FACTORS THAT INFLUENCING HOUSEHOLDS INCOME AND ITS CONTRIBUTION ON FAMILY INCOME IN HAMPARAN PERAK SUB-DISTRICT, DELI SERDANG REGENCY, NORTH SUMATERA-INDONESIA

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ABSTRACT

The role of women is so important, they are not only as housewives, but they are also a figure who contributes to living for their families. Therefore this study aims to observe the activities of housewives in supporting family income. Furthermore, the purpose of this study is to analyze the influence of socioeconomic factors (such as age, level of formal education, work experience, and many family dependents) on the income of housewives in Hamparan Perak Sub-District. Another aim is to find out the percentage of contribution of housewives' income to family income in Hamparan Perak Sub-District. The data analysis technique in the current study uses the descriptive method, multiple linear regression analysis and calculation of the percentage of contribution of housewife income to family income.

The results of the study have identified housewives who do the most activities that support family income is by working as a household assistant, in addition to other types of work. The results of multiple linear regression analysis of socioeconomic factors (such as age, level of education, work experience, and many family dependents) showed that age and experience factors did not have the significant influence while education and dependency factors showed significant partial results on the income of housewives. Simultaneously all socioeconomic factors have the significant influence on the income of housewives in Hamparan Perak Sub-District. The large contribution of housewives' income to family income is 32.72%, income that is still below Deli Serdang MSEs in 2018.

Key words: Housewife, Income, Factors, Socio-economic, Contributions.

Cite this Article: Mesra B, Factors that Influencing Households Income and its Contribution on Family Income in Hamparan Perak Sub-District, Deli Serdang Regency, North Sumatera-Indonesia, International Journal of Civil Engineering and Technology (IJCIET) 9(10), 2018, pp. 461–469.
http://www.iaeme.com/IJCIET/issues.asp?JType=IJCIET&VType=9&IType=10
1. INTRODUCTION

Women have the central position in the family: as wives, husband partners, as housewives, as first and foremost educators because education takes place since the fetus is still in the womb of the mother and as the mother of the nation who prepares the next generation. However, what is often less well known and less understood by the community is that the potential of women greatly determines the success of the national development, especially the development of Indonesian people as a whole has not been fully developed.

The role of women is more felt in the increasingly rapid development of development, in accordance with the times and technology. In the current era of globalization, mothers must be protected and must have a place on various occasions. Mothers, don't get marginalized, let alone experience domestic violence.

The role of women in the current globalization era is extraordinary. Much of the work done by women today is the same as work for men. This case is done because of certain factors such as economic factors. For example, a mother is forced to work to pull a becak because of economic conditions and also a woman who works because she wants to fill her spare time and channel her abilities. Because women who do not work, both at home and outside the home, will lose their mind to fill the time, maybe she will go to a neighbor's house or sleep at home and play without direction. As a result, she will feel bored, upset and not calm. Such conditions will cause the family atmosphere to become tense, and the education of children will be neglected. Therefore women must work according to their nature and abilities.

Women can do many things besides being a housewife. For example, if first, the leader must be a man, then even now women can be leaders. The proof is that many women become village heads, sub-district heads, and even become officials. Work done by women must remain within appropriate limits. That is to say, and there are still jobs or things done by the Adam that cannot be replaced by women. For example, the head of the family. Even though in a job a woman earns a higher income than her husband, in the family the husband remains the head of the family. Because women are created to serve her husband. However, in terms of educating their children, the rights and obligations of both are the same. Then, what is more important for family or work? For this, both are equally important. Work is needed to support a family, whereas without family life feels empty even though it has much money.

Judging from the things above, it can be said that women have a huge role in the globalization era. Even we have had a President is a woman. This case proves, over time and the flow of globalization is increasingly widespread and influential. Not enough men, women also need labor. Women exist not only to be quiet at home doing homework, but also to help and complete what can sometimes not be creative and work like a man. However, all of them remain limited within reasonable limits. As women, they must be able to demonstrate their abilities in the family, as well as in people's lives, because generally women are more thorough, neat, and full of calculations in everything.

The increasingly high demands of life cannot be denied that the trend of living costs also increases. From the level of education, for example, people in school only graduated from elementary school or high school, but the demands of life now require that education is not be limited to secondary schools but has reached tertiary education. To be able to continue to the tertiary level, it indeed requires much money. For those who come from families who are capable of all that is not a problem but it is different from those who come from simple families who of course have to work hard to achieve it. Efforts to fulfill all family needs are the responsibility of the head of the family and assisted by other family members.
A wife who has only been doing household chores so far will be moved if her husband as the head of the family feels overwhelmed in meeting the needs of family life. So the role of a wife who is only a housewife begins to shift towards how to help the family economy. They began to think about how to use their free time to make money, ranging from odd jobs, small business ventures to businesses that require skills. Career women, what is often heard today. Nowadays, it has become commonplace for a woman to work outside the home. Women generally have a dual role, both for women with low education and intellectual women. For women with relatively low formal education, the dual role was driven by the economic needs of the family, and for intellectual women, the dual role was directed towards career development.

