### Conclusion

Based on finding and analysis had been conducted, it can be concluded as follows:

1. In supporting action to increase family income, woman has the role to gain salary. The great

contribution income of woman to the totality income of poor family in Sesetan village is under 50 percent that is 43.25 percent.

2. The factors of age, educational level, working hour, number of family member should be fed, and financial capital simultaneously have significant influences to woman's income for poor family in Sesetan village.
3. The factors of working hour and financial capital have positive and riil impacts to woman's income of poor family in Sesetan village, meanwhile the factors of age, educational level, and number of family member should be fed do not have partially significant impact to woman's income of poor family in Sesetan village.
4. The dominant factor that influences woman's income of poor family in Sesetan village is working hour.

Therefore, some suggestions can be offered as follows:

1. In its effort for handling poverty problem, government should concern on women's resource of potency. An increasing woman quality of life is required in order to increase the potency of woman's resource through development of many talented and skillful activities in Sesetan village such as organizing sewing course, cooking course, and giving counseling for women who run a cattle. The increasing skillful ability owned by woman along with the increasing number of working hours, it is then expected the woman's income to the entire family income will increase.
2. Based on research finding, the assistance of financial capital from government or financial institutions will give significant influence to the poor family income. Therefore, to assist the increasing income of poor family must be held routine and equally. From the financial capital, woman can develop her skillful ability by doing productive economic business. Therefore, for the supplied financial capital institutions will also be expected to do a supervision for distributed financial capital. Finally the modal can really be used to do productive economical business and the result will able to increase the family income.
3. For the other researchers who interest in doing the research based on factors influencing the contribution of women's income to poor family income are expected to add other factors namely: skillful and migrant status.

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