

**International Journal of Management and Business Applied** 

Vol.1, No.2, 2022 e-ISSN 2827-9840 pp. 124-130

# Analysis of Factors Affecting the Income of Working Women

Misdawita Misdawita and Bunga Chintia Utami

Faculty of Economics and Business, Universitas Riau, Indonesia Email: 1misdawita@lecturer.unri.ac.id, bungachintiautami@lecturer.unri.ac.id

doi https://doi.org/10.54099/ijmba.v1i2.321

ARTICLE INFO Research Paper	ABSTRACT
Article history: Received: 25 Agustus 2022 Revised: 25 September 2022 Accepted: 30 September 2022	The condition of poverty experienced by the poor causes the inheritance of poverty between generations. Responding to increasingly high economic conditions and demands, those who play a role in making a living in the household are not only men but also women. Rokan Hilir Regency is the third highest number of poor people in Riau Province, and one of the villages in Rokan Hilir is the coldest village. To help the family economy where the husband's income has not been able to meet family in the poor people in Riau Province, and one of the villages.
<b>Keywords:</b> Income, Productivity, Woman.	able to meet family income. Through working women means an increase in income for poor families. This addition is a contribution of women's income that can be used to meet family needs so that family welfare can be achieved. So the purpose of this study is to analyze the factors that affect the income of working women in Tanah Putih District, Rokan Hilir, Riau Province. The method used is the Multiple Linear Regression Method using primary data from 50 samples of women working in Sedinginan Village. The results of this study found that education level, age and husband's income had a positive and significant effect.
This work is licensed un	der a Creative Commons Attribution-Non Commercial 4.0
	International License.

## **INTRODUCTION**

Economic activity at this time is not only dominated by men, but also women. Even the increasing role of women in the economy is one of the indicators used to see the results of development in a country. The participation of women has an important role in the family economy, especially in rural areas where the poverty rate is still quite high. The condition of poverty experienced by the poor causes the inheritance of poverty between generations. Responding to increasingly high economic conditions and demands, those who play a role in making a living in the household are not only men but also women (Iskamto, 2021; Iskamto & Jenita, 2020; Muryani et al., 2018).

Rokan Hilir Regency as one of the areas in Riau Province which still has a high number of poor people. The number of poor people in Rokan Hilir based on population/poor family data found in the Central Statistics Agency (BP) of Riau Province in 2020, shows that the poor are 51.97 million people, which is the third highest poor population in Riau Province.(Statistik, 2020).

All human resources in poor families are generally mobilized to earn income, as the fulfillment of daily basic needs. Therefore, in poor families, unemployment is something that is expensive, because other family members work or become dependents of other family members(Christoper et al., 2019a). Currently, women do not only act as housewives but are also required to be able to support the economic resilience of the family. Such conditions are a strong impetus for women to work outside the home. In recent years, the number of women's involvement in the public sector has continued to increase. This shows that the motivation of women to work in the public sector is getting higher.

One of the factors driving the majority of women in the workforce is economic reasons. To help the family economy where the husband's income has not been able to meet family income. Through working women means an increase in income for poor families. This addition is a contribution of women's income that can be used to meet family needs so that family welfare can be achieved. In addition, it provides added value to their lives in the family and in society (Alvionita, 2015).

Education is a process of worker modernization. Modernization of workers is needed in line with the increasing requirements needed for every type of work, from traditional sector workers to modern sector workers. The level of education and the quality of human resources also affect the level of women's role in finding work. This is because education is one of the means in developing intelligence, knowledge and skills for human resources, if the level of education in an area is low, the quality of human resources is difficult to compete for good jobs. Women in poor families, on average, have a low level of education due to the underlying economic conditions.(Islam, n.d.)