For rural people with a low level of education and they work only as housewives, small businesses that are done in the house or around the house are the right choice because this work can be done without having special skills and can be done while watching his children at home. Opening small shops, receiving stitches, making cakes based on orders or being deposited installs, taking care of neighboring children, receiving wages from laundry services, selling credit and much more who is a housewife can do to support her family's economy.

So diverse are the activities that a housewife can do to help her family's economy, because the condition of the household in the lower layers requires a double source of income if only from the income of the father as the head of the household is not sufficient to meet all family needs; starting from the need to survive life, school fees, housing, and other needs. This case encourages mothers and children to contribute their income to family income. Thus it is expected to improve the welfare of the family.

So great is the role of a housewife in supporting the economy of her family, so it is no wonder we sometimes see a housewife who works hard to meet the needs of her family because the role of father as head of the family does not go as it should. There is still a mother who works hard by working on her fields while her husband spends more time in the shop with people who forget their responsibilities as the head of the family as the primary breadwinner in the family.

Hamparan Perak Sub-District, for example, here the role of a woman as a breadwinner is very dominant. The women who in fact as housewives carry out various economic activities that will make money. Here the work of a woman is almost the same as the work of a man, namely as a farmer and plantation worker and many of them are willing to become domestic helpers or other types of work to help the family economy.

1.1. Formulation of the Problem
RQ1: What are the activities carried out by housewives in helping the family's economy in Hamparan Perak sub-district?
RQ2: Whether socioeconomic factors (such as age, formal education level, work experience and number of dependents) affect the income of housewives in Hamparan Perak sub-district?
RQ3: How much is the contribution of housewives' income to family income in Hamparan Perak sub-district?

2. LITERATURE REVIEW
2.1. Family Income
According to Zaidin (2010, in Suparyanto, 2014), families are two or more individuals who join because of blood relations, marriage, and adoption in one household, which interacts with one another in roles and creates also maintains a culture. The family generally consists of a family head and several members. The head of the household is the person most responsible
for the household, while family members or households are those who live on one roof and are the responsibility of the head of the household concerned.

Family income is the amount of real income from all members of the household that is used to meet shared needs and individuals in the household. Family income is a reply to the work or service or compensation obtained because the donations were given in production activities.

Concretely family income comes from:
1) The business itself: for example trading, farming, and other entrepreneurs.
2) Working with other people: for example as civil servants or employees
3) Results of the election: for example land leased and others.

Revenues can be in the form of money or goods such as compensation in the form of rice, housing facilities and others. In general, human income consists of nominal income in the form of money and real income in the form of goods (Gilarso, 1992).

According to Soeratno (1996), the measure of income used for the level of family welfare is household income earned from work. Every family member working age at home will be encouraged to work for the welfare of his family. Some study results show that family members such as wives and children are contributors to various activities both in domestic work and earning a living.

Family income is income obtained by selling production factors that will be obtained in return for services for the procurement of production factors in the form of salaries, land rent, working capital and so on. The amount of income will describe the family's economy in society which can be categorized into three groups, namely low, medium, and high income. A family generally consists of a husband, wife, and children, the large number of family members will be more labor available to find work to earn income. Generally the head of the family determines the main family income, but actually in other family members also plays a role (Darmawan, 2002: 8-9).

According to Subandi (2001 in Made Gunarsih et al. 2013), family income is defined as income derived from all members who work both from agriculture and from outside agriculture. Variations in income contributions can occur due to the number of household members who work and donations to households.

2.2. Female Workers
In Article 1 of Act Number 13 of 2003 concerning human resources is Manpower who is an individual can do work in order to produce goods and/or services both to fulfill his own needs and for the community. Manpower is a population of working age (aged 15-64) or the total number of residents in a country that can produce goods and services if there is a demand for their labor, and if they want to participate in the activity (Mulyadi, 2003: 59). Human resources or workforce consists of the labor force and not labor force. The workforce is classified as consisting of (1) working class, and (2) unemployed and looking for work. Non-labor force groups consist of (1) groups who are attending school, (2) groups that take care of households, and (3) other groups (Suradjiman and Toweula, 1997: 53 in Qoriah, 2013).