In addition to education level, women's decision to participate in the labor market and earn income is also influenced by marital status and age factors. Studies conducted(Kholijah, 2020)states that the higher the age of a person, the more the person is in productive age so that they have a great desire to work (Basriani et al., 2021; Gultom, 2021; Herwina, 2022; Iskamto et al., 2022; Lamin, 2022)

In addition, the increasing age of a person will affect the level of income to be achieved. The more mature a person, the skills in certain fields will generally increase, physical strength also increases so that it will increase the income he will receive. But if the age that is too old will reduce the productivity of the female worker, the older a person is, the lower his productivity will be. This shows that age has an important role in employment in the informal sector which relies a lot on physical ability and will be greatly influenced by the age variable(Dewi, 2012). Based on this description, the research aims to analyze the factors that influence the income of working women in Tanah Putih District, Rokan Hilir, Riau Province.

#### LITERATURE REVIEW

Gender is a concept used to identify the differences between men and women from a nonbiological point of view(Arbain et al., 2017). This means that gender refers to the roles played in activities between men and women culturally. The social construction that develops in society is that men are superior while women are at the subordinate level. The welfare of the community can be seen from the socio-economic conditions or conditions of the family. Families can manage in the management of income between men and women. Men and women can now work for income in a collective agreement. The role of women in a family is also very important in supporting the economic welfare of the family(Hanum, 2017).

The existence of women has an important role both in the domestic (family) domain, namely managing family finances from the income of their husbands for the sake of the family economy and the public sphere (community), women are able to utilize economic resources through the use of their social capital stock in the social environment to maintain and even increase family economy.

The role of women is traditionally still addressed to non-economic activities, namely the role of women as caregivers for children and taking care of the household, but in reality this is not the

© 2022 ADPEBI Publications. All Rights Reserved.

Misdawita and Bunga Chintia Utami: Analysis of Factors Affecting the Income of Working Women

case. Along with the development of an increasingly complex society, the role of women has shifted. In the past, men acted as breadwinners (the public), while women stayed at home taking care of domestic affairs. But today times have changed. Not only men who take part in the public sphere, but women have also played a role in economic and public activities. The participation of women in household economic activities is a common phenomenon that has been going on for a long time and spans the entire socio-economic system of society.(Tuwu, 2018).

In many literatures it is found that women who work in the public sector are always associated with the household economic conditions of women workers. One of the reasons is economic reasons and the problem of poverty. The problem of poverty is a global problem. The problem of poverty has been going on since the colonial era until the era of development. This issue has not been resolved until now and even more fiercely discussed. Not only in big cities but also in villages.

Women are human resources with great potential in development. The same applies to women living in coastal areas. Only in its development experienced several obstacles, including the low quality of human resources due to low levels of education and skills. Fishery productive activities show specific symptoms of very clear gender roles, namely men dominate the fishing process while women only act as post-catch managers whose economic added value is very low. The role of women in the economic sector, especially in improving the family economy, is very large in the midst of the Covid-19 pandemic(Juita et al., 2020).

Women have been severely impacted by the COVID-19 pandemic. Many women in Indonesia and globally are working in vulnerable sectors, such as retail, hospitality or the garment industry, and they have lost their jobs and experienced a significant reduction in working hours since the start of the pandemic. There are even more women who become informal workers where the impact of the pandemic on them is difficult to identify even though their access to the social assistance system is limited.

## METHOD

This research was conducted in the Tanah Putih sub-district, Rokan Hilir district, which is traversed by the Rokan River. The time of this research was carried out in 2022. The population in this study were women who worked in the Tanah Putih sub-district, Rokan downstream, who lived in the Sedinginan village as many as 62 people. In this study, the sampling was done using a simple random sampling method to women in the sedinginan village. In this study, sampling was carried out randomly, meaning that all populations had the same opportunity to be selected as samples, based on the characteristics in question, whoever, where and at any time could be found who were then used as respondents. To analyze the relationship between the dependent and independent variables using the multiple regression analysis method with the following formula: To analyze the relationship between the dependent and independent variables using the multiple regression analysis method.