Workers are workers who work in an employment relationship with employers by receiving wages (Article 1 Number 3 of Law Number 25 of 1997 concerning Manpower). Workers/laborers are everyone who works by receiving wages or other forms of compensation. In the 1988 GBHN in the field of women's role in nation building, women both as citizens and as sources of institutions for development have the same rights, obligations, and opportunities as men in all fields of national life in all development activities.
Factors that Influencing Households Income and its Contribution on Family Income in Hamparan Perak Sub-District, Deli Serdang Regency, North Sumatera-Indonesia

Socioeconomic factors that affect women's income consist of 1) Age. A person's age determines work performance or the person's performance. The more physical work is, the older the workforce will decrease. However, concerning responsibility the older age of labor does not affect because it is increasingly experienced. 2) Level of Education. The amount or duration of school/education that a person receives will affect the skills in a particular job. Of course, these skills will result in a greater ability to generate income in the household. 3) Work Experience. Work experience is usually associated with the length of time a person works in a particular field (for example the length of time a person works as a farmer) this is because the longer the person works, it means that the experience of working is high so that it directly affects income. 4) Many Family Dependents. The number of family dependents means that the economic burden borne by the family is more substantial. This condition spurred the enthusiasm of women to work harder to meet the basic needs of their families.

3. RESEARCH METHODS
3.1. Methods for Determining Sample Areas
The determination of the research area was determined purposively, namely in Hamparan Perak Sub-district, Deli Serdang Regency. This area was chosen because this area is mostly housewives working in an effort to help the family economy.

3.2. Sampling Method
The sample in this study was to take five villages, which were taken purposively namely Klambir Lima Kebun Village, Klambir Lima Kampung Village, Bulu Cina Village, Sialang Muda Village and Paya Bakung Village. From each village 20 families were taken as samples. The number of samples was 100 families. Sampling is done proportionally.

3.3. Method of Collecting Data
Data collected in the study are primary data and secondary data. Primary data is obtained directly through interviews with respondents using questionnaires that have been made in advance. While secondary data is data obtained from other relevant sources, such as the North Sumatra Statistic Agency (BPS) and other relevant agencies that can support the completeness of the data in this study.

3.4. Data Analysis Method
Using Multiple Linear Regression Analysis Method with the following formula:

\[ Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 \]

Term:
- \( Y \) = Housewife Income ( IDR )
- \( \beta_0 \) = constanta
- \( \beta_1, \beta_2, \beta_3, \beta_4 \) = Coefficient Regression
- \( X_1 \) = Age (years)
- \( X_2 \) = Formal Education Level (Years)
- \( X_3 \) = Work Experience (Years)
- \( X_4 \) = Many Family Dependents (Person)

- To see how far the independent variables (such as age, formal education level, work experience and number of family dependents) affect the dependent variable (housewife
income), the coefficient of determination is used to measure how far the model’s ability to explain the dependent variable.

- To find out the independent variables (such as age, formal education level, work experience and number of family dependents) simultaneously have a significant effect on the dependent variable (female labor income), F-test is used.
- To find out the independent variables (such as age, formal education level, work experience and number of family dependents) partially significant effect on the dependent variable (female labor income) used t-test.
- To analyze the contribution of housewife income to family income, a simple tabulation method is used, with the following formula:

  - Family Income = Income of Housewives + Income of Other Family Members.
  - So:
    
    \[
    \text{Contribution from Housewife Income} = \frac{\text{Housewife Income}}{\text{Family Income}} \times 100\%
    \]

    If the contribution is \( \leq 50\% \), then the contribution is small.
    If the contribution is \( > 50\% \), then the contribution is large.

4. RESULTS & DISCUSSION

4.1. Housewife Activity

The activities carried out by housewives in Hamparan Perak Subdistrict are not only limited to taking care of their household but also in earning a living. They sometimes help with the work of the husband, and there are also those who are self-employed such as small-scale trade, entrepreneurship and also as household assistants. This activity is usually done after they finish homework. Among those activities, it turns out that they are more likely to become household assistants because this type of work has no risk according to them. It is different from trading and farming which of course has risks.

The job of being a domestic assistant also supports these housewives, considering that the geographical location of this sub-district is directly adjacent to the City of Medan and that many of the surrounding housing need their labor. These housewives work every day by returning home if their work is finished. The income they receive each month is between IDR 500,000 and IDR 800,000.