#### **RESULTS AND DISCUSSION**

#### Normality test

The normality test is carried out to see if the residual distribution is normally distributed or not, which can be seen from the following p-plot values:



Figure 1. Normal PP Plot © 2022 ADPEBI Publications. All Rights Reserved.

Based on the graph above, it can be seen that the points spread around the line following the diagonal line, so the residual value of the data is normally distributed.

# **Multicollinearity Test**

I able I VII V analies initiation factor / and toterance (TOL) models	Table 1. : VIF	(Variance Inflation	factor) and tolerance (	(TOL) models
---	----------------	---------------------	-------------------------	--------------

		Collinearity Statistics		
Model		Tolerance	VIF	
1	(Constant)			
	Education	.705	1.418	
	Age	.717	1.395	
	Husband's Income	.899	1.112	
Marital status		.705	1.419	

a. Dependent Variable: Income

Based on the results of the multicollinearity test, the output in the table 1 shows that the VIF value for the variables of education, age, husband's income and marital status is < 10, so the regression model that is formed does not show any symptoms of multicollinearity.

## **Heteroscedasticity Test**



Figure 2. Heteroscedasticity Test

Based on the picture above, it can be seen that there is no certain pattern formed. In the graph there is no certain pattern and the points spread above and below zero on the Y axis, so it can be concluded that the data is free from heteroscedasticity.

Table 2.:Multi	nle Linear Reg	ression Anal	vsis Results
1 abic 2viulu	pic Lincar Reg	ression r mai	yoro results

			dardized ficients	Standardized Coefficients		
Model		В	Std. Error	Beta	Т	Sig.
1	(Constant)	-20,858	8,569		-2.434	.019
	Education	2.252	.402	.678	5.609	.000
	Age	.260	.142	.220	1,838	.073
	Husband's Income	.259	.089	.311	2,907	.006
	Marital status	3,892	2,324	.203	1.675	.101

a. Dependent Variable: Income

Source: Primary Data Processed (2022)

Based on the results of data processing above, the following multiple linear regression equation is obtained:  $Y = -20,858 + 2,252X_1 + 0,260X_2 + 0,259X_3 + 3,892X_4$  Based on the model above, it can be seen that the regression coefficient of the education variable has a positive value of 2.252. This means that every increase in the level of education, it will increase the income of women in the village as cold as Rokan Hilir district by Rp. The regression coefficient value of the age variable has a significant positive value of 0.260. This can be interpreted that every time there is an increase in the age of 1 year, it will increase the woman's income The woman is Rp. 26,000, - with the assumption of ceteris paribus.

Furthermore, the regression coefficient value of the husband's income variable is also positive at 0.259, meaning that every time there is an increase in the husband's income of Rp. 100.00, - it will increase the woman's income by Rp. 25.900, - assuming ceteris paribus. And lastly, the value of the marital status regression coefficient has a positive value of 3.892. This means that women in the cold village who are married have a higher excess income of Rp. 389,200 compared to unmarried women, as well as women who are widowed have a higher excess income of Rp. 389,200 compared to women who are married with the assumption of ceteris paribus.

## **Hypothesis Test**

#### **Coefficient of Determination**

Table 3.

The coefficient of determination is the magnitude of the distribution of the independent variable on the dependent variable. The higher the coefficient of determination, the higher the ability of the independent variable in explaining the variation of changes in the dependent variable.  $R^2$  states the proportion or percentage of the total variation of the dependent variable Y which is explained by a variable X. Based on the processing results from the table above, it is known that the coefficient of determination between the independent variable and the dependent variable is 0.536, this means the independent variable , , and can explain the dependent variable Y with the close relationship is  $53.6\% . X_1 X_2 X_3 X_4$ 

The result of the coefficient of determination  $(R^2)$ 

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.732a	.536	.494	9.29973

a. Predictors: (Constant), Marital Status, Husband's Income, Age, Educationb. Dependent Variable: Income

#### Simultaneous Test (F)

Based on the calculations shown at the 95% significance level (a=5%), the calculated F value is 12,982, the F table value is 4.12. Thus the value of calculated F and F table is known that F count > F table, then the variables of education level, age, husband's income and marital status together (simultaneously) have a significant and significant effect (0.000b < 0.05) on the income of working women in a village as cold as Rokan Hilir Regency.

		ruere minung	212 ej + 111 te			
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4490,895	4	1122,724	12,982	.000b
	Residual	3891.825	45	86,485		
	Total	8382,720	49			

a. Dependent Variable: Income

b. Predictors: (Constant), Marital Status, Husband's Income, Age, Education

#### Partial Test (t)

© 2022 ADPEBI Publications. All Rights Reserved.