4.2. The Influence of Socio-Economic Factors on Income of Housewives

<table>
<thead>
<tr>
<th>Coefficients</th>
<th>Unstandardized Coefficients</th>
<th>Standardized Coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td>B</td>
<td>Std. Error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>1 (Constant)</td>
<td>1.452</td>
<td>.301</td>
<td></td>
<td>4.817</td>
</tr>
<tr>
<td>Age</td>
<td>.086</td>
<td>.202</td>
<td>.038</td>
<td>.427</td>
</tr>
<tr>
<td>Education</td>
<td>.983</td>
<td>.156</td>
<td>.489</td>
<td>6.315</td>
</tr>
<tr>
<td>Experience</td>
<td>.063</td>
<td>.080</td>
<td>.073</td>
<td>.778</td>
</tr>
<tr>
<td>Dependents</td>
<td>.487</td>
<td>.116</td>
<td>.340</td>
<td>4.193</td>
</tr>
</tbody>
</table>

a. Dependent Variable: Housewife Income
Factors that Influencing Households Income and its Contribution on Family Income in Hamparan Perak Sub-District, Deli Serdang Regency, North Sumatera-Indonesia

\[ Y = 1.452 + 0.086X_1 + 0.983X_2 + 0.063X_3 + 0.487X_4 \]

\[(0.427) \quad (6.315) \quad (0.778) \quad (4.193)\]

Based on the table above can be interpreted as follows:

- The results of the regression equation show that age and experience only give a slight change to the income of housewives, which is below the figure is 10% of changes in housewives income. Education and dependents provide considerable changes, namely 98% and 48% of the income of housewives in Hamparan Perak Sub-District.

- The results of the t-test indicate that the t-count value for age and experience is smaller than the t-table (1.99) and the sig value above 0.05 so that age and experience do not affect and insignificant on the income of housewives. For the level of education and dependents, the value of t-count is greater than the value of t-table (1.99) and the value of sig. below 0.05 so that there are the influence and significance of the education level, and dependency on the income of housewives in Hamparan Perak Sub-District.

### 4.3. F-Test

<table>
<thead>
<tr>
<th>Model</th>
<th>Sum of Squares</th>
<th>df</th>
<th>Mean Square</th>
<th>F</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Regression</td>
<td>2.608</td>
<td>4</td>
<td>.652</td>
<td>26.564</td>
<td>.000</td>
</tr>
<tr>
<td>Residual</td>
<td>2.332</td>
<td>95</td>
<td>.025</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>4.939</td>
<td>99</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Predictors: (Constant), Dependents, Age, Education, Experience

b. Dependent Variable: Housewife Income

Test-F by looking at the F-count (26.564)> F-table (2.47) shows that socio-economic factors (age, education, experience, and dependents) simultaneously have the significant influence on the housewives income in Hamparan Perak Sub-District.

### 4.4. Determination Test

<table>
<thead>
<tr>
<th>Model</th>
<th>R</th>
<th>R Square</th>
<th>Adjusted R Square</th>
<th>Std. Error of the Estimate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>.727*</td>
<td>.528</td>
<td>.508</td>
<td>.15666</td>
</tr>
</tbody>
</table>

a. Predictors: (Constant), Dependents, Age, Education, Experience

Determination test shows a value of 0.508 means that 50.8% of socioeconomic factors (age, education, experience, and dependents) can explain the income of housewives in Hamparan Perak Sub-District and 49.2% is explained by other factors from the outside model.

### 4.5. Housewife Income Contribution to Family Income

The involvement of female workers in economic activities will affect the amount of family income in meeting the needs of life, the amount of the contribution of respondents’ income to the total family income can be seen in the following table.

http://www.iaeme.com/IJCIET/index.asp 467   editor@iaeme.com
From the table above it can be stated that the contribution of housewives to total family income is 32.72%. The percentage contribution of housewife income to total family income is still small or minimum because it is below 50%.

5. CONCLUSIONS & SUGGESTIONS

5.1. Conclusions

- Activities of housewives that are mostly carried out in helping the family economy in Hamparan Perak sub-district are as household assistants and other jobs that can make money.
- On socioeconomic factors simultaneously all independent variables (such as age, education level, work experience, and many family dependents) significantly influence the housewife income variable and only partially independent age and experience do not have the significant effect on housewives' income.
- The contribution of housewives' income to total family income is 32.72%, and the average income of housewives in Hamparan Perak sub-district is below the Minimum Wage in Deli Serdang Regency in 2018, and that means the contribution of housewives income is still minimum that is less than 50%.

5.2. Suggestion

Considering that the contribution of housewife income is only 32.72%, this means that the contribution is still minimal. It is expected that housewives can improve their skills so that these skills can be used in various businesses that can make money so that they can help their family's economy.

5.3. Limitations

This research is only limited to housewives' income that affects family income in Hamparan Perak sub-district so that it cannot be generalized to all factors that affect family income.

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