The partial test is used to test the effect of each independent variable X on the dependent variable Y. The regression coefficient value of the husband's education and income variables has a significance level of 0.000 and 0.006, and this value is smaller than 0.05, so the husband's education and income variables have a positive effect. and significant to the income of working women in Sedinginan Village, while the age coefficient value has a significance level of 0.073 greater than 0.10, then the age variable has a significant effect on the income of working women with a confidence level of 90%. The marital status variable has no effect on the income of working women in Sedinginan Village.

	Unstandardize	ed Coefficients	Standardized Coefficients		
Model	В	Std. Error	Beta	t	Sig.
1 (Constant)	-20,858	8,569		-2.434	.019*
Education	2.252	.402	.678	5.609	.000*
Age	.260	.142	.220	1,838	.073**
Husband's Income	.259	.089	.311	2,907	.006*
Marital status	3,892	2,324	.203	1.675	.101

Table 5.: Partial Te	st Results (t)
----------------------	----------------

Dependent Variable: Income

\*significant at 5% significance level

\*\*significant at the 10% level of significance

The variables of education, age and husband's income have a positive and significant effect on the income variable of women working in Sedinginan Village, this is in accordance with the theory which says that the higher the level of education and age of a person, the higher the income they will get, in line with studies that have been conducted. By (Kholijah, 2020);(Christoper et al., 2019b)and(Dewi, 2012)which states that the level of education, age and husband's income have a positive and significant effect on the income of working women.

## CONCLUSION

Education has a positive and significant effect on the income of women working in Sedinginan Village. That is, the longer a woman takes education, the more income she will receive. Age has a positive and significant effect on the income of women working in Sedinginan Village. This means that the older a woman gets, the more income she will be able to increase because she has more experience. Husband's income also has a positive and significant effect on the income of women working in Sedinginan Village. This means that the greater the income of the husband, the greater the income of the woman.Marital status has no effect on the income of women working in the coldest village. That is, there is no significant difference between unmarried, married, widowed women in earning income at work.

## REFERENCES

Alvionita, C. (2015). Faktor–Faktor yang Mempengaruhi Kontribusi Pendapatan Wanita Berkeluarga Dalam Pendapatan Keluarga di Kabupaten Ogan Ilir. *Universitas Sriwijaya, Inderalaya*.

Arbain, J., Azizah, N., & Sari, I. N. (2017). PEMIKIRAN GENDER MENURUT PARA AHLI: Telaah atas Pemikiran Amina Wadud Muhsin, Asghar Ali Engineer, dan Mansour Fakih. Sawwa: Jurnal Studi Gender, 11(1), 75. https://doi.org/10.21580/sa.v11i1.1447 Misdawita and Bunga Chintia Utami: Analysis of Factors Affecting the Income of Working Women

- Basriani, A., Susanti, D., Zainal, R., & Sofyan, D. (2021). The Influence of Capital, Independence, and Education on Women's Entrepreneurial Motivation in Indonesia. *Husnayain Business Review*, 1(1), Article 1. https://doi.org/10.54099/hbr.v1i1.24
- Christoper, R., Chodijah, R., & Yunisvita, Y. (2019a). Faktor-faktor yang mempengaruhi pendapatan pekerja wanita sebagai Ibu rumah tangga. *Jurnal Ekonomi Pembangunan*, *15*(1), 35–52. https://doi.org/10.29259/jep.v15i1.8820
- Christoper, R., Chodijah, R., & Yunisvita, Y. (2019b). Faktor-faktor yang mempengaruhi pendapatan pekerja wanita sebagai Ibu rumah tangga. *Jurnal Ekonomi Pembangunan*, *15*(1), 35–52. https://doi.org/10.29259/jep.v15i1.8820
- Dewi, P. M. (2012). Partisipasi tenaga kerja perempuan dalam meningkatkan pendapatan keluarga. Jurnal Ekonomi Kuantitatif Terapan.
- Gultom, E. (2021). The Effect of Working From Home on The Productivity of Female Lecturers During Covid-19 Pandemic At Private Universities In Indonesia. *ADPEBI International Journal of Business and Social Science*, 1(1), 53–63. https://doi.org/10.54099/aijbs.v1i1.37
- Hanum, S. L. (2017). Peran Ibu Rumah Tangga dalam Membangun Kesejahteraan Keluarga. *Journal* of Multidisciplinary Studies, 5(2), 1–9.
- Herwina, Y. (2022). The Influence of Competence on Employee Performance: Investigation of Automotive Companie. *International Journal of Management and Business Applied*, 1(1), Article 1. https://doi.org/10.54099/ijmba.v1i1.97
- Iskamto, D. (2021). Stress and Its Impact on Employee Performance. *International Journal of Social* and Management Studies, 2, Article 3. https://doi.org/10.5555/ijosmas.v2i3.42
- Iskamto, D., Ghazali, P. L., & Afthanorhan, A. (2022). Conflict management in the workplace and its impact on employee productivity in private companies. *Adpebi International Journal of Multidisciplinary Sciences*, 1(1), Article 1. https://doi.org/10.54099/aijms.v1i1.210
- Iskamto, D., & Jenita. (2020). Analysis of Atittude factors Toward Entrepreneurial Intention in Indonesian. *KnE Social Sciences*, 2020, 483-491. https://doi.org/10.18502/kss.v4i9.7346
- Islam, M. P. (n.d.). Ahmadi, Abu dan Supriyono, Widodo, 2004, Psikologi Belajar, Jakarta: PT Rineka Cipta.
- Juita, F., Mas`ad, M., & Arif, A. (2020). Peran Perempuan Pedagang Sayur Keliling Dalam Menopang Ekonomi Keluarga Pada Masa Pandemi COVID-19 di Kelurahan Pagesangan Kecamatan Mataram Kota Mataram. *CIVICUS : Pendidikan-Penelitian-Pengabdian Pendidikan Pancasila Dan Kewarganegaraan*, 8(2), 100. https://doi.org/10.31764/civicus.v8i2.2916
- Kholijah, G. (2020). Pendugaan Model Partisipasi Ekonomi Masyarakat Provinsi Jambi dengan Metode Analisis Regresi Biner. *Jedma (Jurnal Edukasi Matematika)*, 1(1), 1–8.
- Lamin, L. (2022). Analysis of Business Strategy and Entrepreneurial Motivation in Small Businesses in Indonesia. ADPEBI International Journal of Business and Social Science, 2(1), Article 1. https://doi.org/10.54099/aijbs.v2i1.105
- Muryani, E., Gunawan, A., Chik, Z. B., Iskamto, D., & Ansori, P. B. (2018). The Effect of Motivation on Performance at the Women's Cooperative Institute in Al—Barokah, Tuban Regency. *International Journal of Academic Research in Business and Social Sciences*, 8(12), 6.
- Statistik, B. P. (2020). Gambaran Kabupaten Rokan Hilir Dalam Refleksi Angka 2020, 2020.
- Tuwu, D. (2018). Peran Pekerja Perempuan Dalam Memenuhi Ekonomi Keluarga: Dari Peran Domestik Menuju Sektor Publik. *Al-Izzah: Jurnal Hasil-Hasil Penelitian*, 13(1), 63. https://doi.org/10.31332/ai.v13i1.872